



ATTORNEYS TITLE GUARANTY FUND, INC.

RATES AND RULES FOR THE STATE OF

WEST VIRGINIA



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Section I: Definitions

A. Rate

- a. The "rate" for title insurance means and includes the risk premium, abstracting and/or searching charge, examination charge and every other charge, exclusive of settlement, closing or escrow charges, whether denominated premium or otherwise, made by a title insurance company, agent of a title insurance company or an approved attorney of title insurance company, or any of them, to an insured or to an applicant for insurance.

B. Risk Premium:

- a. "Risk Premium" for title insurance means that portion of the amount charged or allocated by a title insurance company for the assumption of the risk created by the issuance of the title insurance policy or contract.

C. Charges-Computing:

- a. All charges for title insurance are to be computed in accordance with these rules and the Basic Schedule of Rates shown in Exhibit "A" hereof.

D. Additional Charges:

- a. All charges for additional coverage, except escrow charges, survey costs, etc., shall be added to and become a part of the policy fee. Where the schedule provides for the addition of a given percentage and then for an additional percentage, each percentage is computed upon the Basic Schedule of Rates.

E. Percentage Calculations and Minimums:

- a. In each instance where charges herein are stated in terms of a percentage, the charge will be computed to the next whole dollar with the minimum charge of \$200.00. All percentage calculations must be based on 100% of the Basic Schedule of Rates including percentage calculations on standard coverage loan policies.

F. Commitments:

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



if the order is canceled prior to the commencement of a search.: Endorsements provide affirmative protection against certain risks or title defects not normally covered through the title insurance policy.

G. Amount of Policy:

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

H. Extended (Enhanced) Coverage

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

- a. Rights or claims of parties in possession not shown by the public records.
- b. Easements, or claims of easement, not shown by the public records.
- c. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, and any facts which a correct survey and inspection of the premises would disclose and which are not shown by the public records.
- d. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by Law and not shown the public records.
- e. Unpatented mining claims, reservations or exceptions in patents or in Acts authorizing the issuance thereof; water rights, claims or title to water.
- f. Any and all unpaid taxes, assessments and unredeemed tax sales.



Section II – Owner Policy Rates

A. Residential Owner Rates

Liability Amount	Per One Thousand
up to \$50,000 add	Minimum Rate
Over \$50,000 and up to \$100,000 add	\$4.00
Over \$100,000 and up to \$500,000 add	\$3.25
Over \$500,000 and up to \$1,000,000 add	\$2.75
Over \$1,000,000 and up to \$5,000,000 add	\$2.00
Over \$5,000,000 and up to \$10,000,000 add	\$1.75
Over \$10,000,000 and up to \$20,000,000 add	\$1.25
Over \$20,000,000 add	\$1.00
The minimum premium shall be	\$200.00

*Policy amount is rounded up to the next \$1,000, premiums are rounded to the next whole dollar.

Minimum Rate: \$200.00

- ALTA Owner's Standard Coverage:** Standard coverage owner's policies will be issued for the applicable amount for 100% of the rate set out in the Residential Owner Rates.
Minimum: \$ 200.00
- Standard Coverage Leasehold Owner's:** Standard coverage owner's policies insuring a leasehold estate shall not be issued for less than the aggregate of the rentals payable under the primary term of the lease or the fair market value of the leased property, whichever is less. The rate for the applicable liability is 100% of the Residential Owner Rates. Minimum charge of \$200.00.
- ALTA Owner's Extended Coverage:** Standard coverage owner's policies will be issued for the applicable amount for 120% of the rate set out in the Residential Owner Rates.
Minimum: \$ 240.00
- ALTA Homeowner Coverage:** Standard coverage owner's policies will be issued for the applicable amount for 120% of the rate set out in the Residential Owner Rates.
Minimum: \$ 240.00
- Extended Coverage Leasehold Owner's:** Standard coverage owner's policies will be issued for the applicable amount for 120% of the rate set out in the Residential Owner Rates. Minimum: \$ 240.00



B. Commercial Owner Rates

- a. **Commercial ALTA Owner's Standard Coverage:** Standard coverage owner's policies will be issued on commercial property for the applicable amount for 100% of the rate set out in the Commercial Owner Rates. Minimum: \$ 200.00

