

FIDELITY NATIONAL TITLE INSURANCE COMPANY

TITLE INSURANCE RATES AND CHARGES FOR THE STATE OF WASHINGTON



EFFECTIVE: November 15, 2009

(Unless Otherwise Stated Herein)

RATING SCHEDULE

This Schedule of rates shall apply in computing charges for standard and extended coverage title insurance policies and litigation and trustee's sale guarantees, recorded document guarantees and other guarantees with respect to any lands situated in the State of Washington.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Table of Contents

SECTION 1 - GENERAL RULES..... 1

- A. TITLE INSURANCE 1
- B. GOVERNMENTAL AGENCIES 1
- C. RE-INSURANCE 1
- D. MINIMUM CHARGES 1
- E. CHARGES FOR SERVICES NOT SCHEDULED 1
- F. CANCELLATION FEES 2
- G. ENDORSEMENTS 2
- H. TYPES OF COVERAGE 3
- I. RECORDED DOCUMENT GUARANTEE 3
- J. MORTGAGE MODIFICATION GUARANTEE 3
- K. MISCELLANEOUS GUARANTEES 3
- L. TRUSTEE’S SALE AND LITIGATION GUARANTEES 5
- M. NON-RESIDENTIAL TRANSACTIONS OF \$15 MILLION OR MORE 5

SECTION 2 - GENERAL SCHEDULE 6

- A. Computation of Rates (All Counties Except Adams, Asotin, Benton, Clallam, Clark, Cowlitz, Franklin, Grant, Island, Jefferson, King, Kitsap, Kittitas, Mason, Pierce, San Juan, Skagit, Skamania, Snohomish, Spokane, Thurston, and Whatcom) 6
- B. Computation of Rates (Asotin County) 7
- C. Computation of Rates (Adams, Benton, Franklin and Grant Counties)..... 8
- D. Computation of Rates (Clark, Cowlitz and Skamania Counties) 9
- E. Computation of Rates (San Juan County) 10
- F. Computation of Rates (King, Pierce and Snohomish Counties)..... 11
- G. Computation of Rates (Kitsap, Mason, Clallam, and Jefferson Counties) 12
- H. Computation of Rates (Kittitas County)..... 14
- I. Computation of Rates (Spokane County) 15
- J. Computation of Rates (Thurston County) 16
- K. Computation of Rates (Island, Skagit and Whatcom Counties) 17

SECTION 3 - SPECIAL RISKS AND ADDITIONAL CHARGES 18

- A. TAX TITLE 18
- B. EXTENDED COVERAGE OWNER’S AND LOAN POLICIES 18
- C. SPECIAL EXCEPTIONS INSURANCE..... 19
- D. ADDITIONAL EXAMINATION CHARGES 19
- E. GAS, OIL, AND MINERAL INTERESTS 19
- F. UCC-9 POLICY..... 19
- G. AMERICAN LAND TITLE ASSOCIATION HOMEOWNER’S POLICY OF TITLE INSURANCE FOR A ONE-TO-FOUR FAMILY RESIDENCE 20

SECTION 4 - RATE REDUCTIONS..... 21

- A. SHORT TERM RATE..... 21

FIDELITY NATIONAL TITLE INSURANCE COMPANY

B.	SIMULTANEOUS ISSUE	21
C.	BUILDER'S AND SUBDIVIDER'S RATE	22
D.	EQUITY RATE	22
E.	REORGANIZATION AND JUNIOR MORTGAGE RATE	22
F.	CHARITABLE OR NON-PROFIT ENTITIES.....	23
G.	EMPLOYEE RATE	23
H.	COMMERCIAL RATE	24
I.	STANDARD FORM LOAN POLICY WITH SPECIAL EXCEPTIONS EXPRESS LIMITED INSURANCE OF TITLE EVIDENCE - E.L.I.T.E.....	25
J.	FIDELITY LENDERS ABBREVIATED GUARANTEE - F.L.A.G.	25
K.	ASSIGNMENT, MODIFICATION OR EXTENSION OF MORTGAGE OR DEED OF TRUST.....	26
L.	RENEWAL INSURANCE	26
M.	OWNER'S POLICY FOLLOWING FORECLOSURE OR TRUSTEE'S SALE.....	26
N.	RESIDENTIAL RESALE RATE.....	27
O.	RELOCATION RATE	27
P.	RESALE BINDER	27
Q.	EXCHANGE FACILITATORS RATE.....	28
R.	SELLER'S POLICY	28
S.	POLICIES ORDERED ELECTRONICALLY.....	28
T.	CENTRALIZED REFINANCE RATES I & II	29
U.	COMBINATION RATE	31
V.	NON-RESIDENTIAL PRIOR POLICY RATE	31
W.	PRIOR TITLE EVIDENCE RATE	31
	SECTION 5 ENDORSEMENTS	32
	CLTA and ALTA Endorsements - All Counties Except Clark	33
	Miscellaneous Endorsements - All Counties Except Clark	40
	CLTA and ALTA Endorsements - Clark County	45
	Miscellaneous Endorsements - Clark County	52

FIDELITY NATIONAL TITLE INSURANCE COMPANY

SECTION 1 - GENERAL RULES

A. TITLE INSURANCE

Unless otherwise provided for herein, the General Schedule shall be applicable in issuing Commitments, Litigation Guarantees, Trustee Sale Guarantees, Contract Forfeiture Guarantees or Policies of Title Insurance and they shall be issued in an amount at least equal to the full value of the estate insured, or mortgage amount without deduction of encumbrances.

B. GOVERNMENTAL AGENCIES

The charge for title insurance for governmental agencies or instrumentalities acquiring or disposing of real estate may be based upon agreement between the applicant and the Company.

C. RE-INSURANCE

The cost of any re-insurance which may be required by an insured may be added to the charges defined herein.

D. MINIMUM CHARGES

The rates quoted in this Schedule are minimum charges that are to be made for the customer services performed and the usual risks assumed in the issuance of a title insurance policy. If it is determined that additional work is required, or additional risk is involved, the Company reserves the right to make such additional charges as may be deemed necessary to properly compensate the Company for such additional work or risk liability.

Unless otherwise stated, the minimum charge shall be as shown in the General Schedule.

E. CHARGES FOR SERVICES NOT SCHEDULED

Other services may be required by the applicant for which no rate has been provided for in this Schedule. In such cases a charge will be made which, in the opinion of the Company, is consistent with the general pattern of pricing provided in this Schedule and which will provide adequate payment for the work done and liability assumed.

If this becomes necessary, the applicant will be advised of these additional charges as soon as possible and afforded the opportunity to cancel.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

F. CANCELLATION FEES

1. Cancellation After Issuance of Preliminary Commitment. After the issuance of a Preliminary Commitment to insure, if no transaction is consummated in reliance thereon, the charge for the Commitment shall be reduced to an amount which, in the opinion of the Company, is reasonable compensation for liability incurred and the work performed.

The entire charge may be waived if:

- a. Through error, a duplicate order has been entered at the same or competing companies; or
- b. A transaction is not consummated; or
- c. The Company, for underwriting reasons, makes a decision not to insure.
- d. Another party to the transaction requests that the title insurance policy be provided by another title insurance company.

If a transaction is consummated in reliance upon a commitment issued by the Company, but without requesting a policy of title insurance, the full schedule charge applicable to the type of insurance normally issued on such transaction will apply.

2. Cancellation of Litigation or Trustee's Sale Guarantee. After the issuance of the Company's Litigation, Contract Forfeiture or Trustee's Sale Guarantee, should the Owner, Mortgagor, or Vendee, or their Successors in interest, reinstate the Deed of Trust, Mortgage, or Contract, or pay the indebtedness in full and the foreclosure or forfeiture is canceled, the charge for said Guarantee shall be 100% of the amount charged. In no event, however, shall the charge be reduced to less than the minimum stated amount shown in the General Schedule for the county in which the property is located.

G. ENDORSEMENTS

Endorsements and charges therefore are as set forth herein.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

H. TYPES OF COVERAGE

Standard Coverage: Does not insure against matters set forth in Section 3. Unless otherwise provided, the charge for standard coverage owner's and loan policies shall be 100% of the General Schedule Rate.

Extended Coverage: Does insure against matters set forth in Section 3. Unless otherwise provided, the charge for extended coverage owner's and loan policies shall be as set forth in Section III.

I. RECORDED DOCUMENT GUARANTEE

When the Recorded Document Guarantee is issued, pursuant to application as provided, the fee shall be the general scheduled rate for \$30,000.00 liability plus \$75.00 per hour if the work to produce the guarantee exceeds four hours. A separate parcel charge of \$75.00 per parcel shall be charged if needed. Minimum \$350.00 charge.

J. MORTGAGE MODIFICATION GUARANTEE

Assures the validity, priority and enforceability of a Recorded Mortgage, if any, has not been diminished or lost by reason of a modification or amendment.

\$125.00 Flat Fee. Amount of Liability is the unpaid principal balance of the loan not to exceed \$250,000 liability

K. MISCELLANEOUS GUARANTEES

1. Plant Information Guarantees

A plant information guarantee, issued to a named party, listing particular specified matters subsequent to a given date disclosed by the company's property plant records, shall be issued for \$75.00 per hour, \$250.00 minimum, plus \$5.00 per item shown.

The amount of insurance included for this premium will be \$1,000.00. Additional insurance may be purchased at 50% of the General Schedule Rate applicable to the amount requested. Minimum \$175.00.

2. Lot Book Guarantee

A lot book guarantee, issued to a named party, showing the last recorded instrument purporting to transfer title, and any mortgages or deeds of trust pertaining to a specified parcel of land, shall be issued for \$75.00 per parcel, plus \$5.00 per item shown. If the property is free of recorded monetary encumbrances the premium may be reduced to \$35.00.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

The amount of insurance included for this premium will be \$1,000.00. Additional insurance may be purchased at 50% of the General Schedule Rate applicable to the amount requested. Minimum \$175.00.

3. Property History Guarantee

When a Property History Guarantee is issued, the premium shall be \$350.00, plus a \$75.00 per hour work charge when the research time exceeds four hours. The liability shown in said guarantee shall be \$50,000.00.

4. Chain of Title Guarantee:

A chain of title guarantee, issued for a named party, covering recorded instruments pertaining to a specified parcel of land over a designated period of time, shall be issued in a basic insurance amount of \$1,000.00.

The charges for such guarantee are as follows:

Form A
\$65.00 per parcel,
plus \$3.00 per item shown

Form B
\$75.00 per parcel,
plus \$3.00 per item shown

Insurance in excess of the amount based upon the fee charged may be issued at 75% of the General Rate applicable to the amount requested, minimum \$100.00.

5. Subdivision Guarantee/Plat Certification:

A Subdivision Guarantee or Plat Certification, issued for a named party against loss as to the vesting and encumbrances affecting particular property, shall be issued with a basic assurance amount of \$1,000.00 and a charge of \$250.00. A separate parcel charge of \$100.00 per parcel may be charged if the search involves more than two (2) parcels.

If issued in conjunction with an open commitment the basic charge shall be \$75.00. Separate parcel charges, if any, shall be as set forth above.

None of the rate reductions set forth in Section 4 of this rate manual shall apply to this section K (Miscellaneous Guarantees).

FIDELITY NATIONAL TITLE INSURANCE COMPANY

L. TRUSTEE'S SALE AND LITIGATION GUARANTEES

1. Adams, Benton, Franklin, Grant, Island, San Juan, Skagit and Whatcom Counties:

100% of the General Schedule Rate for liabilities up to \$1,000,000.00

70% of the General Schedule Rate for liabilities in excess of \$1,000,000.00.

