

# LAWYERS TITLE INSURANCE CORPORATION

TITLE INSURANCE RATES AND  
CHARGES FOR THE STATE OF  
WASHINGTON



**EFFECTIVE: November 15, 2009**

(Unless Otherwise Specified 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.

LAWYERS TITLE INSURANCE CORPORATION

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. TRUSTEE’S SALE AND LITIGATION GUARANTEES ..... 3
- J. MORTGAGE MODIFICATION GUARANTEE ..... 3
- K. MISCELLANEOUS GUARANTEES ..... 3
- L. NON-RESIDENTIAL TRANSACTIONS OF \$15 MILLION OR MORE ..... 3

**SECTION 2 - GENERAL SCHEDULE ..... 4**

- 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) ..... 4
- B. Computation of Rates (Asotin County) ..... 5
- C. Computation of Rates (Adams, Benton, Franklin and Grant Counties)..... 6
- D. Computation of Rates (Clark, Cowlitz and Skamania Counties) ..... 7
- E. Computation of Rates (San Juan County) ..... 8
- F. Computation of Rates (King, Pierce and Snohomish Counties)..... 9
- G. Computation of Rates (Kitsap, Mason, Clallam, and Jefferson Counties) ..... 10
- H. Computation of Rates (Kittitas County) ..... 12
- I. Computation of Rates (Spokane County) ..... 13
- J. Computation of Rates (Thurston County) ..... 14
- K. Computation of Rates (Island, Skagit and Whatcom Counties) ..... 15

**SECTION 3 - SPECIAL RISKS AND ADDITIONAL CHARGES ..... 16**

- A. TAX TITLE ..... 16
- B. EXTENDED COVERAGE OWNER’S AND LOAN POLICIES ..... 16
- C. SPECIAL EXCEPTIONS INSURANCE..... 17
- D. ADDITIONAL EXAMINATION CHARGES ..... 17
- E. GAS, OIL, AND MINERAL INTERESTS ..... 17
- F. UCC BASIC INSURANCE RATES ..... 17
- G. ALTA HOMEOWNER’S POLICY OF TITLE INSURANCE AND ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY ..... 18

**SECTION 4 - RATE REDUCTIONS ..... 19**

- A. SHORT TERM RATE ..... 19
- B. SIMULTANEOUS ISSUE ..... 19
- C. BUILDER’S AND SUBDIVIDER’S RATE ..... 20

LAWYERS TITLE INSURANCE CORPORATION

D.	EQUITY RATE .....	20
E.	REORGANIZATION AND JUNIOR MORTGAGE RATE .....	20
F.	CHARITABLE OR NON-PROFIT ENTITIES.....	21
G.	EMPLOYEE RATE .....	21
H.	COMMERCIAL RATE .....	21
I.	B.E.S.T. POLICY .....	23
J.	ASSIGNMENT, MODIFICATION OR EXTENSION OF MORTGAGE OR DEED OF TRUST.....	23
K.	RENEWAL INSURANCE .....	23
L.	OWNER'S POLICY FOLLOWING FORECLOSURE OR TRUSTEE'S SALE.....	24
M.	RESIDENTIAL RESALE RATE.....	24
N.	RELOCATION RATE .....	24
O.	RESALE BINDER .....	25
P.	EXCHANGE FACILITATORS RATE.....	26
Q.	SELLER'S POLICY .....	26
R.	POLICIES ORDERED ELECTRONICALLY.....	26
S.	CENTRALIZED REFINANCE RATES I & II.....	26
T.	COMBINATION RATE .....	29
U.	NON-RESIDENTIAL PRIOR POLICY RATE .....	29
V.	PRIOR TITLE EVIDENCE RATE .....	29
W.	MASTER HOME EQUITY LINE LOAN POLICY .....	29
X.	MASTER REFINANCE LOAN POLICY .....	29
<b>SECTION 5 ENDORSEMENTS .....</b>		<b>31</b>

# LAWYERS TITLE INSURANCE CORPORATION

## 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.

## LAWYERS TITLE INSURANCE CORPORATION

### 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.

## LAWYERS TITLE INSURANCE CORPORATION

### 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. TRUSTEE'S SALE AND LITIGATION GUARANTEES

70% of the General Schedule Rate. Minimum: As set forth in the the General Schedule Rate table for the county in which the property is located.