Section III: Lender Policies

A. Residential Lender Rates

Liability Amount	Per One Thousand
up to \$66,000 add	Minimum Rate
Over \$66,000 and up to \$100,000 add	\$3.00
Over \$100,000 and up to \$500,000 add	\$2.44
Over \$500,000 and up to \$1,000,000 add	\$2.06
Over \$1,000,000 and up to \$5,000,000 add	\$1.50
Over \$5,000,000 and up to \$10,000,000 add	\$1.31
Over \$10,000,000 and up to \$20,000,000 add	\$0.94
Over \$20,000,000 add	\$0.75
The minimum premium shall be	\$200.00

*Policy amount is rounded up to the next \$1,000, premiums are rounded to the next whole dollar.

Minimum Rate: \$200.00

- a. **ALTA Lender's Standard Coverage:** Standard coverage policies insuring a Lender's interest will be issued at the applicable amount of 100% of the Residential Lender Rates. If issued concurrently with an owner's policy, see Section V, Paragraph J.
- b. **ALTA Lender's Extended Coverage:** ALTA loan policy extended coverage insuring a lender's interest will be issued at the applicable liability for 110% of the Residential Lender Rates. If issued concurrently with an owner's policy, see Section V, Paragraph J.



B. Commercial Lender Rates

Liability Amount	Per One Thousand
up to \$66,000 add	Minimum Rate
Over \$66,000 and up to \$100,000 add	\$3.00
Over \$100,000 and up to \$500,000 add	\$2.50
Over \$500,000 and up to \$1,000,000 add	\$2.00
Over \$1,000,000 and up to \$5,000,000 add	\$1.50
Over \$5,000,000 and up to \$10,000,000 add	\$1.00
Over \$10,000,000 and up to \$20,000,000 add	\$0.75
Over \$20,000,000 add	\$0.50
The minimum premium shall be	\$200.00

*Policy amount is rounded up to the next \$1,000, premiums are rounded to the next whole dollar.

Minimum Rate: \$200.00

- c. **Commercial ALTA Lender's Standard Coverage**: Standard coverage policies insuring a Lender's interest will be issued for commercial properties at the applicable amount of 100% of the Commercial Lender Rates.



Section V: Discounted Rates

A. Centralized Residential Refinance Rate:

When a new loan policy is being issued:

1. on an improved 1-4 family residential property;
2. where the new loan is paying off an existing mortgage; and
3. where the property ownership remains the same.

the following bundled rates apply. Applicable to refinance transactions only.

Policy Amount	Bundled Rate
\$0 - \$250,000	\$400
\$250,001 - \$500,000	\$575
\$500,001 - \$750,000	\$700
\$750,001 - \$1,000,000	\$825
\$1,000,001 - \$1,250,000	\$925
\$1,250,001 - \$1,500,000	\$1,025
\$1,500,001 - \$2,000,000	\$1,100
\$2,000,001 - \$3,000,000	\$1,350
\$3,000,001 - \$4,000,000	\$1,650
\$4,000,001 - \$5,000,000	\$2,100

Bundled Residential Refinance Rate includes ALTA 4 or 4.1, 5 or 5.1, 6 or 6.2, 8.1, 9 or 9.3 or 9.10, 22 or 22.1 or 22.2

B. Junior Mortgage Information Certificate:

The Junior Mortgage Information Certificate form has been adopted by the Company. This product is not an insurance policy. It lists the owner and any encumbrances against the property. The charge for this certificate is as follows:

Policy Amount	Rate
Up to \$25,000	\$150
\$25,001 up to \$50,000	\$200

C. Reissue Rates:

When a policy is to be issued wherein the applicant is an insured under a previous owner, mortgagee, or leasehold policy issued within the previous 10 years, the new policy will be issued for 70% of the applicable rate up to the face value of the prior policy not to exceed \$3,000,000.00. Amounts exceeding the prior policy coverage or \$3,000,000 limit will be charged at 100% of the applicable rate.