Minimum \$400.00

2. All Other Counties:

70% of the General Schedule Rate

Minimum \$400.00

3. If a Trustee's Sale Guarantee is cancelled and the borrower in default voluntarily transfers the property to the foreclosing lender by a Deed in Lieu of Foreclosure, a credit in the amount of 100% of the charges paid for said Guarantee shall be allowed as a credit against the charge for an owner's policy insuring the foreclosing lender.

None of the rate reductions set forth in Section 4 of this rate manual shall apply to this section.

M. NON-RESIDENTIAL TRANSACTIONS OF \$15 MILLION OR MORE

Notwithstanding the rates set forth in this manual, the charges for policies, endorsements and/or guarantees where the aggregate amount of insurance or liability is \$15,000,000.00 or more may be subject to negotiation and agreement between the Company and the customer.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

SECTION 2 - GENERAL SCHEDULE

A. Computation of Rates (All Counties Except Adams, Asotin, Benton, Clallam, Clark, Cowlitz, Franklin, Grant, Island, Jefferson, King, Kitsap, Kittitas, Mason, Pierce, San Juan, Skagit, Skamania, Snohomish, Spokane, Thurston, and Whatcom)

The charge for title insurance in the amount of \$20,000 or less shall be \$242.00. Additional title insurance shall be rated as follows:

\$20,001	to	\$ 25,000	\$264.00
\$25,001	to	\$ 30,000	\$286.00
\$30,001	to	\$ 35,000	\$313.50
\$35,001	to	\$ 40,000	\$335.50
\$40,001	to	\$ 45,000	\$357.50
\$45,001	to	\$ 50,000	\$379.50
\$50,001	to	\$ 55,000	\$401.50
\$55,001	to	\$ 60,000	\$423.50
\$60,001	to	\$ 65,000	\$440.00
\$65,001	to	\$ 70,000	\$456.50
\$70,001	to	\$ 75,000	\$473.00
\$75,001	to	\$ 80,000	\$489.50
\$80,001	to	\$ 85,000	\$506.00
\$85,001	to	\$ 90,000	\$522.50
\$90,001	to	\$ 95,000	\$539.00
\$95,001	to	\$100,000	\$555.50

And for each \$5,000 or fraction thereof above \$100,000:

add \$11.00 per 5,000 up to and including	\$ 1,000,000
add \$ 7.98 per 5,000 up to and including	\$ 5,000,000
add \$ 5.50 per 5,000 up to and including	\$ 10,000,000
add \$ 3.58 per 5,000 up to and including	\$ 50,000,000
add \$ 3.03 per 5,000 up to and including	\$ 100,000,000
add \$ 2.75 per 5,000 in excess of	\$ 100,000,000

Where computed charges are a fraction of a dollar, the premium will be rounded to the next higher dollar.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

B. Computation of Rates (Asotin County)

The charge for title insurance in the amount of \$20,000 or less shall be \$297.00. Additional title insurance shall be rated as follows:

\$20,001	to	\$ 25,000	\$319.00
\$25,001	to	\$ 30,000	\$341.00
\$30,001	to	\$ 35,000	\$363.00
\$35,001	to	\$ 40,000	\$385.00
\$40,001	to	\$ 45,000	\$407.00
\$45,001	to	\$ 50,000	\$429.00
\$50,001	to	\$ 55,000	\$451.00
\$55,001	to	\$ 60,000	\$473.00
\$60,001	to	\$ 65,000	\$495.00
\$65,001	to	\$ 70,000	\$513.70
\$70,001	to	\$ 75,000	\$532.40
\$75,001	to	\$ 80,000	\$551.10
\$80,001	to	\$ 85,000	\$569.80
\$85,001	to	\$ 90,000	\$588.50
\$90,001	to	\$ 95,000	\$607.20
\$95,001	to	\$100,000	\$625.90

And for each \$5,000.00 or fraction thereof above \$100,000:

add \$12.10 per 5,000 up to and including	\$ 1,000,000
add \$ 7.98 per 5,000 up to and including	\$ 5,000,000
add \$ 5.50 per 5,000 up to and including	\$ 10,000,000
add \$ 4.07 per 5,000 up to and including	\$ 50,000,000
add \$ 3.19 per 5,000 in excess of	\$ 50,000,000

Where computed charges are a fraction of a dollar, the premium will be rounded to the next higher dollar.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

C. Computation of Rates (Adams, Benton, Franklin and Grant Counties)

The charge for title insurance in the amount of \$20,000 or less shall be \$242.00. Additional title insurance shall be rated as follows:

\$20,001	to	\$ 30,000	\$286.00
\$30,001	to	\$ 40,000	\$335.50
\$40,001	to	\$ 50,000	\$379.50
\$50,001	to	\$ 60,000	\$423.50
\$60,001	to	\$ 70,000	\$456.50
\$70,001	to	\$ 80,000	\$489.50
\$80,001	to	\$ 90,000	\$522.50
\$90,001	to	\$100,000	\$555.50

And for each \$10,000 or fraction thereof above \$100,000:

add \$22.00 per 10,000 up to and including	\$ 1,000,000
add \$15.95 per 10,000 up to and including	\$ 5,000,000
add \$11.00 per 10,000 up to and including	\$ 10,000,000
add \$ 7.15 per 10,000 up to and including	\$ 50,000,000
add \$ 6.05 per 10,000 up to and including	\$ 100,000,000
add \$ 5.50 per 10,000 in excess of	\$ 100,000,000

Where computed charges are a fraction of a dollar, the premium will be rounded to the next higher dollar.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

D. Computation of Rates (Clark, Cowlitz and Skamania Counties)

The charge for title insurance in the amount of \$20,000 or less shall be \$242.00. Additional title insurance shall be rated as follows:

\$20,001	to	\$ 40,000	\$335.50
\$40,001	to	\$ 60,000	\$423.50
\$60,001	to	\$ 80,000	\$489.50
\$80,001	to	\$100,000	\$555.50

And for each \$20,000 or fraction thereof above \$100,000:

add \$44.00 per 20,000 up to and including \$1,000,000

And for each \$10,000 or fraction thereof above \$1,000,000:

add \$ 14.85 per \$10,000 up to and including	\$5,000,000
add \$ 11.00 per \$10,000 up to and including	\$10,000,000
add \$ 6.60 per \$10,000 up to and including	\$50,000,000
add \$ 6.05 per \$10,000 up to and including	\$100,000,000
add \$ 5.50 per \$10,000 in excess of	\$100,000,001

Where computed charges are a fraction of a dollar, the premium will be rounded to the next higher dollar.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

E. Computation of Rates (San Juan County)

The charge for title insurance in the amount of \$20,000 or less shall be \$275.00 in Island, San Juan and Skagit Counties. Additional title insurance shall be rated as follows:

\$20,001	to	\$ 30,000	\$308.00
\$30,001	to	\$ 40,000	\$363.00
\$40,001	to	\$ 50,000	\$407.00
\$50,001	to	\$ 60,000	\$473.00
\$60,001	to	\$ 70,000	\$517.00
\$70,001	to	\$ 80,000	\$561.00
\$80,001	to	\$ 90,000	\$605.00
\$90,001	to	\$100,000	\$638.00
\$100,001	to	\$110,000	\$660.00
\$110,001	to	\$120,000	\$693.00
\$120,001	to	\$130,000	\$726.00
\$130,001	to	\$140,000	\$748.00
\$140,001	to	\$150,000	\$770.00
\$150,001	to	\$160,000	\$792.00
\$160,001	to	\$170,000	\$825.00
\$170,001	to	\$180,000	\$858.00
\$180,001	to	\$190,000	\$880.00
\$190,001	to	\$200,000	\$913.00

And for each \$20,000 or fraction thereof above \$200,000:

\$44.00	per \$20,000 from \$200,001 to \$1,000,000
\$29.70	per \$20,000 from \$1,000,001 to \$5,000,000
\$22.00	per \$20,000 from \$5,000,001 to \$10,000,000

And for each \$10,000 or fraction thereof above \$10,000,000:

\$ 6.60	per \$10,000 from \$10,000,001 to \$50,000,000
\$ 6.05	per \$10,000 from \$50,000,001 to \$100,000,000
\$ 5.50	per \$10,000 in excess of \$100,000,000

Where computed charges are a fraction of a dollar, the premium will be rounded to the next higher dollar.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

F. Computation of Rates (King, Pierce and Snohomish Counties)

The charge for title insurance in the amount of \$50,000 or less shall be \$400.00
Additional title insurance shall be rated as follows:

50,001	to	60,000	450.00
60,001	to	70,000	500.00
70,001	to	80,000	550.00
80,001	to	90,000	600.00
90,001	to	100,000	650.00
100,001	to	110,000	680.00
110,001	to	120,000	710.00
120,001	to	130,000	740.00
130,001	to	140,000	770.00
140,001	to	150,000	800.00
150,001	to	160,000	830.00

And for each \$20,000 or fraction thereof above \$160,000:

\$44.00 per 20,000 increment from \$ 160,001 to \$700,000
\$40.00 per 20,000 increment from \$700,001 to \$1,000,000
\$27.00 per 20,000 increment from 1,000,001 to 5,000,000
\$20.00 per 20,000 increment from 5,000,001 to 10,000,000

And for each \$10,000 or fraction thereof above \$10,000,000:

\$6.00 per 10,000 increment from 10,000,001 to 50,000,000
\$5.50 per 10,000 increment from 50,000,001 to 100,000,000
\$5.00 per 10,000 increment in excess of 100,000,000

Where computed charges are a fraction of a dollar, the premium will be rounded to the next higher dollar.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

G. Computation of Rates (Kitsap, Mason, Clallam, and Jefferson Counties)

The charge for title insurance in the amount of \$25,000 or less shall be \$330.00. Additional title insurance shall be rated as follows:

\$ 25,001	to	\$ 50,000	\$ 385.00
\$ 50,001	to	\$ 75,000	\$ 517.00
\$ 75,001	to	\$ 100,000	\$ 605.00
\$100,001	to	\$ 125,000	\$ 687.50
\$125,001	to	\$ 150,000	\$ 742.50
\$150,001	to	\$ 175,000	\$ 808.50
\$175,001	to	\$ 200,000	\$ 852.50
\$200,001	to	\$ 225,000	\$ 918.50
\$225,001	to	\$ 250,000	\$ 962.50
\$250,001	to	\$ 275,000	\$1,028.50
\$275,001	to	\$ 300,000	\$1,072.50
\$300,001	to	\$ 325,000	\$1,138.50
\$325,001	to	\$ 350,000	\$1,182.50
\$350,001	to	\$ 375,000	\$1,248.50
\$375,001	to	\$ 400,000	\$1,292.50
\$400,001	to	\$ 425,000	\$1,358.50
\$425,001	to	\$ 450,000	\$1,402.50
\$450,001	to	\$ 475,000	\$1,468.50
\$475,001	to	\$ 500,000	\$1,512.50
\$500,001	to	\$ 525,000	\$1,578.50
\$525,001	to	\$ 550,000	\$1,622.50
\$550,001	to	\$ 575,000	\$1,688.50
\$575,001	to	\$ 600,000	\$1,732.50
\$600,001	to	\$ 625,000	\$1,798.50
\$625,001	to	\$ 650,000	\$1,842.50
\$650,001	to	\$ 675,000	\$1,908.50
\$675,001	to	\$ 700,000	\$1,952.50
\$700,001	to	\$ 725,000	\$2,018.50
\$725,001	to	\$ 750,000	\$2,062.50
\$750,001	to	\$ 775,000	\$2,128.50
\$775,001	to	\$ 800,000	\$2,172.50
\$800,001	to	\$ 825,000	\$2,238.50
\$825,001	to	\$ 850,000	\$2,282.50
\$850,001	to	\$ 875,000	\$2,348.50
\$875,001	to	\$ 900,000	\$2,392.50
\$900,001	to	\$ 925,000	\$2,458.50
\$925,001	to	\$ 950,000	\$2,502.50
\$950,001	to	\$ 975,000	\$2,568.50
\$975,001	to	\$1,000,000	\$2,612.50

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**Computation of Rates (Kitsap, Mason, Clallam, and Jefferson Counties)
Continued**

And for each \$10,000 or fraction thereof above \$1,000,000:

\$14.85	Per \$10,000 from \$ 1,000,001 to \$ 5,000,000
\$11.00	Per \$10,000 from \$ 5,000,001 to \$ 10,000,000
\$ 7.15	Per \$10,000 from \$10,000,001 to \$ 50,000,000
\$ 6.05	Per \$10,000 from \$50,000,001 to \$100,000,000
\$ 5.50	Per \$10,000 in excess of \$100,000,000.