### 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

The charges for any of the following guarantees shall be commensurate with the amount of work performed. The minimum charge shall be \$250.00.

Subdivision Guarantee  
Limited Liability Guarantee  
Chain of Title Guarantee  
Limited Chain of Title Guarantee  
Court Proceedings Guarantee  
Lot Book Guarantee  
Property Owners Notice Form A  
Property Owners Notice Form B  
Lien Priority Guarantee

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

### L. 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.

LAWYERS TITLE INSURANCE CORPORATION

**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.

LAWYERS TITLE INSURANCE CORPORATION

**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.

LAWYERS TITLE INSURANCE CORPORATION

**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.

LAWYERS TITLE INSURANCE CORPORATION

**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.

LAWYERS TITLE INSURANCE CORPORATION

**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.

LAWYERS TITLE INSURANCE CORPORATION

**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.

LAWYERS TITLE INSURANCE CORPORATION

**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

LAWYERS TITLE INSURANCE CORPORATION

**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.

LAWYERS TITLE INSURANCE CORPORATION

**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.

LAWYERS TITLE INSURANCE CORPORATION

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

LAWYERS TITLE INSURANCE CORPORATION

**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.

LAWYERS TITLE INSURANCE CORPORATION

**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 to \$1,000,000
- add \$31.00 per \$20,000 increment from \$1,000,001 to \$5,000,000
- add \$21.00 per \$20,000 increment from \$5,000,001 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 to \$50,000,000
- add \$5.50 per \$10,000 increment from \$50,000,001 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.

## LAWYERS TITLE INSURANCE CORPORATION

### 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.

LAWYERS TITLE INSURANCE CORPORATION

**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 BASIC INSURANCE RATES**

<i>Amount of Insurance</i>		<i>Base Amount plus</i>	<i>Rate per</i>	<i>Over</i>
<i>From:</i>	<i>To and Including:</i>		<i>\$1000</i>	
\$0	\$500,000	*	\$1.45*	\$0
\$500,001	\$2,000,000	\$725	\$0.62	\$500,000
\$2,000,001	\$5,000,000	\$1,655	\$0.50	\$2,000,000
\$5,000,001	\$10,00,000	\$3,155	\$0.45	\$5,000,000
\$10,000,001	\$20,000,000	\$5,405	\$0.42	\$10,000,000
\$20,000,001	\$30,000,000	\$9,605	\$0.40	\$20,000,000
\$30,000,001	\$50,000,000	\$13,605	\$0.38	\$30,000,000
\$50,000,001	\$100,000,000	\$21,205	\$0.36	\$50,000,000
\$100,000,001	\$300,000,000	\$39,205	\$0.35	\$100,000,000
\$300,000,001	and above	\$109,205	\$0.30	\$300,000,000

\* Liability amounts up to \$500,000 subject to a minimum premium of \$500.

*NOTE:* All rates assume a single-site, single debtor/obligor or seller transaction.

## LAWYERS TITLE INSURANCE CORPORATION

### **MIXED COLLATERAL TRANSACTIONS**

In transactions of any amount where both real property and personal property secure the subject indebtedness and Commonwealth policies are simultaneously issued as to both real property and the personal property, the UCC 9 Loan Insurance Policy may be issued at a rate of 90%\* of the otherwise applicable rate.

### **PROJECT OR PORTFOLIO RATE**

For transactions of any amount that may be considered part of the same project or portfolio of loans having a common lender, centralized electronic order processing and tracking capabilities and a single point of contact with the originating lender, UCC 9 Loan Insurance Policies may be issued at a rate not less than 50%\* of the otherwise applicable rate. No other discounts shall apply.