The foregoing will be applied under the following conditions:

- a. The prior policy, copy, or evidence thereof acceptable to the insuring company is presented to the issuing company and shall be retained in the issuing company's file.
- b. The reissue rate shall be based on the applicable schedule of Rates in effect at the time of reissue.
- c. Increased liability or amounts exceeding \$3,000,000.00 is to be computed based on the applicable rate.
- d. The reissue rate shall be based upon the face amount of the original policy on which the reissue rate is being given, up to \$3,000,000.00.

D. Simultaneous Issue Fee:

Simultaneous Owner's and Standard Lender Policies: Any owner's policy issued simultaneously with a standard ALTA loan policy, insuring the lender, will be written simultaneously for 100% of the applicable rates for the owner's policy plus \$150 for the lender policy.

Simultaneous Owner's and Extended Lender Policies: An owner's and an ALTA Extended loan policy, insuring the lender will be written simultaneously for 100% of the Applicable Rates for the owner's policy plus \$165 for the lender policy.

The table below shows the rate applied to the lender policy when issued simultaneously with the selected owner policy. Owner policies are charged at the applicable rate.

	Standard Owner	Homeowner	Extended Owner
Standard Lender	\$150	\$150	\$150
Extended Lender	\$165	\$165	\$165

If the sum of all coverage amounts for the lender policies exceed the coverage for the owner policy, the excess will be charged at the applicable rate. For example, the lender policy coverage amount is \$250,000 and the owner policy coverage amount is \$200,000; calculate the rate for both amounts under the appropriate lender rate. The rate for a \$250,000 standard lender policy is \$735, the rate for a \$200,000 standard lender policy is \$601. $735 - 601 = \$134$. This is added to the \$150 to make the premium \$284.



Section VI: Closing Protection Letter (CPL)

Lender	Borrower	Seller
\$50	\$25	\$25

When the Company issues a Closing Protection Letter (CPL) as part of a transaction involving real property, under which the Company is issuing a title insurance policy, the appropriate fee shall be paid to the Company. The Company may provide coverage under a CPL to any of the following parties to the transaction, such as: the lender, the borrower/buyer, or the seller, upon request. The Company will charge the appropriate fee for each CPL issued in a transaction (the fee is charged once per CPL type). The entire CPL fee or fees shall be collected by the issuing title agency and paid to the Company. No part of the CPL fee is to be shared with any agent of the Company. The CPL fee may only be charged if the transaction, under which a corresponding CPL has been issued, closes. In the event of such cancellation after issuance of a CPL, neither a CPL charge, nor a CPL cancellation charge of any kind, may be collected.



Section VII: ENDORSEMENTS

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

A. ENDORSEMENT RATES

The following are the endorsements currently on file with the Utah Department of Insurance. Each endorsement is filed by number and reflects the current rate and the appropriate policy to which the endorsement may be added.

ALTA Endorsements

Form	Description	Type	Residential	Commercial
3	Zoning - Unimproved	All	OP: 5% Owner Rate (\$1000 max) LP: 5% Residential Lender Rate (\$1000 max)	OP: 5% Owner Rate (\$100 min; \$1000 max) LP: 5% Commercial Lender Rate (\$100 min; \$1000 max)
3.1	Zoning – Improved	All	OP: 15% Owner Rate (\$2000 max) LP: 15% Residential Lender Rate (\$2000 max)	OP: 15% Owner Rate (\$100 min; \$2000 max) LP: 15% Commercial Lender Rate (\$100 min; \$2000 max)
3.2	Zoning - Land Under Development	All	OP: 20% Owner Rate (\$100 min) LP: 20% Residential Lender Rate (\$100 min)	OP: 20% Owner Rate (\$100 min) LP: 20% Commercial Lender Rate (\$100 min)
3.3	Zoning - Land Under Development	All	OP: 20% Owner Rate (\$100 min) LP: 20% Residential Lender Rate (\$100 min)	OP: 20% Owner Rate (\$100 min) LP: 20% Commercial Lender Rate (\$100 min)
3.4	Zoning - Land Under Development	All	OP: 20% Owner Rate (\$100 min) LP: 20% Residential Lender Rate (\$100 min)	OP: 20% Owner Rate (\$100 min) LP: 20% Commercial Lender Rate (\$100 min)
4	Condominium	All	\$50.00	\$50.00
4.1	Condominium	All	\$50.00	\$50.00
5	P.U.D.	All	\$50.00	\$50.00
5.1	P.U.D.	All	\$50.00	\$50.00
6	Variable Rate	All	\$50.00	\$50.00
6.2	Variable Rate – Negative Amortization	All	\$60.00	\$60.00