Where computed charges are a fraction of a dollar, the premium will be rounded to the next higher dollar.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

H. Computation of Rates (Kittitas County)

The charge for title insurance in the amount of \$20,000 or less shall be \$242.00. Additional title insurance shall be rated as follows:

\$20,001	to	\$ 25,000	\$264.00
\$25,001	to	\$ 30,000	\$286.00
\$30,001	to	\$ 35,000	\$313.50
\$35,001	to	\$ 40,000	\$335.50
\$40,001	to	\$ 45,000	\$357.50
\$45,001	to	\$ 50,000	\$379.50
\$50,001	to	\$ 55,000	\$401.50
\$55,001	to	\$ 60,000	\$423.50
\$60,001	to	\$ 65,000	\$440.00
\$65,001	to	\$ 70,000	\$456.50
\$70,001	to	\$ 75,000	\$473.00
\$75,001	to	\$ 80,000	\$489.50
\$80,001	to	\$ 85,000	\$506.00
\$85,001	to	\$ 90,000	\$522.50
\$90,001	to	\$ 95,000	\$539.00
\$95,001	to	\$100,000	\$555.50

And for each \$5,000.00 or fraction thereof above \$100,000:

add \$11.00 per 5,000 up to and including	\$ 1,000,000
add \$ 7.98 per 5,000 up to and including	\$ 5,000,000
add \$ 5.50 per 5,000 up to and including	\$ 10,000,000
add \$ 3.58 per 5,000 up to and including	\$ 50,000,000
add \$ 3.03 per 5,000 up to and including	\$ 100,000,000
add \$ 2.75 per 5,000 in excess of	\$ 100,000,000

Where computed charges are a fraction of a dollar, the premium will be rounded to the next higher dollar.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

I. Computation of Rates (Spokane County)

All references herein to the "General Schedule" shall mean the following rates:

The charge for title insurance in the amount of \$20,000 or less shall be \$275.00. Additional title insurance shall be rated as follows:

\$22.00	per \$ 5,000 increment from \$	20,001 to \$	60,000
\$16.50	per \$ 5,000 increment from \$	60,001 to \$	100,000
\$11.00	per \$ 5,000 increment from \$	100,001 to \$	1,000,000
\$ 7.43	per \$ 5,000 increment from \$	1,000,001 to \$	5,000,000
\$ 5.50	per \$ 5,000 increment from \$	5,000,001 to \$	10,000,000
\$ 3.30	per \$ 5,000 increment from \$	10,000,001 to \$	50,000,000
\$ 3.03	per \$ 5,000 increment from \$	50,000,001 to \$	100,000,000
\$ 2.75	per \$ 5,000 increment in excess of	\$100,000,000	

Where computed rates are a fraction of a dollar, the premium will be rounded to the next higher dollar.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

J. Computation of Rates (Thurston County)

The charge for title insurance in the amount of \$20,000 or less shall be \$264.00. Additional title insurance shall be rated as follows:

\$ 20,001	to	\$ 40,000	\$352.00
\$ 40,001	to	\$ 60,000	\$440.00
\$ 60,001	to	\$ 80,000	\$528.00
\$ 80,001	to	\$100,000	\$605.00
\$100,001	to	\$120,000	\$660.00
\$120,001	to	\$140,000	\$715.00
\$140,001	to	\$160,000	\$770.00

For each \$20,000 or fraction thereof above \$160,000 add:

\$22.00 per \$10,000 increment from \$160,001 to \$1,000,000

For each \$10,000 or fraction thereof above \$1,000,000 add:

\$14.85 per \$10,000 increment from \$1,000,001 to \$5,000,000

\$11.00 per \$10,000 increment from \$5,000,001 to \$10,000,000

\$6.60 per \$10,000 increment from \$10,000,001 to \$50,000,000

\$6.05 per \$10,000 increment from \$50,000,001 to \$100,000,000

\$5.50 per \$10,000 increment in excess of \$100,000,000

Where computed charges are a fraction of a dollar, the premium will be rounded to the next higher dollar.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

K. Computation of Rates (Island, Skagit and Whatcom Counties)

The charge for title insurance in the amount of \$20,000 or less shall be \$242.00. Additional title insurance shall be rated as follows:

0	to	\$ 20,000	\$242.00
\$20,001	to	\$ 40,000	\$347.00
\$40,001	to	\$ 60,000	\$432.00
\$60,001	to	\$ 80,000	\$505.00
\$80,001	to	\$100,000	\$568.00
\$100,001	to	\$120,000	\$610.00
\$120,001	to	\$140,000	\$653.00
\$140,001	to	\$160,000	\$695.00
\$160,001	to	\$180,000	\$737.00
\$180,001	to	\$200,000	\$780.00

For each \$20,000 or fraction thereof above \$200,000:

- add \$42.00 per \$20,000 increment from \$200,001 up to \$1,000,000
- add \$31.00 per \$20,000 increment from \$1,000,001 up to \$5,000,000
- add \$21.00 per \$20,000 increment from \$5,000,001 up to \$10,000,000

For each \$10,000 or fraction thereof above \$10,000,000:

- add \$6.00 per \$10,000 increment from \$10,000,001 up to \$50,000,000
- add \$5.50 per \$10,000 increment from \$50,000,001 up to \$100,000,000
- add \$5.00 per \$10,000 increment in excess of \$100,000,000

Where computed charges are a fraction of a dollar, the premium will be rounded to the next higher dollar.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

SECTION 3 - SPECIAL RISKS AND ADDITIONAL CHARGES

Title insurance under the following circumstances shall be considered a special risk and shall be rated as follows:

A. TAX TITLE

The charge for insuring any title within three years after the issuance of a deed resulting from an action foreclosing the lien of delinquent real property taxes or a local improvement district assessment shall be:

50% of the amount of the liability under the policy issued with a minimum charge of \$1,000.00.

B. EXTENDED COVERAGE OWNER'S AND LOAN POLICIES

Unless otherwise provided for herein, the additional charge to insure against the regional exceptions outlined below by endorsement or deletion shall be:

1. Parties in possession;
2. Survey matters;
3. Easements; and
4. Mechanic's liens:

For all counties except Adams, Benton, Franklin, Grant, Island, San Juan, Skagit and Whatcom, 35% of the General Schedule Rate for Policies up to \$20,000,000.00 with a \$500.00 minimum for Owner's Policies; and with a \$100.00 minimum for Loan Policies. In excess of \$20,000,000.00 the extended coverage surcharge shall be \$1.00 per \$10,000.00.

For Adams, Benton, Franklin, Grant, Island, San Juan, Skagit and Whatcom Counties only, 35% of the General Schedule Rate for Owner's Policies up to \$20,000,000.00 with a \$500.00 minimum, and 30% of the General Schedule Rate for Loan Policies up to \$20,000,000.00 with a \$100.00 minimum. In excess of \$20,000,000.00 the extended coverage surcharge shall be \$1.00 per \$10,000.00.

The Company reserves the right to require a survey of the premises to be insured when asked to provide coverage against loss by reason of survey matters in Item 2 above.

If in the opinion of the Company an inspection is required, an additional work charge may be assessed to cover the cost of the inspection. Said charge shall not be added to the title insurance premium.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

C. SPECIAL EXCEPTIONS INSURANCE

Special exceptions may be insured against for a charge commensurate with the risk assumed.

D. ADDITIONAL EXAMINATION CHARGES

A charge of \$150.00 shall be added to the premium for each additional parcel over one parcel, provided that such additional parcel(s) is located in a different government section, donation claim or plat, or combination thereof.

E. GAS, OIL, AND MINERAL INTERESTS

After the local office has received approval to issue, the charge for issuance of a mineral estate policy shall be 400% of the General Schedule Rate, with a minimum of \$1,000.00.

F. UCC-9 POLICY

This policy provides coverage to lenders insuring that a security interest created pursuant to Article 9 of the Uniform Commercial Code has attached, is perfected and has priority over other competing interests. This policy should only be issued after an appropriate UCC search has been performed and the national UCC-9 Department has reviewed and approved the transactional documents.

\$ 0 up to	\$ 100,000 liability	\$175 minimum
\$ 100,001 to	\$ 200,000	\$1.70 per \$1,000
\$ 200,001 to	\$ 300,000	\$1.55 per \$1,000
\$ 300,001 to	\$ 500,000	\$1.25 per \$1,000
\$ 500,001 to	\$ 1,000,000	\$1.10 per \$1,000
\$ 1,000,001 to	\$ 3,000,000	\$0.85 per \$1,000
\$ 3,000,001 to	\$ 5,000,000	\$0.75 per \$1,000
\$ 5,000,001 to	\$ 10,000,000	\$0.60 per \$1,000
\$ 10,000,001 to	\$ 20,000,000	\$0.55 per \$1,000
\$ 20,000,001 to	\$ 30,000,000	\$0.525 per \$1,000
\$ 30,000,001 to	\$ 40,000,000	\$0.50 per \$1,000
\$ 40,000,001 to	\$ 50,000,000	\$0.475 per \$1,000
\$ 50,000,001 to	\$100,000,000	\$0.45 per \$1,000
\$100,000,001 to	\$300,000,000	\$0.43 per \$1,000
\$300,000,001 and above		\$0.40 per \$1,000

FIDELITY NATIONAL TITLE INSURANCE COMPANY

NOTE: All rates assume a single site, single debtor/obligor transaction and may include one UCC pre-filing search at the office of the Secretary of State, as well as pre-search filing copies up to 10 pages. The above rates also include the preparation and filing of one required UCC Financing Statement and such services as the Company may provide in order to track the expiration and termination dates of UCC Financing Statement(s) insured under the UCC Insurance Policy for which the rate is paid. No short-term rate applies.

Mixed Collateral Transactions

For any transaction where both real property and personal property secure the same indebtedness and separate policies of title insurance are simultaneously issued by the Company as to real property and personal property, the premium payable for the policy insuring a security interest on personal property shall be reduced by 10%. This provision shall not apply to policies issued to insure manufactured or mobile homes.

G. AMERICAN LAND TITLE ASSOCIATION HOMEOWNER'S POLICY OF TITLE INSURANCE FOR A ONE-TO-FOUR FAMILY RESIDENCE

A surcharge of 10% shall be added to the applicable scheduled rate when issuing the American Land Title Association Homeowner's Policy Of Title Insurance For A One-To-Four Family Residence.