### **BUYERS POLICIES**

In transactions in which the UCC Insurance Policy for Buyers is the only UCC insurance policy issued by Commonwealth, the rate shall be 50% of the applicable UCC Basic Insurance Rates, minimum \$500.00.

### **SIMULTANEOUSLY ISSUED POLICIES**

In transactions in which both the UCC Insurance Policy for Buyers and the UCC 9 Loan Insurance Policy are issued, the UCC Insurance Policy for Buyers may be issued at a rate of 10% of the rate applicable to the UCC 9 Loan Insurance Policy, minimum \$500.00, in addition to the rate applied to the UCC 9 Loan Insurance Policy. In transactions in which the amount of the UCC Insurance Policy for Buyers exceeds that of the UCC 9 Loan Insurance Policy, the rate applicable to such excess amount shall be 50% of the UCC Basic Insurance Rate.\*

### **G. ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE AND ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY**

A surcharge of 10% shall be added to the applicable scheduled rate when issuing the ALTA Homeowner's Policy Of Title Insurance and the ALTA Expanded Coverage Residential Loan Policy.

## LAWYERS TITLE INSURANCE CORPORATION

### 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.

## LAWYERS TITLE INSURANCE CORPORATION

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.

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.

## LAWYERS TITLE INSURANCE CORPORATION

The minimum premium for extended coverage loan policies 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.

### **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:

## LAWYERS TITLE INSURANCE CORPORATION

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.
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.

LAWYERS TITLE INSURANCE CORPORATION

**I. B.E.S.T. POLICY**

A B.E.S.T. Policy is a Standard Coverage Loan Policy with blanket exceptions for recorded easements, recorded covenants, conditions and restrictions and recorded mineral exceptions and reservations, in lieu of specific exceptions for such matters.

The premium for a B.E.S.T. Policy will be:

Amount of Insurance	Premium
\$100.00 to \$30,000	\$75.00
\$30,001 to \$60,000	\$100.00
\$60,001 to \$80,000	\$125.00
\$80,001 to \$100,000	\$150.00
\$100,001 to \$125,000	\$175.00
\$125,001 to \$150,000	\$200.00

**J. 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:

<b>Standard Coverage</b>	<b>Extended Coverage</b>
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.

**K. 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.

## LAWYERS TITLE INSURANCE CORPORATION

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

### **L. 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.

### **M. 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.

### **N. 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.

## LAWYERS TITLE INSURANCE CORPORATION

### O. 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.
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.

LAWYERS TITLE INSURANCE CORPORATION

**P. 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.

**Q. 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.

**R. 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.

**S. 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:

<b>Amount of Insurance</b>	<b>Centralized Refinance Rate I</b>
\$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;

LAWYERS TITLE INSURANCE CORPORATION

- 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.

**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:

<b>Amount of Insurance</b>	<b>Centralized Refinance Rate II</b>
\$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:

## LAWYERS TITLE INSURANCE CORPORATION

- 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 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.

LAWYERS TITLE INSURANCE CORPORATION

**T. 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 policy 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, 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.

**U. 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.

**V. 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.

**W. MASTER HOME EQUITY LINE LOAN POLICY**

The premium for each Master Equity Line Loan Policy Certificate issued under a Master Equity Line Loan Policy is as follows:

AMOUNT OF INSURANCE	PREMIUM
Up to \$250,000.00	\$50.00
\$250,001.00 up to \$500,000.00	\$120.00

**X. MASTER REFINANCE LOAN POLICY**

The premium for each Certificate issued under a Master Refinance Loan Policy is as follows:

LAWYERS TITLE INSURANCE CORPORATION

AMOUNT OF INSURANCE	PREMIUM
Up to \$175,000.00	\$350.00
\$175,001.00 to \$260,000.00	\$403.00
\$260,001.00 to \$375,000.00	\$503.00
\$375,001.00 to \$500,000.00	\$626.00
\$500,001.00 to \$650,000.00	\$763.00