Form	Description	Type	Residential	Commercial
7	Manufactured Housing Unit	All	\$50.00	\$50.00
7.1	Manufactured Housing – Conversion	MP	\$50.00	\$100.00
7.2	Manufactured Housing – Conversion	OP	\$50.00	\$50.00
8.1	Environmental Protection Lien	All	\$50.00	N/A
8.2	Commercial Environmental Protection Lien	All	N/A	OP: 10% Owner Rate LP: 10% Commercial Lender Rate
9	Restrictions, Encroachments and Minerals	All	OP: 10% Owner Rate (\$25 min; \$250 max) LP: 10% Residential Lender Rate (\$25 min; \$250 max)	OP: 10% Owner Rate (\$25 min; \$250 max) LP: 10% Commercial Lender Rate (\$25 min; \$250 max)
9.1	Restrictions, Encroachments and Minerals - Unimproved Land	OP	10% Owner Rate (\$100 min; \$500 max)	10% Owner Rate (\$100 min; \$500 max)
9.2	Restrictions, Encroachments & Minerals - Improved Land	OP	10% Owner Rate (\$100 min; \$500 max)	10% Owner Rate (\$100 min; \$500 max)
9.3	Restrictions, Encroachments & Minerals	MP	10% Residential Lender Rate (\$100 min; \$500 max)	10% Commercial Lender Rate (\$100 min; \$500 max)
9.6	Private Rights	MP	LP: 10% Residential Lender Rate (\$100 min; \$500 max)	LP: 10% Commercial Lender Rate (\$100 min; \$500 max)
9.6.1	Private Rights - Current Assessments	MP	LP: 10% Residential Lender Rate (\$100 min; \$500 max)	LP: 10% Commercial Lender Rate (\$100 min; \$500 max)
9.7	Restrictions, Encroachments & Minerals – Land Under Development	MP	LP: 10% Residential Lender Rate (\$100 min; \$500 max)	LP: 10% Commercial Lender Rate (\$100 min; \$500 max)
9.8	Covenants, Conditions and Restrictions - Land Under Development	OP	OP: 10% Owner Rate (\$100 min; \$500 max)	OP: 10% Owner Rate (\$100 min; \$500 max)
9.9	Private Rights	All	OP: 10% Owner Rate (\$100 min; \$500 max) LP: 10% Residential Lender Rate (\$100 min; \$500 max)	OP: 10% Owner Rate (\$100 min; \$500 max) LP: 10% Commercial Lender Rate (\$100 min; \$500 max)
9.10	Restrictions, Encroachments & Minerals – Current Violations	All	OP: 10% Owner Rate (\$100 min; \$500 max) LP: 10% Residential Lender Rate (\$100 min; \$500 max)	OP: 10% Owner Rate (\$100 min; \$500 max) LP: 10% Commercial Lender Rate (\$100 min; \$500 max)
10	Assignment of Mortgage	MP	No charge if Issued w/in 1 Year of Policy; otherwise, \$25.00	\$50.00
10.1	Assignment of Mortgage and Date Down	MP	No charge if Issued w/in 1 Year of Policy; otherwise, \$25.00	\$50.00