SECTION 4 - RATE REDUCTIONS

Except where specifically provided for herein, rate reductions within this section shall not be combined. Unless otherwise stated, the minimum premium set forth in the General Schedule Rate tables shall apply.

A. SHORT TERM RATE

If a Title Insurance Policy has been issued by any title insurer and within five (5) years, and, thereafter application is made for a new Policy, the charge shall be 80% of the General Schedule Rate.

In no case shall the reduction in rate provided for herein be applied to the charge for any applicable special risks.

B. SIMULTANEOUS ISSUE

1. The charge for loan policies issued simultaneously with any owner's policy shall be:
 - a. \$225.00 for each policy in King, Snohomish and Pierce Counties;
\$100.00 for each policy in Adams, Benton, Franklin and Grant Counties;
\$125.00 for each policy in Island, San Juan, Skagit and Whatcom Counties;
\$185.00 for each policy in all other counties; plus
 - b. Any charge for extended coverage which applies to the simultaneously issued loan policies and which is not paid under the owner's policy; plus
 - c. The amount by which the loan policy liabilities exceed the owner's policy liability shall be charged at the General Schedule Rate in the applicable brackets.
2. When a loan policy is issued insuring the lien of a mortgage and a policy insuring the lien of a junior mortgage is issued simultaneously therewith, the charge for both loan policies shall be computed as otherwise provided herein but based upon the aggregate amount of both policies plus: \$225.00 for each additional policy in King, Pierce and Snohomish Counties; \$100.00 for each additional policy in Adams, Benton, Franklin and Grant Counties; \$125.00 for each additional policy in Island, San Juan, Skagit and Whatcom Counties; and \$185.00 for each additional policy in all other counties.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

3. When two standard form owner's policies are issued simultaneously and in the same liability amount insuring both the seller and purchaser under a real estate contract the charge for said seller's policy shall be 30% of the General Schedule Rate.

C. BUILDER'S AND SUBDIVIDER'S RATE

Title insurance involving the acquisition and development of land for residential use, residential construction, and sale of newly constructed or renovated one to four family units, residential condominium units and manufactured homes will be rated in accordance with the following schedule:

1. The premium for a lender's policy insuring the development loan and for owner's policies issued following the sale or lease of land developed into subdivided parcels for residential use as described above shall be 40% of the General Schedule Rate.
2. When a lender's policy is issued insuring the lien of a mortgage for financing construction, the charge shall be 35% of the General Schedule Rate. There shall be no surcharge for extended coverage on the lender's policy.
3. The premium for a standard coverage owner's policy to be issued following the completion residential construction as described above will be 27%.

The minimum premium for a policy issued under this subsection shall be \$220.00.

D. EQUITY RATE

The charge for an owner's policy insuring full assignment of the seller's interest in a contract of sale wherein the purchaser's interest has been previously insured within five years shall be 70% of General Schedule Rate.

E. REORGANIZATION AND JUNIOR MORTGAGE RATE

For liabilities of \$260,000.00 or less, the premium for loan policies issued to replace existing financing (only if previously insured) or to insure loans not in first priority position (whether or not previously insured) shall be 40% of the General Schedule Rate for standard coverage and 50% of the General Schedule Rate for extended coverage.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

For liabilities in excess of \$260,000.00 the premium for loan policies issued to replace existing financing (only if previously insured) or to insure loans not in first priority position (whether or not previously insured) shall be 40% of the General Schedule Rate for standard coverage and 45% of the General Schedule Rate for extended coverage.

The minimum premium for extended coverage loan policies with liabilities up to \$250,000 shall be \$250.00 in King, Pierce, and Snohomish Counties, and \$200.00 in all other counties.

The minimum premium for standard coverage loan policies shall be \$200.00 in King, Pierce, and Snohomish Counties, and \$150.00 in all other counties.

In the event more than one loan policy is to be issued, the charge for all loan policies shall be computed as otherwise provided herein but based upon the aggregate amount of all policies plus: \$225.00 for each additional policy in King, Pierce and Snohomish Counties; \$100.00 for each additional policy in Adams, Benton, Franklin and Grant Counties; \$125.00 for each additional policy in Island, San Juan, Skagit and Whatcom Counties, and \$185.00 for each additional policy in all other counties.

This rate reduction may only be combined with the Policies Ordered Electronically rate reduction.

F. CHARITABLE OR NON-PROFIT ENTITIES

The premium charged to charitable or non-profit entities shall be 50% of the General Schedule Rate.

G. EMPLOYEE RATE

No charge shall be made to employees of the Company or affiliated companies, or agents (including employees on approved retirement) for policies issued in connection with the financing, refinancing, sale or purchase of the employee's bona fide residence. Waiver of such charges is authorized only in connection with those costs which the employee would be obligated to pay by established custom as a party to the transaction.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

H. COMMERCIAL RATE

Title insurance for income, commercial, and industrial properties having a value of \$2,000,000.00 or more, will be rated in accordance with the following schedule:

Liabilities of \$2,000,000.00 will be charged \$3,350.00
\$1.35 per \$1,000.00 increment from \$2,000,001.00 to \$5,000,000.00
\$1.00 per \$1,000.00 increment from \$5,000,001.00 to \$10,000,000.00
\$0.55 per \$1,000.00 increment from \$10,000,001.00 to \$100,000,000.00
\$0.50 per \$1,000.00 increment in excess of \$100,000,001.00

The following rules will apply in the application of this rate:

1. Loan policies which insure the matters described in Section III, Subsection B (Special Risks) will not be subject to the extended coverage surcharge as described therein when issued simultaneously with an owner's policy. Each simultaneously issued loan policy issued under this Section will be subject to a \$500.00 surcharge in addition to the simultaneous issue rate set forth above.
2. Where both the Commercial Rate and the Short Term Rate are applicable, the premium shall be 70% of the General Schedule Rate. This rate reduction may be combined with other rate reductions identified in this section.
3. If a copy of the seller's or borrower's commitment or policy of title insurance is submitted at the time the order for title insurance is accepted, the charge shall be 90% of the rate as calculated from the schedule up to \$50,000,000.00. This rate may be combined with other rate reductions identified in this section. This subsection shall not apply to Whatcom County.
4. When the Company pays off the monetary liens affecting title through its own settlement services department, the premium for an owner's or lender's title insurance policy will be reduced by an additional 10% after the calculation of all other applicable surcharges and rate reductions identified in this section. This subsection shall not apply to Whatcom County.
5. In the event the property to be insured is multifamily having five or more units, the sale of a newly constructed commercial condominium, or the sale of a newly constructed commercial improvement, the premium for standard owner's coverage shall be computed at 40% of the commercial rate and 35% of the commercial rate for an extended coverage loan policy. This rate reduction shall not be combined with any other rate reductions set forth in this manual.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

- 6. When a lender's policy is issued insuring the lien of a mortgage for financing construction, the charge shall be 35% of the General Schedule Rate. There shall be no surcharge for extended coverage on the lender's policy.

I. STANDARD FORM LOAN POLICY WITH SPECIAL EXCEPTIONS EXPRESS LIMITED INSURANCE OF TITLE EVIDENCE - E.L.I.T.E.

When a lender makes an equity loan secured by the owner's equity and is taking a security instrument that will create a lien on the property of the owner, and provided the Standard policy to be issued contains additional special blanket exceptions to title:

The charge for such policy will be as follows for liabilities not to exceed \$250,000.00.

<u>Amount of Insurance</u>	<u>Rate</u>
\$0 to \$30,000.....	\$75.00
\$30,001 to \$70,000.....	\$90.00
\$70,001 to \$100,000.....	\$125.00
\$100,001 to \$125,000.....	\$140.00
\$125,001 to \$150,000.....	\$150.00
\$150,001 to \$200,000.....	\$175.00
\$200,001 to \$250,000.....	\$190.00

J. FIDELITY LENDERS ABBREVIATED GUARANTEE - F.L.A.G.

Provides coverage to a qualified consumer lender which requires limited assurances against losses by reason of any incorrectness set forth in the guarantee.

Loan Amount	Rate
\$ 0 - \$250,000	\$100.00

This product is not to be issued for liabilities in excess of \$250,000.

- 1. \$65.00 - Lists record owners and the holders of any deeds of trust or mortgages.
- 2. Maximum Liability of \$65,000.00
- 3. Endorsement T-1921 (Bringdown Endorsement) - First bringdown endorsement may be issued for a charge of \$15.00. Additional bringdown endorsements may be issued for a charge of \$25.00.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

4. Endorsement T-1922 (Revolving Credit Variable Rate endorsement) - issued concurrently at no charge.
5. Schedule A updates are not available.
6. Endorsement T-1926 (Blanket Additional Assurance Endorsement) is not available.

K. ASSIGNMENT, MODIFICATION OR EXTENSION OF MORTGAGE OR DEED OF TRUST

The charge for a loan policy insuring full assignment, modification or extension of an insured mortgage or deed of trust for the amount of the outstanding indebtedness shall be:

Standard Coverage	Extended Coverage
20% of General Schedule Rate	30% of General Schedule Rate
Minimum of \$250.00.	

Insurance in excess of the amount stated in the original policy shall be charged on an increased liability basis in the applicable brackets for the type of insurance issued.

L. RENEWAL INSURANCE

The charge for an owner's policy insuring a previously insured owner of a particular property shall be:

70% of the General Schedule Rate for liability up to the amount of the previous policy.

Liabilities in excess of the previous policy liability shall be charged on an increased liability basis in the applicable brackets.

M. OWNER'S POLICY FOLLOWING FORECLOSURE OR TRUSTEE'S SALE

Owner's insurance may be issued to the foreclosing beneficiary or mortgagee, upon request, at no charge up to the liability shown on the Trustee's Sale Guarantee or Litigation Guarantee.

Liabilities in excess of the guarantee liability shall be charged on an increased liability basis in the applicable brackets.

The Company must have issued the Guarantee to qualify for this rate and the defaulted encumbrance must have been insured.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

N. RESIDENTIAL RESALE RATE

Provided title insurance has previously been issued on the property to be insured, the charge for a standard owner's/purchaser's policy to insure the buyer on a sale of an existing one-to-four family residential structure or condominium unit shall be 70% of the General Schedule Rate. This rate reduction may only be combined with the Combination Rate and the Policies Ordered Electronically rate reductions.

This rate reduction shall not apply to Adams, Benton, Franklin, Grant, Island, Okanogan, Pacific and Skagit Counties.

O. RELOCATION RATE

When an employee of a company or a business is being transferred or being relocated to another area and the employer or employer's agent is buying the house to facilitate the transfer or relocation the premium paid for the first policy to the employer or its agent (less \$150.00) shall be credited towards the premium for the second owner's policy, provided:

1. This Company issues a standard coverage owner's policy to the employer or its agent and to the purchaser upon resale by the employer or its agent.
2. The resale takes place within six months of the effective date of the first policy.

P. RESALE BINDER

The charge for a binder to issue an owner's policy based on the full value of the initial sale shall be:

Standard Coverage: 110% of the General Schedule Rate. (A minimum fee of \$150.00 is applicable to the additional 10% binder charge.)

Extended Coverage: 145% of General Schedule.

This Section is effective only on the following conditions:

1. A binder is issued upon recording the initial conveyance in lieu of a policy of title insurance.
2. The future transaction involves only a single resale to the ultimate purchaser.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

3. The sale to the ultimate purchaser is recorded within 90 days from the date of the binder and, if not, the policy of title insurance will automatically be issued insuring the grantee in the initial conveyance in the amount of the binder, at the expiration of the binder period.
4. If the resale amount is in excess of the binder amount, the charge for the additional amount of insurance shall be the difference between the General Schedule Rate applicable to the amount of the outstanding binder and the General Schedule Rate applicable to the amount of the policy to be issued, plus any applicable charges for extended coverage under Section II, Paragraph B.