# LAWYERS TITLE INSURANCE CORPORATION

## 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.

LAWYERS TITLE INSURANCE CORPORATION

Endorsements

**RESIDENTIAL**

<u>Endorsement Number</u>	<u>Type of Policy</u>	<u>Typical Premium</u>
WLTA 100	ALTA Lenders	No charge
CLTA 100.4	ALTA Lenders CLTA Lenders	No charge 10%
CLTA 100.5	Extended Owners Standard Owners	No charge 20%
CLTA 100.7	Extended Owners Standard Owners	No charge 10%
CLTA 100.12	ALTA Lenders CLTA Lenders	10% 15%
CLTA 100.17	Any Lenders Any Owners	10% 20%
CLTA 100.19	ALTA Lenders Extended Owners Standard Policies	No charge No charge 20%
CLTA 100.27	ALTA Lenders CLTA Lenders	No charge 10%
CLTA 100.29	ALTA Lenders CLTA Lenders Extended Owners Standard Owners	No charge 10% 10% 20%
CLTA 101.4	ALTA Lender Extended Owners Standard Lenders Standard Owners	No charge No charge 20% 20%
CLTA 102.4	ALTA Lenders Standard Lenders	No charge 10%
CLTA 102.5	ALTA Lenders CLTA Lenders	No charge 10%
CLTA 103.1	ALTA Lenders Other Policies	10% 20%

# LAWYERS TITLE INSURANCE CORPORATION

## Endorsements

<u>Endorsement Number</u>	<u>Type of Policy</u>	<u>Typical Premium</u>
CLTA 103.3	ALTA Lenders Other Policies	No charge 10%
CLTA 103.4	Any Standard Any Extended	20% 10%
CLTA 103.6	ALTA Lenders Other Policies	No charge 10%
CLTA 103.7	ALTA Lenders Other Policies	No charge 10%
CLTA 104	Any Lenders	10%; In groups of 10 or more \$10.00 each. No charge for initial assignments if made within 12 months.
CLTA 104.4	Any Lenders	20%
CLTA 104.6	Any Lenders	10%
CLTA 104.7	Any Lenders	\$50.00
CLTA 104.10	Any Lenders	10%
CLTA 105	ALTA Lenders	No charge
CLTA 107.2	Any Policy	Based on increased policy
CLTA 107.6	Any Policies	From 10% to 30%, dependent
	liability.	upon the determination of risk.
CLTA 107.9	Any Owners	\$50.00
CLTA 107.11	ALTA Lenders Standard Lenders	No charge 10%
CLTA 108.8	ALTA Lenders and Standard Lenders	50% of additional liability. If original policy is ALTA, 15% of general schedule additional. If original policy is Standard, 30% of general schedule additional.
CLTA 110.4	Any Lenders	From \$50.00 to 30%, dependent upon the determination of risk.

LAWYERS TITLE INSURANCE CORPORATION

Endorsements

<u>Endorsement Number</u>	<u>Type of Policy</u>	<u>Typical Premium</u>
CLTA 110.5	Any Lenders	From 10% to 30%, dependent upon the determination of risk.
CLTA 110.9	Any Lenders	No charge
CLTA 111	ALTA Lenders Standard Lenders	\$100.00 \$50.00
CLTA 111.4	Any Lenders	\$50.00
CLTA 111.5	Any Lenders	No charge
CLTA 111.6	Any Lenders	No charge
CLTA 111.7	Any Lenders	No charge
CLTA 111.8	Any Lenders	No charge
CLTA 111.9	Any Lenders	No charge
WLTA 115	Any Policy	No charge
CLTA 115.1	ALTA Lenders	No charge
CLTA 115.2	ALTA Lenders	No charge
WLTA 116	Any Policy	No charge
CLTA 116.1	ALTA Lenders Other Policies	\$100 10%
CLTA 116.2	ALTA Lenders Other Policies	No charge 20%
CLTA 116.3	Any Lenders Any Owners	10% 20%
CLTA 116.4	Any Lenders Any Owners	10% 20%
WLTA 116.5	Any Policy	No charge
CLTA 119.2	ALTA Lenders Standard Lenders	No charge 10%