Form	Description	Type	Residential	Commercial
10.2	Collateral Assignment	MP	No charge if Issued w/in 1 year of Policy; otherwise, \$50.00	\$100.00
10.3	Collateral Assignment and Date Down	MP	No charge if Issued w/in 1 year of Policy; otherwise, \$50.00	\$100.00
11	Mortgage Modification	MP	< 5 Yr - 50% of Residential Lender Rate on unpaid Balance; > 5 Yr - 70% of Residential Lender Rate on Unpaid Balance	< 5 Yr - 50% of Commercial Lender Rate on unpaid Balance; > 5 Yr - 70% of Commercial Lender Rate on Unpaid Balance
11.1	Mortgage Modification with Subordination	MP	< 5 Yr - 50% of Residential Lender Rate on unpaid Balance; > 5 Yr - 70% of Residential Lender Rate on Unpaid Balance	< 5 Yr - 50% of Commercial Lender Rate on unpaid Balance; > 5 Yr - 70% of Commercial Lender Rate on Unpaid Balance
11.2	Mortgage Modification with Additional Amount of Insurance	MP	< 5 Yr - 50% of Residential Lender Rate on unpaid Balance; > 5 Yr - 70% of Residential Lender Rate on Unpaid Balance	< 5 Yr - 50% of Commercial Lender Rate on unpaid Balance; > 5 Yr - 70% of Commercial Lender Rate on Unpaid Balance
12	Aggregation	MP	\$100.00	\$100.00
12.1	Aggregation - State Limits	MP	\$100.00	\$100.00
13	Leasehold - Owner's	OP	No Charge	No Charge
13.1	Leasehold - Loan	MP	No Charge	No Charge
14	Future Advance - Priority	MP	\$50.00	\$50.00
14.1	Future Advance - Knowledge	MP	\$50.00	\$50.00
14.2	Future Advance - Letter of Credit	MP	\$50.00	\$50.00
14.3	Future Advance - Reverse Mortgage	MP	\$50.00	\$50.00
15	Non-Imputation - Fully Equity Transfer	OP	10% Residential Owner Rate	10% Residential Owner Rate
15.1	Non-Imputation - Additional Insured	OP	10% Residential Owner Rate	10% Residential Owner Rate
15.2	Non-Imputation - Partial Equity Transfer	OP	10% Residential Owner Rate	10% Residential Owner Rate
16	Mezzanine Financing	OP	\$500.00	\$500.00
17	Access & Entry	All	OP: STD - 10% Residential Owner Rate (\$500 max); EXT - plus \$100 MP: STD - 10% Residential Lender Rate (\$500 max); EXT - plus \$100	OP: STD - 10% Residential Owner Rate (\$500 max); EXT - plus \$100 MP: STD - 10% Commercial Lender Rate (\$500 max); EXT - plus \$100

Form	Description	Type	Residential	Commercial
17.1	Access & Entry – Indirect	All	OP: STD - 10% Residential Owner Rate (\$500 max); EXT - plus \$100 MP: STD - 10% Residential Lender Rate (\$500 max); EXT - plus \$100	OP: STD - 10% Residential Owner Rate (\$500 max); EXT - plus \$100 MP: STD - 10% Commercial Lender Rate (\$500 max); EXT - plus \$100
17.2	Utility Access	All	10% Residential Lender Rate	20% Commercial Lender Rate
18	Single Tax Parcel	All	\$25.00	\$50.00
18.1	Multiple Tax Parcel - Easements	All	\$25.00	\$50.00
18.2	Multiple Tax Parcel	All	\$25.00	\$50.00
18.3	Single Tax Parcel and ID	All	\$25.00	\$50.00
19	Contiguity - Multiple Parcels	All	OP: STD - 10% Residential Owner Rate (\$500 max); EXT - plus \$100 MP: STD - 10% Residential Lender Rate (\$500 max); EXT - plus \$100	OP: STD - 10% Residential Owner Rate (\$500 max); EXT - plus \$100 MP: STD - 10% Commercial Lender Rate (\$500 max); EXT - plus \$100
19.1	Contiguity - Single Parcel	All	OP: STD - 10% Residential Owner Rate (\$500 max); EXT - plus \$100 MP: STD - 10% Residential Lender Rate (\$500 max); EXT - plus \$100	OP: STD - 10% Residential Owner Rate (\$500 max); EXT - plus \$100 MP: STD - 10% Commercial Lender Rate (\$500 max); EXT - plus \$100
19.2	Contiguity - Specified Parcels	All	OP: STD - 10% Residential Owner Rate (\$500 max); EXT - plus \$100 MP: STD - 10% Residential Lender Rate (\$500 max); EXT - plus \$100	OP: STD - 10% Residential Owner Rate (\$500 max); EXT - plus \$100 MP: STD - 10% Commercial Lender Rate (\$500 max); EXT - plus \$100
20	First Loss – Multiple Parcels	MP	10% Residential Lender Rate (\$50 min; \$300 max)	10% Commercial Lender Rate (\$50 min; \$300 max)
22	Location	All	\$50.00	\$50.00
22.1	Location & Map	All	\$50.00	\$50.00
22.2	Land Address	All	\$50.00	\$50.00
23	Co-insurance - Single Policy	All	No charge	No charge
23.1	Co-insurance - Multiple Policies	All	No charge	No charge
24	Doing Business	All	\$100.00	\$100.00
25	Same as Survey	All	\$50.00	\$50.00