If the beneficiary or a purchaser at the foreclosure sale requests a binder for standard coverage in lieu of an owner's policy, the charge shall be 10% of the General Schedule Rate up to the liability shown on the Trustee's Sale Guarantee or Litigation Guarantee, with a minimum of \$50.00. Insurance in excess of the liability shown on the guarantee shall be charged on an increased liability basis in the applicable brackets.

The Company must have issued the guarantee to qualify for this rate and the defaulted encumbrance must have been insured.

Q. EXCHANGE FACILITATORS RATE

When a property is the subject of a real estate exchange, requiring title be taken by an exchange facilitator, and subsequently conveyed to the ultimate purchaser, the policy to be issued to the exchange facilitator will be rated at the applicable rate. The policy to be issued to the ultimate purchaser upon conveyance by the exchange facilitator will be issued at 10% of the general schedule rate, up to the amount of the policy issued to the exchange facilitator, and at the applicable scheduled rate for any increase in the liability.

R. SELLER'S POLICY

The premium for a standard coverage owner's policy containing a pro tanto endorsement to be issued to the seller in a transaction shall be the minimum premium set forth on the General Schedule.

S. POLICIES ORDERED ELECTRONICALLY

Orders for title insurance which are ordered electronically (including facsimile, email, an interactive website or a similar online method) shall be discounted 5% of the applicable rate, subject to minimum charges, and not applicable to any portion of liabilities exceeding \$20,000,000.00. This rate reduction may be combined with the Short Term Rate, Reorganization and Junior Mortgage Rate, Commercial Rate and Residential Resale Rate described herein.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

T. CENTRALIZED REFINANCE RATES

1. Centralized Refinance Rate I

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	Centralized Refinance Rate I
\$1 - \$250,000	\$360.00
\$250,001 - \$500,000	\$540.00
\$500,001 - \$750,000	\$660.00
\$750,001 - \$1,000,000	\$800.00
\$1,000,001 - \$1,250,000	\$925.00
\$1,250,001 - \$1,500,000	\$1,000.00

The Centralized Refinance Rate I applies only to loan transactions which meet the following criteria:

- a. The loan is not in excess of \$1,500,000.00;
- b. 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;
- c. The loan proceeds must be used to refinance an existing loan secured by the same property;
- d. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
- e. Orders must be opened with the Company's centralized processing divisions or with an agent or underwritten title company authorized by the Company to offer this rate;
- f. ALTA Short Form Commitment must be issued; and
- g. ALTA Short Form Residential Loan Policy must be issued.

Note 1: Not applicable to construction loans or loan policies issued concurrently with owner's policies.

Note 2: There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

Note 3: In order to offer this rate, an agent or underwritten title company, and any office thereof offering this rate, must have a multi-state presence, must process transactions in a centralized environment, and must perform the management functions otherwise required of the Company's centralized processing divisions under the provisions of this Section. In addition, no agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's management to do so.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Note 4: Short Term Rate does not apply.

2. Centralized Refinance Rate II

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	Centralized Refinance Rate II
\$1 - \$250,000	\$320.00
\$250,001 - \$500,000	\$400.00
\$500,001 - \$750,000	\$460.00
\$750,001 - \$1,000,000	\$520.00
\$1,000,001 - \$1,250,000	\$630.00
\$1,250,001 - \$1,500,000	\$750.00

The Centralized Refinance Rate II applies only to loan transactions which meet the following criteria:

- a. The originating lender must enter into an agreement with either the Company's centralized processing units or with an agent or underwritten title company authorized by the Company in writing to offer this rate which specifies, among other matters, a maximum cancellation rate and the methods of order opening and tracking;
- b. The loan is not in excess of \$1,500,000.00;
- c. 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;
- d. The loan proceeds must be used to refinance an existing loan secured by the same property;
- e. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
- f. Orders must be opened with the Company's centralized processing units or with an agent or underwritten title company authorized by the Company to offer this rate;
- g. Cancelled orders must not exceed the maximum cancellation rate established by the Company's centralized processing units or by an agent or underwritten title company authorized by the Company to offer this rate;
- h. ALTA Short Form Commitment must be issued; and
- i. ALTA Short Form Residential Loan Policy must be issued.

Note 1: Not applicable to construction loans or loan policies issued concurrently with owner's policies.

Note 2: There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the

FIDELITY NATIONAL TITLE INSURANCE COMPANY

time of policy issuance.

Note 3: In order to offer this rate, an agent or underwritten title company, and any office thereof offering this rate, must have a multi-state presence, must process transactions in a centralized electronic environment, and must perform the management functions otherwise required of the Company's centralized processing divisions under the provisions of this Section. In addition, no agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's agency management to do so for each originating lender.

Note 4: Short Term Rate does not apply.

U. COMBINATION RATE

When the Company pays off the monetary liens affecting title through its own settlement services department, the scheduled rate for an owner's policy of title insurance shall be reduced by 10% and the scheduled rate for a lender's policy of title insurance shall be reduced by 5%. This rate reduction can only be combined with the Short Term Rate, the Simultaneous Issue Rate and the Residential Resale Rate and the Prior Title Evidence Rate, and shall be applied to the premiums resulting after the application of such reductions.

This rate reduction shall not apply to Okanogan and Whatcom Counties.

V. NON-RESIDENTIAL PRIOR POLICY RATE

If a copy of the seller's or borrower's commitment or policy of title insurance is submitted at the time the order for title insurance is accepted, the charge shall be 90% of the rate as calculated from the above schedule up to \$20,000,000.

This rate reduction shall not apply to Okanogan and Whatcom Counties.

W. PRIOR TITLE EVIDENCE RATE

The charge for a standard coverage owner's policy to insure the purchaser of a one-to-four family residential structure or condominium unit shall be 85% of the General Schedule Rate, provided a copy of the seller's policy of title insurance is submitted to the Company at the time of the application for title insurance. The minimum premium for policies issued under this subsection shall be \$242.00.

This rate reduction shall only apply to Adams, Benton, Franklin, Grant and Pacific Counties.

SECTION 5 ENDORSEMENTS

This section contains endorsements, and the pricing therefore. All of the endorsements alter the regularly issued policies in some manner. In general, some of them expand the coverage, some limit the coverage, some are used to clarify coverages, some are used to delete exceptions and some are used to add additional insureds or insurers.

GENERAL RULES

The percentage figures shown following each Endorsement are to be interpreted to mean, in all cases, the percentage of the same insurance rate schedule that was used to price the policy to which the Endorsement is to be attached.

Many of the endorsements are not priced for some of the policy forms because of 1) infrequency of use 2) wide ranges of risks 3) the form was designed to be attached to a specific policy but can be modified for other policies. If any of these coverages are desired, and such request shall be considered a "unique requirement". Any decision relative to the issuance and pricing of same shall be governed solely by the guidelines set forth in Paragraph E (Charges for Services Not Scheduled), Section 1 hereof.

Situations may arise, where in the opinion of the Company, a scheduled Endorsement charge is too low or too high relative to the risk involved, probability of loss or other matters related to underwriting practices. Any decision relative to the issuance and pricing of same shall be governed solely by the guidelines set forth in Paragraph E (Charges for Services Not Scheduled), Section 1 hereof.

The charge for all requested endorsements shall be limited to 30% of the General Schedule Rate for the liability of the policy to which such requested endorsements are attached, unless the Company determines that an extrahazardous risk exists in the endorsement(s) to be issued.

Where computed charges are a fraction of a dollar, the charge will be rounded to the next higher dollar.

NOTE: When "N/A" appears, it means that normally the Endorsement is not issued on that type of coverage, however, if it is specifically requested, approval and charge must be obtained from Home Office Legal Department.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements - All Counties Except Clark

Endorsement No.	CLTA POLICIES		ALTA POLICIES	
	Owner	Lender	Owner	Lender
100.2 Restrictions, Encroachments & Minerals (ALTA Form 9)	N/A	N/A	N/A	No Charge
100.2-06 Restriction, Encroachments & Minerals (ALTA Form 9-06)	N/A	N/A	N/A	No Charge
100.2.1 Restrictions, Encroachments, Minerals – Loan Policy (ALTA Form 9.3)	N/A	10%	N/A	10%
100.2.1-06 Restrictions, Encroachments, Minerals – Loan Policy (ALTA Form 9.3-06)	N/A	N/A	N/A	10%
100.2.2 Restrictions, Encroachments, Minerals –Owner’s Policy: Unimproved Land (ALTA Form 9.4)	15%	N/A	15%	N/A
100.2.3 Restrictions, Encroachments, Minerals- Owner’s Policy: Improved Land (ALTA Form 9.5)	20%	N/A	20%	N/A
100.2.3-06 Restrictions, Encroachments, Minerals – Owner’s Policy: Improved Land (ALTA Form 9.5-06)	N/A	N/A	20%	N/A
103.11 Access and Entry ALTA Form 17	25% Max. \$150	15% Max. \$150	\$75	\$75 if issued concurrently with policy, 15% if issued subsequent to issuance of policy, Max. \$150

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements - All Counties Except Clark

Endorsement No.	CLTA POLICIES		ALTA POLICIES	
	Owner	Lender	Owner	Lender
103.11-06 Access and Entry (ALTA Form 17-06)	25% Max. \$150	15% Max. \$150	\$75	\$75 if issued concurrently with policy, 15% if issued subsequent to issuance of policy, Max. \$150
103.12 Indirect Access and Entry (ALTA Form 17.1)	25% Max. \$350	15% Max. \$300	25% Max. \$350	15% Max. \$300
103.12-06 Indirect Access and Entry (ALTA Form 17.1-06)	25% Max. \$350	15% Max. \$300	25% Max. \$350	15% Max. \$300
104.12 Assignment of Mortgage (ALTA Form 10)	N/A	Without vested owner - \$75 per loan With vested owner \$15% Min. \$100 based on unpaid bal. of loan	N/A	Without vested owner - \$75 per loan With vested owner \$15% Min. \$100 based on unpaid bal. of loan
104.12-06 Assignment (ALTA Form 10-06)	N/A	Without vested owner - \$75 per loan With vested owner \$15% Min. \$100 based on unpaid bal. of loan	N/A	Without vested owner - \$75 per loan With vested owner \$15% Min. \$100 based on unpaid bal. of loan
104.13-06 Assignment and Date Down (ALTA Form 10.1-06)	N/A	30% Min. \$200 Max. \$500	N/A	30% Min. \$200 Max. \$500
110.9 Enforcement of lien or encumbrance (ALTA Form 8.1)	N/A	N/A	N/A	No Charge

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements - All Counties Except Clark