## LAWYERS TITLE INSURANCE CORPORATION

### Endorsements

<u>Endorsement Number or Common Name</u>	<u>Type of Policy</u>	<u>Typical Premium</u>
CLTA 122	Any Lenders	50% of additional liability. If original policy is ALTA, 15% of general schedule additional. If original policy is standard, 30% of general schedule additional.
CLTA 123.1	Any Policy	10%
CLTA 123.2	Any Policy	15%
CLTA 124.1	ALTA Lenders Other Policies	10% From 20% to 30%, dependent upon the determination of risk.
CLTA 125	ALTA Lenders	No charge
Endorsement ALTA 13 Leasehold	Owners	No charge
Endorsement ALTA 13.1 Leasehold	Lenders	No charge
Residential Inflation Endorsement	1 to 4 family residential Owners	No charge
Homeowner's Additional Protection Endorsement	1 to 4 family residential Owners	No charge
Condominium Additional Protection Endorsement	1 to 4 family residential Owners	No charge
Homeowner's Additional Protection – PLUS	1 to 4 family residential Owners	10%
Construction Loan Intervening Lien Assurance	Construction Lenders	No charge
Deletion of Arbitration	Any Policies	No charge
“Doing Business As”	ALTA Lenders	No charge

LAWYERS TITLE INSURANCE CORPORATION

Endorsements

<u>Endorsement Number or Common Name</u>	<u>Type of Policy</u>	<u>Typical Premium</u>
Junior Loan Policy Endorsement JR1 (Sup- plemental Coverage End)	ALTA Jr. Loan	No charge
Junior Loan Policy Endorsement JR 2 (Revolving credit/variable rate)	ALTA Jr. Loan	\$25
Lender's Comprehensive- PLUS	Any Lenders	10%
Non-Imputation upon the determination of risk.	Any Policies	From \$50 to - 30%, dependent
Priority Date Down	Construction Lenders Other Lenders Policies	\$50 10%
Revolving Line of Credit	1 to 4 family residence Any other property	No charge 5%
Shared Appreciation	Any Lenders	10%
Subdivision Compliance	ALTA Lenders Other Policies	10% 20%
Subsequent Improvements	Any Policies	No charge other than for increased policy liability.
Successors and Assigns "Fairway"	ALTA Lenders Owners Policies	No charge 10%
Usury Compliance	ALTA Lenders	From no charge to 10%, dependent upon the determination of risk.

LAWYERS TITLE INSURANCE CORPORATION

Endorsements

**COMMERCIAL**

<u>Endorsement Number</u>	<u>Type of Policy</u>	<u>Typical Premium</u>
WLTA 100 (ALTA 9) (ALTA 9.3)	ALTA Lenders Other Lenders	No charge 10%
WLTA 100 (ALTA 9.1) (ALTA 9.2) (ALTA 9.4) (ALTA 9.5)	Extended Owners Standard Owners	No charge 10%
CLTA 100.4	ALTA Lenders CLTA Lenders	No charge 10%
CLTA 100.5	Extended Coverage Standard Coverage	10% 20%
CLTA 100.7	Extended Coverage Standard Coverage	10% 20%
CLTA 100.12	Any Policy	No charge
CLTA 100.17	Any Policy	No charge
CLTA 100.19	ALTA Lenders Extended Owners Standard Coverage	No charge 10% 20%
CLTA 100.27	Any Policy	No charge
CLTA 100.29	Extended Coverage Standard Coverage	No charge 10%
CLTA 102.4	Extended Coverage Standard Coverage	No charge 10%
CLTA 103.1	ALTA Lenders Other Policies	10% 20%