Form	Description	Type	Residential	Commercial
25.1	Same as portion of survey	All	\$50.00	\$50.00
26	Subdivision	All	\$50.00	\$50.00
27	Usury	MP	\$50.00	\$50.00
28	Easement - Damage of Enforced Removal	All	\$100.00	\$100.00
28.1	Encroachments - Boundaries and Easements	All	\$100.00	\$100.00
28.2	Encroachments - Boundaries and Easements	All	\$100.00	\$100.00
28.3	Encroachments - Boundaries and Easements - Described Improvements and Land Under Development	All	\$100.00	\$100.00
29	Interest Rate Swap Endorsement - Direct Obligation	MP	10% Residential Lender Rate	10% Commercial Lender Rate
29.1	Interest Rate Swap Endorsement - Additional Interest	MP	10% Residential Lender Rate + Base Rate for Additional Liability	10% Commercial Lender Rate + Applicable Rate for Additional Liability
29.2	Interest Rate Swap Endorsement - Direct Obligation - Defined Amount	MP	10% Residential Lender Rate + Base Rate for Additional Liability	10% Commercial Lender Rate + Applicable Rate for Additional Liability
29.3	Interest Rate Swap Endorsement - Additional Interest - Defined Amount	MP	10% Residential Lender Rate + Base Rate for Additional Liability	10% Commercial Lender Rate + Applicable Rate for Additional Liability
30	Shared Appreciation - Mortgage	MP	\$50.00	\$250.00
30.1	Commercial Participation Interest	MP	N/A	\$250.00
31	Severable Improvements	MP	10% Residential Lender Rate	10% Commercial Lender Rate
32	Construction Loan - Loss of Priority	MP	\$100.00	10% Commercial Lender Rate of Original LP
32.1	Construction Loan - Loss of Priority - Direct Payment	MP	\$100.00	10% Commercial Lender Rate of Original LP
32.2	Construction Loan - Loss of Priority - Insured's Direct Payment	MP	\$100.00	10% Commercial Lender Rate of Original LP
33	Disbursement	MP	\$100.00	\$200.00
34	Identified Risk Coverage	All	OP: Min 10% Residential Owner Rate (based on risk) MP: Min 10% Residential Lender Rate (based on risk)	OP: Min 10% Residential Owner Rate (based on risk) MP: Min 10% Commercial Lender Rate (based on risk)
34.1	Identified Exception and Identified Risk Coverage	All	OP: Min 10% Residential Owner Rate (based on risk) MP: Min 10% Residential Lender Rate (based on risk)	OP: Min 10% Residential Owner Rate (based on risk) MP: Min 10% Commercial Lender Rate (based on risk)