Endorsement No.	CLTA POLICIES		ALTA POLICIES	
	Owner	Lender	Owner	Lender
110.11 Mortgage Modification (ALTA Form 11)	N/A	N/A	N/A	35% on unpaid Balance Min. \$300
111.5 Variable Rate mortgage (ALTA Form 6)	N/A	No Charge	N/A	No Charge
111.5-06 Variable Rate Mortgage (ALTA Form 6-06)	N/A	No Charge	N/A	No Charge
111.8 Variable Rate Mortgage with Negative Amortization (ALTA Form 6.2)	N/A	No Charge - issued only at policy date	N/A	No Charge – issued only at policy date.
111.8-06 Variable Rate Mortgage with Negative Amortization (ALTA Form 6.2-06)	N/A	No Charge - issued only at policy date	N/A	No Charge - issued only at policy date
111.14-06 111.14 Future Advance-Priority (ALTA Form 14-06)	N/A	N/C	N/A	N/C
111.14.1 Future Advance-Knowledge (ALTA Form 14.1)	N/A	N/C	N/A	N/C
111.14.1-06 Future Advance-Knowledge (ALTA Form 14.1-06)	N/A	N/C	N/A	N/C
111.14.2-06 Future Advance-Letter of Credit (ALTA Form 14.2-06)	N/A	N/C	N/A	N/C
111.14.3-06 Future Advance – Reverse Mortgage (ALTA Form 14.3-06)	N/A	N/A	N/A	\$50
115.1 Condominium endorsement (ALTA Form 4)	N/A	No Charge	N/A	No Charge
115.1-06 Condominium (ALTA Form 4-06)	N/A	No Charge	N/A	No Charge
115.2 Planned Unit Development Endorsement (ALTA Form 5)	N/A	N/A	N/A	N/C

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements - All Counties Except Clark

Endorsement No.	CLTA POLICIES		ALTA POLICIES	
	Owner	Lender	Owner	Lender
115.2-06 Planned Unit Development (ALTA Form 5-06)	N/A	N/A	N/A	N/C
115.3-06 Condominium (ALTA Form 4.1-06)	N/A	N/A	N/A	No Charge
115.4-06 Planned Unit Development (ALTA Form 5.1-06)	N/A	N/A	N/A	No Charge
116.1-06 Location (ALTA Form 22-06)	20% Min. \$50 Max. \$500	20% Min. \$50 Max. \$500	No Charge	No Charge
116.2 Location and Map (ALTA Form 22.1)	20% Min. \$50 Max. \$500	20% Min. \$50 Max. \$500	N/A	No Charge
116.2-06 Location and Map (ALTA Form 22.1-06)	20% Min. \$50 Max. \$500	20% Min. \$50 Max. \$500	N/A	No Charge
116.4 Contiguity-Single Parcel (ALTA Form 19.1)	20% Min. \$50 Max. \$250	10% Min. \$50 Max. \$100	20% Min. \$50 Max. \$250	10% Min. \$50 Max. \$100
116.4-06 Contiguity – Single Parcel (ALTA Form 19.1-06)	20% Min. \$50 Max. \$250	10% Min. \$50 Max. \$100	20% Min. \$50 Max. \$250	10% Min. \$50 Max. \$100
116.4.1 Contiguity-Multiple Parcels (ALTA Form 19)	20%	10%	N/C	N/C
116.4.1-06 Contiguity – Multiple Parcels ALTA Form 19-06)	20%	10%	N/C	N/C
116.5 Manufactured Housing Unit (ALTA Form 7)	10% Min. \$50 Max. \$250	No Charge	10% Min. \$50 Max. \$250	No Charge
116.5-06 Manufactured Housing Unit (ALTA Form 7-06)	10% Min. \$50 Max. \$250	No Charge	10% Min. \$50 Max. \$250	No Charge
116.5.1 Manufactured Housing – Conversion: Loan (ALTA Form 7.1)	N/A	\$25	N/A	\$25
116.5.1-06 Manufactured Housing- Conversion: Loan (ALTA Form 7.1-06)	N/A	N/A	N/A	\$25

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements - All Counties Except Clark

Endorsement No.	CLTA POLICIES		ALTA POLICIES	
	Owner	Lender	Owner	Lender
116.5.2 Manufactured Housing – Conversion: Owner’s (ALTA Form 7.2)	\$25	N/A	\$25	N/A
116.5.2-06 Manufactured Housing – Conversion: Owner’s (ALTA Form 7.2-06)	N/A	N/A	\$25	N/A
117 Aggregation (Tie-in) (ALTA Form 12)	N/A	\$100	N/A	\$100
117-06 Aggregation (ALTA Form 12-06)	N/A	\$100	N/A	\$100
119.5 Leasehold – Owner’s (ALTA Form 13)	No Charge	N/A	No Charge	N/A
119.5-06 Leasehold – Owner’s (ALTA Form 13-06)	No Charge	N/A	No Charge	N/A
119.6 Leasehold Lender’s Insurance (ALTA Form 13.1)	N/A	No Charge	N/A	No charge
123.1 Zoning classification and allowable uses – vacant land (ALTA Form 3)	10% Min \$100	10% Min \$100	10% Min \$100	10% Min \$100
123.1-06 Zoning – Unimproved Land (ALTA Form 3-06)	10% Min \$100	10% Min \$100	10% Min \$100	10% Min \$100
123.2 Compliance with zoning ordinance- improved land (ALTA Form 3.1)	15% Min. \$250	15% Min. \$250	15% Min. \$250	15% Min. \$250
123.2-06 Zoning – Improved Land (ALTA Form 3.1-06)	15% Min. \$250	15% Min. \$250	15% Min. \$250	15% Min. \$250
125 Truth in Lending – Right of Recision (ALTA Form 2)	N/A	N/A	N/A	No Charge
125-06 Truth in Lending (ALTA Form 2-06)	N/A	N/A	N/A	No Charge

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements - All Counties Except Clark

Endorsement No.	CLTA POLICIES		ALTA POLICIES	
	Owner	Lender	Owner	Lender
127 Nonimputation-Full Equity Transfer (ALTA Form 15)	10%	N/A	10%	N/A
127-06 Nonimputation – Full Equity Transfer (ALTA Form 15-06)	10%	N/A	10%	N/A
127.1 Nonimputation-Additional Insured (ALTA Form 15.1)	10% based on percentage interest acquired by Additional Insured	N/A	10% based on percentage interest acquired by Additional Insured	N/A
127.1-06 Nonimputation – Additional Insured (ALTA Form 15.1-06)	10% based on percentage interest acquired by Additional Insured	N/A	10% based on percentage interest acquired by Additional Insured	N/A
127.2 Nonimputation-Partial Equity Transfer (ALTA Form 15.2)	10%	N/A	10%	N/A
127.2-06 Nonimputation – Partial Equity Transfer (ALTA Form 15.2-06)	10%	N/A	10%	N/A
128 Mezzanine Financing (ALTA Form 16)	20% based on amount of Mezzanine Loan	N/A	20% based on amount of Mezzanine Loan	N/A
128-06 Mezzanine Financing (ALTA Form 16-06)	20% based on amount of Mezzanine Loan	N/A	20% based on amount of Mezzanine Loan	N/A
129 Single Tax Parcel (ALTA Form 18)	\$100	\$100	\$100	\$100
129-06 Single Tax Parcel (ALTA Form 18-06)	\$100	\$100	\$100	\$100

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements - All Counties Except Clark

Endorsement No.	CLTA POLICIES		ALTA POLICIES	
	Owner	Lender	Owner	Lender
129.1 Multiple Tax Parcels (ALTA Form 18.1)	\$100	\$100	\$100	\$100
130 First Loss-Multiple Parcel Transactions (ALTA Form 20)	N/A	10%	N/A	10%
130-06 First Loss – Multiple Parcel Transactions (ALTA Form 20-06)	N/A	10%	N/A	10%

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements - All Counties Except Clark

Endorsement No.	Standard Policies		Extended Policies	
	Owner	Lender	Owner	Lender
W-100 (Comprehensive)	N/A	N/A	N/A	No Charge issued only at policy date
W-100.4 (Present Violation)	N/A	10% Min. \$50 Max \$100	N/A	No Charge
W-100.5 (Present Violation)	20% Min. \$50 Max. \$100	N/A	No Charge	N/A
W-100.7 (CC&R Enforcement)	10% Min. \$50 Max. \$100	N/A	No Charge	N/A
W-100.9 (Restrictions, Easements and Minerals) ALTA Form 9.1	N/A		10%	N/A
W-100.10 (Restrictions, Easements and Minerals) ALTA Form 9.2	N/A	N/A	15%	N/A
W-100.12 (Right of Reverter)	N/A	15% Min. \$50 Max. \$200	N/A	10% Min. \$50 Max. \$100
W-100.13 (Right of Reverter)	N/A	15% Min. \$50 Max. \$200	N/A	10% Min. \$50 Max. \$100
W-100.17 (CC&R Modification)	20% Min. \$50 Max. \$250	10% Min. \$50 Max. \$100	20% Min. \$50 Max. \$250	10% Min. \$50 Max. \$100
W-100.18 (Enforceability of reverter provision contained in CC&R and as to unmarketability of title due to such reverter provision)	30% Min. \$50	30% Min. \$50	30% Min. \$50	30% Min. \$50
W-100.19 (CC&R Violation)	20% Min.\$50 Max. \$250	20% Min.\$50 Max. \$250	No Charge	No Charge
W-100.27 (Unmarketability of Title)	N/A	10% Min. \$50 Max. \$250	N/A	No Charge
W-100.29 (Mineral Rights)	20% Min. \$50 Max. \$750	10% Min. \$50 Max. \$500	10% Min. \$50 Max. \$500	No Charge

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements - All Counties Except Clark

Endorsement No.	Standard Policies		Extended Policies	
	Owner	Lender	Owner	Lender
W-101.4 (Mechanics Lien Insurance)	20% Min. \$50 Max. \$2500	20% Min. \$50 Max.\$1000	No Charge	No Charge
W-102.4 (Foundations – no violations, no encroachment by improvements)	N/A	10% Min. \$20 Max. \$500	N/A	No Charge
W-102.5 (Foundations-no violation, no encroachment onto easements or adjoining land)	N/A	10% Min. \$50 Max. \$500	N/A	No Charge
W-102.6 (Foundation-no violation, no encroachment, affects portion of land described in policy)	N/A	10% Min. \$50 Max. \$500	N/A	No Charge
W-102.7 (Foundation-no violation, no encroachments onto easements or adjoining land, affects portion of land described in policy)	N/A	10% Min. \$50 Max. \$500	N/A	No Charge
W-103.1 (Easement, damage from use or maintenance)	N/A	20% Min. \$50 Max. \$500	N/A	No Charge
W-103.3 (Easement, removal of improvements)	N/A	20% Min. \$50 Max. \$500	N/A	10% Min. \$50 Max. \$500
W-103.4 (Easements providing ingress and egress)	20% Min. \$50 Max. \$500	10% Min. \$50 Max. \$500	20% Min. \$50 Max. \$250	10% Min. \$50 Max. \$250
W-103.5 (Surface rights to extract water)	20%	10%	20%	10%
W-104.4 (Collateral assignment)	N/A	20% Min.\$50 Max. \$500	N/A	20% Min. \$50 Max. \$500
W-104.6 (Assignment of Lessor’s Interest)	N/A	N/A	N/A	\$50
W-104.7 (Insures beneficiary against prior assignment of rents)	N/A	\$50	N/A	\$50
W-105 (Insuring Beneficiary against prior assignment of rents)	N/A	N/C	N/A	N/C
W-105.1 (Insuring two or more deeds of trust in favor of the same lender)	N/A	No charge	N/A	N/A

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements - All Counties Except Clark