LAWYERS TITLE INSURANCE CORPORATION

Endorsements

<u>Endorsement Number</u>	<u>Type of Policy</u>	<u>Typical Premium</u>
CLTA 103.3	ALTA Lenders Other Policies	No charge 10%
CLTA 103.4 (ALTA 17.1)	Any Policy	\$250
CLTA 103.6	Any Policy	No charge
CLTA 103.7 (ALTA 17)	Any Policy	No charge
Mortgage Assignment: CLTA 104 CLTA 104.6 CLTA 104.7 CLTA 104.10	Any Lenders	No charge
CLTA 105	Any Lenders	No charge
CLTA 107.2 policy	Any Policy	Based on increased amount.
CLTA 107.9	Any Policy	\$100.00
CLTA 110.1	Any Policy	No charge
CLTA 110.5	Any Lenders	10%
CLTA 110.10	Any Lenders	Based on increased policy amount: 65% Extended; 50% Standard
CLTA 111	Any Lenders	\$150.00
CLTA 111.4	Any Lenders	\$500.00
CLTA 111.5 (ALTA 6)	Any Lenders	No charge

## LAWYERS TITLE INSURANCE CORPORATION

### Endorsements

<u>Endorsement Number</u>	<u>Type of Policy</u>	<u>Typical Premium</u>
CLTA 111.6 (ALTA 6.1)	Any Lenders	No charge
CLTA 111.8 (ALTA 6.2)	Any Lenders	No charge
CLTA 111.9	Any Lenders	No charge
WLTA 116	Any Policy	No charge
CLTA 116.1	Any Policy	No charge
CLTA 116.4 (ALTA 19) (ALTA 19.1)	Any Lenders Any Owners	10% 20%
CLTA 122.2	Any Lenders	Based on increased policy amount: 65% Extended; 50% Standard
CLTA 123.1 (ALTA 3)	Any Policy	10%
CLTA 123.2 (ALTA 3.1)	Any Policy	15%
CLTA 124.1	Any Policy	10%
ALTA 4.1	Any Policy	No charge
ALTA 13	Leasehold - Owners	No charge
ALTA 13.1	Leasehold - Lenders	No charge
ALTA 14	ALTA Lenders	No charge if issued at date
ALTA 14.1 ALTA 14.2		of policy; \$250 if issued after date of policy

LAWYERS TITLE INSURANCE CORPORATION

Endorsements

<u>Endorsement Number or Common Name</u>	<u>Type of Policy</u>	<u>Typical Premium</u>
ALTA 15	ALTA Lenders	10%
ALTA 15.1	Extended Owners	10%
ALTA 15.2		
ALTA 16	Any Owners	10%
Construction loan Intervening lien Assurance	Construction Lenders	No charge
Deletion of Arbitration	Any Policy	No charge
"Doing Business as"	ALTA Lenders	No charge
Environmental (ALTA 8.1)	Any Policy	No charge
Extension of Maturity Date	ALTA Lenders	\$150
Fairway	Any Policy	No charge
First Loss (ALTA 20)	ALTA Lenders	\$250
Last Dollar	ALTA Lenders	\$250
Priority Date Down	Construction Lenders	\$75
Shared Appreciation	Any Lenders	10%
Tax Parcel (ALTA 18) (ALTA 18.1)	Any Policy	No charge

LAWYERS TITLE INSURANCE CORPORATION

Endorsements

<u>Endorsement Number or Common Name</u>	<u>Type of Policy</u>	<u>Typical Premium</u>
Subdivision Compliance	ALTA Policies	10%
	Standard Coverage	20%
Subsequent Improvements	Any Policy  amount.	No charge other than for increased policy
Successors and Assigns	ALTA Lenders	No charge
	Other Policies	10%
Usury Compliance	ALTA Lenders	No charge