Form	Description	Type	Residential	Commercial
35	Minerals and Other Subsurface Substances - Buildings	All	OP: 15% Residential Owner Rate (\$50 min; \$1500 max) MP: 15% Residential Lender Rate (\$50 min; \$1500 max)	OP: 15% Residential Owner Rate (\$50 min; \$1500 max) MP: 15% Commercial Lender Rate (\$200 min; \$1500 max)
35.1	Minerals and Other Subsurface Substances - Improvements	All	OP: 15% Residential Owner Rate (\$50 min; \$1500 max) MP: 15% Residential Lender Rate (\$50 min; \$1500 max)	OP: 15% Residential Owner Rate (\$50 min; \$1500 max) MP: 15% Commercial Lender Rate (\$200 min; \$1500 max)
35.2	Minerals and Other Subsurface Substances - Described Improvements	All	OP: 15% Residential Owner Rate (\$50 min; \$1500 max) MP: 15% Residential Lender Rate (\$50 min; \$1500 max)	OP: 15% Residential Owner Rate (\$50 min; \$1500 max) MP: 15% Commercial Lender Rate (\$200 min; \$1500 max)
35.3	Minerals and Other Subsurface Substances - Land Under Development	All	OP: 15% Residential Owner Rate (\$50 min; \$1500 max) MP: 15% Residential Lender Rate (\$50 min; \$1500 max)	OP: 15% Residential Owner Rate (\$50 min; \$1500 max) MP: 15% Commercial Lender Rate (\$200 min; \$1500 max)
36	Energy Project - Leasehold/Easement - Owner	OP	10% Residential Owner Rate	10% Residential Owner Rate
36.1	Energy Project - Leasehold/Easement - Loan	MP	10% Residential Lender Rate	10% Commercial Lender Rate
36.2	Energy Project - Leasehold - Owner	OP	10% Residential Owner Rate	10% Residential Owner Rate
36.3	Energy Project - Leasehold - Loan	MP	10% Residential Lender Rate	10% Commercial Lender Rate
36.4	Energy Project - Leasehold/Easement - Covenants, Conditions and Restrictions Land Under Development - Owner	OP	15% Residential Owner Rate	15% Residential Owner Rate
36.5	Energy Project - Leasehold/Easement - Covenants, Conditions and Restrictions Land Under Development - Loan	MP	15% Residential Lender Rate	15% Commercial Lender Rate
36.6	Energy Project – Encroachments	All	OP: 15% Residential Owner Rate MP: 15% Residential Lender Rate	OP: 15% Residential Owner Rate MP: 15% Commercial Lender Rate
36.7	Energy Project - Fee Estate - Owner	OP	10% Residential Owner Rate	10% Residential Owner Rate
36.8	Energy Project - Fee Estate - Loan	MP	10% Residential Lender Rate	10% Commercial Lender Rate

Form	Description	Type	Residential	Commercial
36.9	Energy Project - Minerals and other Subsurface Substances - Land Under Development	ALL	OP: 20% Residential Owner Rate (\$75 min; \$2000 max) MP: 20% Residential Lender Rate (\$75 min; \$2000 max)	OP: 20% Residential Owner Rate (\$250 min; \$2000 max) MP: 20% Residential Lender Rate (\$250 min; \$2000 max)
37	Assignment of Rents or Leases	MP	\$50.00	\$100.00
38	Mortgage Tax	MP	\$100.00	\$100.00
39	Policy Authentication	All	No charge	No charge
40	Tax Credit	OP	\$100.00	\$100.00
40.1	Tax Credit - Defined Amount	OP	\$100.00	\$100.00
41	Water - Buildings	All	N/A	\$100.00
41.1	Water - Improvements	All	N/A	\$150.00
41.2	Water - Described Improvements	All	N/A	\$150.00
41.3	Water - Land Under Development	All	N/A	\$150.00
42	Commercial Lender Group	MP	N/A	\$100.00
43	Anti-Taint	MP	N/A	\$50.00
44	Insured Mortgage Recording	MP	N/A	\$100.00
45	Pari Passu Mortgage	MP	N/A	\$150.00
46	Option	All	\$150.00	\$150.00
48	Tribal Waivers and Consents	All	\$100.00	\$100.00
48.1	Tribal Waivers and Consents	All	\$100.00	\$100.00
JR 1	Residential Limited Coverage Junior Loan Policy – Supplemental Coverage	MP	\$50.00	\$50.00
JR 2	Residential Limited Coverage Junior Loan Policy – Revolving Credit/Variable Rate	MP	\$50.00	\$50.00
LPFDD	Limited Pre-Foreclosure Date Down (12-3-2012)	MP	\$50.00	\$50.00

Other Endorsements

FORM	Description	Policy	Residential	Commercial
150	Solar	MP	\$50	Not Available
110.3b	Blank Endorsement	All	No Charge	No Charge
WV-200	Claims Payment Period	All	No Charge	No Charge