Endorsement No.	Standard Policies		Extended Policies	
	Owner	Lender	Owner	Lender
W-107.1 (Allocation of liability)	No Charge	No Charge	No Charge	No Charge
W-107.2 (Increased liability)	Increased Liability charge only Min. \$100	N/A	Increased liability charge only Min. \$100	N/A
W-107.11 (Unenforceability of lien following ostensible merger)	N/A	No Charge	N/A	No Charge
W-108.7 (Additional advance)	N/A	50% Min. \$50	N/A	N/A
W-108.8 (Additional advance)	N/A	General Schedule at the applicable rate on an increase basis, minimum \$200 in King, Snohomish and Pierce Counties and \$150 in all other counties	NA	General Schedule at the applicable rate on an increase basis, minimum \$250 in King, Snohomish and Pierce Counties and \$200 in all other counties
W-110.1 (Deletion of specific exceptions (non-risk basis))	\$50	\$50	\$50	\$50
W-110.4 (Validity of modification of deed of trust)	N/A	N/A	N/A	30% Min. \$50
W-110.5 (Modification of deed of trust including priority)	N/A	30% Min. \$50	N/A	30% Min. \$50
W-110.5A (Extension of maturity date endorsement)	N/A	N/A	N/A	\$100
W-111 (Partial reconveyance, no impairments)	N/A	\$50	NA	\$100

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements - All Counties Except Clark

Endorsement No.	Standard Policies		Extended Policies	
	Owner	Lender	Owner	Lender
W-111.4 (Conveyance by original trustor will not impair mortgage lien made by F.H.A. Project)	N/A	\$50	N/A	\$50
W-111.6 (Renegotiable Rate Mortgage – Variable Rate Mortgage) ALTA Form 6.1	N/A	No Charge issued only at policy date	N/A	No Charge issued only at policy date
W-111.7 (Variation of 111.5 – Variable Rate Mortgage)	N/A	No Charge issued only at policy date	N/A	No Charge issued only at policy date
W-111.9 (FNMA Balloon Mortgage) (Variable Rate-negative Amortization)	N/A	N/A	N/A	No Charge
W-111.10 (Optional Advance)	N/A	No Charge	N/A	No Charge
W. 111.11 (Obligatory Advance)	N/A	No Charge	N/A	No Charge
W-114 (Co-Insurance)	Division of fees between title companies by agreement			
W-114.1 (Co-Insurance joint and several liability)	Division of fees between title companies by agreement			
W-114.2 (Co-Insurance joint and several liability)	Division of fees between title companies by agreement			
W-115 (Estate or interest covered is condominium in fee)	N/A	No Charge issued only at policy date	N/A	No Charge issued only at policy date
W-116 (Designation of improvements, land location)	N/A	N/A	N/A	No Charge issued only at policy date
W-116.3 (Description after may recorded)	20% Min. \$50 Max. \$500	10% Min. \$50 Max. %100	20% Min. \$50 Max. \$500	10% Min. \$500 Max. \$100

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements - All Counties Except Clark

Endorsement No.	Standard Policies		Extended Policies	
	Owner	Lender	Owner	Lender
W-122 (Advance under deed of trust – liability limited to amount of policy)	N/A	Min. \$100. If charges are prepaid at closing, the minimum charge shall be \$75 for each endorsement issued	NA	Min. \$100. If charges are prepaid at closing, the minimum charge shall be \$75 for each endorsement issued
W-126 (Single Family)	No Charge	N/A	No Charge	N/A
Standard Endorsement	Rate to be determined based on the usage of the endorsement			
ALTA Construction Loan Policy endorsement A	N/A	N/A	N/A	No Charge
ALTA Construction Loan Policy endorsement B	N/A	N/A	N/A	No Charge
ALTA Construction Loan Policy endorsement C	N/A	N/A	N/A	No Charge
ALTA Construction Loan Policy endorsement D	N/A	N/A	N/A	No Charge
ALTA Form 1- Street Assessment (Assurance against off record street assessments)	N/A	N/A	N/A	No Charge
Doing Business Endorsement (Insures against Unenforceability from violation of doing business laws)	N/A	10% of General Schedule	N/A	10% of General Schedule
Last Dollar Endorsement (No reduction in policy amount based on principal payments where the loan exceeds the policy liability)	N/A	No Charge	N/A	No Charge
Subdivision Endorsement (Legal Parcel)	10% of General Schedule	10% of General Schedule	10% of General Schedule	10% of General Schedule
Inflation Endorsement (Increases policy value for the first five years)	\$30	N/A	\$30	N/A

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements – Clark County Only

Endorsement No.	CLTA POLICIES		ALTA POLICIES	
	Owner	Lender	Owner	Lender
100.2 Restrictions, Encroachments & Minerals (ALTA Form 9)	N/A	N/A	N/A	No Charge
100.2-06 Restriction, Encroachments & Minerals (ALTA Form 9-06)	N/A	N/A	N/A	No Charge
100.2.1 Restrictions, Encroachments, Minerals – Loan Policy (ALTA Form 9.3)	N/A	10%	N/A	10%
100.2.1-06 Restrictions, Encroachments, Minerals – Loan Policy (ALTA Form 9.3-06)	N/A	N/A	N/A	10%
100.2.2 Restrictions, Encroachments, Minerals –Owner’s Policy: Unimproved Land (ALTA Form 9.4)	15%	N/A	15%	N/A
100.2.3 Restrictions, Encroachments, Minerals- Owner’s Policy: Improved Land (ALTA Form 9.5)	20%	N/A	20%	N/A
100.2.3-06 Restrictions, Encroachments, Minerals – Owner’s Policy: Improved Land (ALTA Form 9.5-06)	N/A	N/A	20%	N/A
103.11 Access and Entry ALTA Form 17	25% Max. \$150	15% Max. \$150	\$75	\$75 if issued concurrently with policy, 15% if issued subsequent to issuance of policy, Max. \$150

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements – Clark County Only

Endorsement No.	CLTA POLICIES		ALTA POLICIES	
	Owner	Lender	Owner	Lender
103.11-06 Access and Entry (ALTA Form 17-06)	25% Max. \$150	15% Max. \$150	\$75	\$75 if issued concurrently with policy, 15% if issued subsequent to issuance of policy, Max. \$150
103.12 Indirect Access and Entry (ALTA Form 17.1)	25% Max. \$350	15% Max. \$300	25% Max. \$350	15% Max. \$300
103.12-06 Indirect Access and Entry (ALTA Form 17.1-06)	25% Max. \$350	15% Max. \$300	25% Max. \$350	15% Max. \$300
104.12 Assignment of Mortgage (ALTA Form 10)	N/A	Without vested owner - \$75 per loan With vested owner \$15% Min. \$100 based on unpaid bal. of loan	N/A	Without vested owner - \$75 per loan With vested owner \$15% Min. \$100 based on unpaid bal. of loan
104.12-06 Assignment (ALTA Form 10-06)	N/A	Without vested owner - \$75 per loan With vested owner \$15% Min. \$100 based on unpaid bal. of loan	N/A	Without vested owner - \$75 per loan With vested owner \$15% Min. \$100 based on unpaid bal. of loan
104.13-06 Assignment and Date Down (ALTA Form 10.1-06)	N/A	30% Min. \$200 Max. \$500	N/A	30% Min. \$200 Max. \$500
110.9 Enforcement of lien or encumbrance (ALTA Form 8.1)	N/A	N/A	N/A	No Charge

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements – Clark County Only

Endorsement No.	CLTA POLICIES		ALTA POLICIES	
	Owner	Lender	Owner	Lender
110.11 Mortgage Modification (ALTA Form 11)	N/A	N/A	N/A	35% on unpaid Bal. Min. \$300
111.5 Variable Rate mortgage (ALTA Form 6)	N/A	No Charge	N/A	No Charge
111.5-06 Variable Rate Mortgage (ALTA Form 6-06)	N/A	No Charge	N/A	No Charge
111.8 Variable Rate Mortgage with Negative Amortization (ALTA Form 6.2)	N/A	No Charge - issued only at policy date	N/A	No Charge – issued only at policy date.
111.8-06 Variable Rate Mortgage with Negative Amortization (ALTA Form 6.2-06)	N/A	No Charge - issued only at policy date	N/A	No Charge - issued only at policy date
111.14-06 111.14 Future Advance-Priority (ALTA Form 14-06)	N/A	N/C	N/A	N/C
111.14.1 Future Advance-Knowledge (ALTA Form 14.1)	N/A	N/C	N/A	N/C
111.14.1-06 Future Advance-Knowledge (ALTA Form 14.1-06)	N/A	N/C	N/A	N/C
111.14.2-06 Future Advance-Letter of Credit (ALTA Form 14.2-06)	N/A	N/C	N/A	N/C
111.14.3-06 Future Advance – Reverse Mortgage (ALTA Form 14.3-06)	N/A	N/A	N/A	\$50
115.1 Condominium endorsement (ALTA Form 4)	N/A	No Charge	N/A	No Charge
115.1-06 Condominium (ALTA Form 4-06)	N/A	No Charge	N/A	No Charge
115.2 Planned Unit Development Endorsement (ALTA Form 5)	N/A	N/A	N/A	N/C

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements – Clark County Only

Endorsement No.	CLTA POLICIES		ALTA POLICIES	
	Owner	Lender	Owner	Lender
115.2-06 Planned Unit Development (ALTA Form 5-06)	N/A	N/A	N/A	N/C
115.3-06 Condominium (ALTA Form 4.1-06)	N/A	N/A	N/A	No Charge
115.4-06 Planned Unit Development (ALTA Form 5.1-06)	N/A	N/A	N/A	No Charge
116.1-06 Location (ALTA Form 22-06)	20% Min. \$50 Max. \$500	20% Min. \$50 Max. \$500	\$50	\$50
116.2 Location and Map (ALTA Form 22.1)	20% Min. \$50 Max. \$500	20% Min. \$50 Max. \$500	\$50	\$50
116.2-06 Location and Map (ALTA Form 22.1-06)	20% Min. \$50 Max. \$500	20% Min. \$50 Max. \$500	\$50	\$50
116.4 Contiguity-Single Parcel (ALTA Form 19.1)	20% Min. \$50 Max. \$250	10% Min. \$50 Max. \$100	20% Min. \$50 Max. \$250	10% Min. \$50 Max. \$100
116.4-06 Contiguity – Single Parcel (ALTA Form 19.1-06)	20% Min. \$50 Max. \$250	10% Min. \$50 Max. \$100	20% Min. \$50 Max. \$250	10% Min. \$50 Max. \$100
116.4.1 Contiguity-Multiple Parcels (ALTA Form 19)	20%	10%	N/C	N/C
116.4.1-06 Contiguity – Multiple Parcels ALTA Form 19-06)	20%	10%	N/C	N/C
116.5 Manufactured Housing Unit (ALTA Form 7)	10% Min. \$50 Max. \$250	No Charge	10% Min. \$50 Max. \$250	No Charge
116.5-06 Manufactured Housing Unit (ALTA Form 7-06)	10% Min. \$50 Max. \$250	No Charge	10% Min. \$50 Max. \$250	No Charge
116.5.1 Manufactured Housing – Conversion: Loan (ALTA Form 7.1)	N/A	\$25	N/A	\$25
116.5.1-06 Manufactured Housing- Conversion: Loan (ALTA Form 7.1-06)	N/A	N/A	N/A	\$25

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements – Clark County Only

Endorsement No.	CLTA POLICIES		ALTA POLICIES	
	Owner	Lender	Owner	Lender
116.5.2 Manufactured Housing – Conversion: Owner’s (ALTA Form 7.2)	\$25	N/A	\$25	N/A
116.5.2-06 Manufactured Housing – Conversion: Owner’s (ALTA Form 7.2-06)	N/A	N/A	\$25	N/A
117 Aggregation (Tie-in) (ALTA Form 12)	N/A	\$100	N/A	\$100
117-06 Aggregation (ALTA Form 12-06)	N/A	\$100	N/A	\$100
119.5 Leasehold – Owner’s (ALTA Form 13)	No Charge	N/A	No Charge	N/A
119.5-06 Leasehold – Owner’s (ALTA Form 13-06)	No Charge	N/A	No Charge	N/A
119.6 Leasehold Lender’s Insurance (ALTA Form 13.1)	N/A	No Charge	N/A	No charge
123.1 Zoning classification and allowable uses – vacant land (ALTA Form 3)	10% Min \$100	10% Min \$100	10% Min \$100	10% Min \$100
123.1-06 Zoning – Unimproved Land (ALTA Form 3-06)	10% Min \$100	10% Min \$100	10% Min \$100	10% Min \$100
123.2 Compliance with zoning ordinance- improved land (ALTA Form 3.1)	15% Min. \$250	15% Min. \$250	15% Min. \$250	15% Min. \$250
123.2-06 Zoning – Improved Land (ALTA Form 3.1-06)	15% Min. \$250	15% Min. \$250	15% Min. \$250	15% Min. \$250
125 Truth in Lending – Right of Recision (ALTA Form 2)	N/A	N/A	N/A	No Charge
125-06 Truth in Lending (ALTA Form 2-06)	N/A	N/A	N/A	No Charge

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements – Clark County Only

Endorsement No.	CLTA POLICIES		ALTA POLICIES	
	Owner	Lender	Owner	Lender
127 Nonimputation-Full Equity Transfer (ALTA Form 15)	10%	N/A	10%	N/A
127-06 Nonimputation – Full Equity Transfer (ALTA Form 15-06)	10%	N/A	10%	N/A
127.1 Nonimputation-Additional Insured (ALTA Form 15.1)	10% based on percentage interest acquired by Additional Insured	N/A	10% based on percentage interest acquired by Additional Insured	N/A
127.1-06 Nonimputation – Additional Insured (ALTA Form 15.1-06)	10% based on percentage interest acquired by Additional Insured	N/A	10% based on percentage interest acquired by Additional Insured	N/A
127.2 Nonimputation-Partial Equity Transfer (ALTA Form 15.2)	10%	N/A	10%	N/A
127.2-06 Nonimputation – Partial Equity Transfer (ALTA Form 15.2-06)	10%	N/A	10%	N/A
128 Mezzanine Financing (ALTA Form 16)	20% based on amount of Mezzanine Loan	N/A	20% based on amount of Mezzanine Loan	N/A
128-06 Mezzanine Financing (ALTA Form 16-06)	20% based on amount of Mezzanine Loan	N/A	20% based on amount of Mezzanine Loan	N/A
129 Single Tax Parcel (ALTA Form 18)	\$100	\$100	\$100	\$100
129-06 Single Tax Parcel (ALTA Form 18-06)	\$100	\$100	\$100	\$100

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements – Clark County Only

Endorsement No.	CLTA POLICIES		ALTA POLICIES	
	Owner	Lender	Owner	Lender
129.1 Multiple Tax Parcels (ALTA Form 18.1)	\$100	\$100	\$100	\$100
130 First Loss-Multiple Parcel Transactions (ALTA Form 20)	N/A	10%	N/A	10%
130-06 First Loss – Multiple Parcel Transactions (ALTA Form 20-06)	N/A	10%	N/A	10%

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements – Clark County Only

Endorsement No.	Standard Policies		Extended Policies	
	Owner	Lender	Owner	Lender
W-100 (Comprehensive)	N/A	N/A	N/A	No Charge issued only at policy date
W-100.4 (Present Violation)	N/A	10% Min. \$50 Max. \$100	N/A	No Charge
W-100.5 (Present Violation)	20% Min. \$50 Max. \$100	N/A	No Charge	N/A
W-100.7 (CC&R Enforcement)	10% Min. \$50 Max. \$100	N/A	10% Min. \$50 Max. \$100	10% Min. \$50 Max. \$100
W-100.9(Restrictions, Easements and Minerals) ALTA Form 9.1	N/A	N/A	10%	N/A
W-100.10 (Restrictions, Easements and Minerals) ALTA Form 9.2	N/A	N/A	15%	N/A
W-100.12 (Right of Reverter)	N/A	15% Min. \$50 Max. \$200	N/A	10% Min. \$50 Max. \$100
W-100.13 (Right of Reverter)	N/A	15% Min. \$50 Max. \$200	N/A	10% Min. \$50 Max. \$100
W-100.17 (CC&R Modification)	20% Min. \$50 Max. \$250	10% Min. \$50 Max. \$100	20% Min. \$50 Max. \$250	10% Min. \$50 Max. \$100
W-100.18 (Enforceability of reverter provision contained in CC&R and as to unmarketability of title due to such reverter provision)	30% Min. \$50	30% Min. \$50	30% Min. \$50	30% Min. \$50
W-100.19 (CC&R Violation)	20% Min. \$50 Max. \$250	20% Min. \$50 Max. \$250	20% Min. \$50 Max. \$250	20% Min. \$50 Max. \$250
W-100.27 (Unmarketability of Title)	N/A	10% Min. \$50 Max. \$250	N/A	10% Min. \$50 Max. \$250
W-100.29 (Mineral Rights)	20% Min. \$50 Max. \$750	10% Min. \$50 Max. \$500	10% Min. \$50 Max. \$500	10% Min. \$50 Max. \$500

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements – Clark County Only

Endorsement No.	Standard Policies		Extended Policies	
	Owner	Lender	Owner	Lender
W-101.4 (Mechanics Lien Insurance)	20% Min. \$50 Max. \$2500	20% Min. \$50 Max. \$1000	No Charge	No Charge
W-102.4 (Foundations - no violations, no encroachment by improvements)	N/A	10% Min. \$20 Max. \$500	N/A	No Charge
W-102.5 (Foundations - no violation, no encroachment onto easements or adjoining land)	N/A	10% Min. \$50 Max. \$500	N/A	No Charge
W-102.6 (Foundation - no violation, no encroachment, affects portion of land described in policy)	N/A	10% Min. \$50 Max. \$500	N/A	No Charge
W-102.7 (Foundation - no violation, no encroachments onto easements or adjoining land, affects portion of land described in policy)	N/A	10% Min. \$50 Max. \$500	N/A	No Charge
W-103.1 (Easement, damage from use or maintenance)	N/A	20% Min. \$50 Max. \$500	N/A	20% Min. \$50 Max. \$500
W-103.3 (Easement, removal of improvements)	N/A	20% Min. \$50 Max. \$500	N/A	10% Min. \$50 Max. \$500
W-103.4 (Easements providing ingress and egress)	20% Min. \$50 Max. \$500	10% Min. \$50 Max. \$500	20% Min. \$50 Max. \$250	10% Min. \$50 Max. \$250
W-103.5 (Surface rights to extract water)	20%	10%	20%	10%
W-104.4 (Collateral assignment)	N/A	20% Min. \$50 Max. \$500	N/A	20% Min. \$50 Max. \$500
W-104.6 (Assignment of Lessor's Interest)	N/A	N/A	N/A	\$50
W-104.7 (Insures beneficiary against prior assignment of rents)	N/A	\$50	N/A	\$50
W-105 (Insuring Beneficiary against prior assignment of rents)	N/A	No Charge	N/A	No Charge
W-105.1 (Insuring two or more deeds of trust in favor of the same lender)	N/A	No Charge	N/A	N/A

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements – Clark County Only

Endorsement No.	Standard Policies		Extended Policies	
	Owner	Lender	Owner	Lender
W-107.1 (Allocation of liability)	No Charge	No Charge	No Charge	No Charge
W-107.2 (Increased liability)	Increased liability charge only Min. \$100	N/A	Increased liability charge only Min. \$100	N/A
W-107.11 (Unenforceability of lien following ostensible merger)	N/A	No Charge	N/A	No Charge
W-108.7 (Additional advance)	N/A	50% Min. \$50	N/A	50% Min. \$50
W-108.8 (Additional advance)	N/A	50% Min. \$50 If endorsement is extended, additional charge of 30% of Gen. Schedule Min. 200	NA	50% Min. \$50 If Orig. Policy is extended – 15% of Gen. Schedule additional with Minimum of \$50
W-110.1 (Deletion of specific exceptions (non-risk basis))	\$50	\$50	\$50	\$50
W-110.4 (Validity of modification of deed of trust)	N/A	N/A	N/A	30% Min. \$50
W-110.5 (Modification of deed of trust including priority)	N/A	30% Min. \$50	N/A	30% Min. \$50
W-110.5A (Extension of maturity date endorsement)	N/A	\$300	N/A	\$300
W-111 (Partial reconveyance, no impairments)	N/A	10% based on balance	N/A	Min. \$100
W-111.4 (Conveyance by original trustor will not impair mortgage lien made by F.H.A. Project)	N/A	10% based On Balance	N/A	Min. \$100

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements – Clark County Only

Endorsement No.	Standard Policies		Extended Policies	
	Owner	Lender	Owner	Lender
W-111.6 (Renegotiable Rate Mortgage - Variable Rate Mortgage) ALTA Form 6.1	N/A	No Charge issued only at policy date	N/A	No Charge issued only at policy date
W-111.7 (Variation of 111.5 – Variable Rate Mortgage)	N/A	No Charge issued only at policy date	N/A	No Charge issued only at policy date
W-111.9 (FNMA Balloon Mortgage)(Variable rate negative Amortization)	N/A	N/A	N/A	No Charge
W-111.10 (Optional Advance)	N/A	50% of Balance	N/A	50% of Balance
W-111.11 (Obligatory Advance)	N/A	No Charge	N/A	No Charge
W-115 (Estate or interest covered is condominium in fee)	N/A	No Charge issued only at policy date	N/A	No Charge issued only at policy date
W-116 (Designation of improvements, land location)	N/A	N/A	N/a	No Charge issued only at policy date
W-116.3 (Description after may recorded)	20% Min. 450 Max. \$500	10% Min. \$50 Max. \$100	20% Min. \$50 Max. \$500	10% Min. \$50 Max. \$100
W-122 (Advance under deed of trust – liability limited to amount of policy)	N/A	Min. \$100 unless charges are prepaid at closing, in which case the minimum shall be \$75 for each endorsement	NA	Min. \$100 unless charges are prepaid at closing, in which case the minimum shall be \$75 for each endorsement
W-126 (Single Family)	No Charge	N/A	No Charge	N/A
Standard Endorsement	Rate to be determined on the usage of the endorsement			
ALTA Construction Loan Policy Endorsement A	N/A	N/A	N/A	N/A
ALTA Construction Loan Policy Endorsement B	N/A	N/A	N/A	No Charge

FIDELITY NATIONAL TITLE INSURANCE COMPANY

Endorsements – Clark County Only

Endorsement No.	Standard Policies		Extended Policies	
	Owner	Lender	Owner	Lender
ALTA Construction Loan Policy Endorsement C	N/A	N/A	N/A	No Charge
ALTA Construction Loan Policy Endorsement D	N/A	N/A	N/A	N/A
ALTA Form 1 – Street Assessment (Assurance against off record street assessments)	N/A	N/A	N/A	No Charge
Doing Business Endorsement (Insures against Unenforceability from violation of doing business laws)	N/A	10% of General Schedule	N/A	10% of General Schedule
Last Dollar Endorsement (No reduction in policy amount based on principal payments where the loan exceeds the policy liability)	N/A	\$50	N/A	\$50
Subdivision Endorsement (Legal Parcel)	10% of General Schedule	10% of General Schedule	10% of General Schedule	10% of General Schedule
Inflation Endorsement (Increases policy value for the first five years)	\$30	N/A	\$30	N/A