



ATTORNEYS TITLE GUARANTY FUND, INC.

RATES AND RULES FOR THE STATE OF

UTAH



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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. The minimum does not apply to the percentage calculation set forth in Section II, paragraph K, pertaining to Abstract Retirement. 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 event 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 in excess of the principal debt to cover interest, foreclosure cost, etc.

H. Extended 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 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: GENERAL RULES

A. Abstract Retirement Rate

When an applicant for an owner's policy surrenders to the insuring company the ownership of the abstract of title covering the premises to be insured, a twenty-five percent (25%) reduction in the rate, up to \$100, may be made in those cases in which 100% or more of the rate is applicable. Not available on any discounted rates.

B. ATGF Qualified Mortgage (QM) Refinance Rate:

For residential one to four family property refinance loan transactions which meet the following criteria:

- The loan is a Qualified Mortgage (QM) under Federal Regulations,
- the transaction is subject to a written commitment by the lender or broker guarantying a maximum rate of cancellation and a copy of this writing has been provided to the underwriter,
- ALTA 2006 Lenders Extended Coverage Commitment and Policy are the forms to be issued,
- all policy documents are prepared in ATGF's web-based underwriting system (EPIC), including agent verification that the lender has certified that the loan meets the three mandatory product requirements for all QMs, and
- ATGF receives a minimum of 25% of the gross premium.

The following rates will then apply:

Policy Amount	QM Rate
\$0 - \$200,000	\$350
\$200,001 - 300,000	\$650
\$300,001 - \$400,000	\$850
\$400,001 - \$500,000	\$1,000
\$500,001 - \$600,000	\$1,200
\$600,001 - \$700,000	\$1,300
\$700,001 - \$800,000	\$1,400
\$800,001 - \$900,000	\$1,500
\$900,001 - \$1,000,000	\$1,600
> \$1,000,000	45% of the base rate

C. Binder and Policy after Foreclosure of Government Insured Loan:

Commitment and Policy: When the insured mortgagee under a policy issued by any title insurance company has acquired title to a one-to-four family residence by foreclosure or by voluntary conveyance in extinguishment of debt and transfers the residence to any governmental or private agency in connection with a claim arising out of the agency's mortgage loans and the agency has acquired the residence for immediate resale, an interim binder or commitment good for 24



months, committing for an owner's policy in favor of the agency or its resale purchaser, at the rate of \$1.50 per thousand of liability with a \$150.00 minimum charge, will be issued. The owner's policy committed for shall be issued at the basic title insurance rate. No credit shall be given for the amount paid for the 24-month Extension Endorsement when the policy is issued to the agency or its purchaser.

D. Bundled Residential Reverse Mortgage Rates

When a new loan policy is being issued on an improved 1-4 family residential property, the following bundled rates apply. Applicable to purchase and refinance transactions.

Policy Amount	Bundled Rate
\$0 - \$100,000	\$575
\$100,001 - \$200,000	\$675
\$200,001 - \$300,000	\$825
\$300,001 - \$400,000	\$950
\$400,001 - \$500,000	\$1,050
\$500,001 - \$750,000	\$1,225
\$750,001 - \$1,000,000	\$1,550
\$1,000,001 - \$1,500,000	\$2,150
\$1,500,001 - \$2,000,000	\$2,800
>\$2,000,000	Add 60% of the Basic Rate

For files with premium exceeding \$2,000,000, the add the rates include the following applicable lender endorsements (subject to underwriting authorization).

- ALTA 8.1
- ALTA 4.1
- ALTA 5.1
- ALTA 6
- ALTA 8.1
- ALTA 9
- 100
- 100.30
- 110.7
- 115.1
- 115.2
- 116
- 116.1
- 116.2
- 116IMP
- 116V

E. Construction and Subdivision Rates:

- a. **New Construction for Purpose of Resale:** An Interim Title Insurance Binder, Preliminary Title Report or ALTA Mortgage Title Insurance Policy may be issued in conjunction with a construction loan for sixty percent (60%) of the Basic Schedule of Rates. This rate is applicable on a master construction loan or multi-family condominium project. Minimum of \$200.00.
- b. **Purchase from Construction Loan Borrower:** When title to property securing a construction loan has been insured, an owner's policy, if issued within two years of the



date of recording the construction loan, may be issued to the purchaser from the construction loan borrower for sixty percent (**60%**) of the Basic Schedule of Rates. Minimum of \$200.00.

- c. **Owner's and ALTA Loan Policies - Purchaser:** An ALTA Loan Policy insuring the lender may be issued simultaneously with the owner's policy insuring the purchaser from the construction loan borrower for fifty-five percent (**55%**) of the Basic Schedule of Rates. Minimum of \$200.00.
- d. **Subdivision/Condominium Rate:** The base Subdivision/Condominium rate is available to a developer or subdivider of a specific project on land within a single subdivision, tract or governmental section which has been divided or is to be divided into two (2) or more lots or units of occupancy, all of which are being developed for sale or lease as separate individual units. The company may provide owners and lessees with title insurance policies on the individual lots or units at fifty percent (**50%**) of the Basic Schedule of Rates. Minimum of \$200.00.
- e. **Builder Developer Rate:** For improved one to four family residential property, an ALTA Owner Policy shall be issued for **55%** of the Basic Schedule of Rates or the ALTA Homeowners Policy shall be issued for **65%** of the basic rates when the parcel to be insured is one site and has been purchased and improvements have been made to increase the value of the property within the past 12 months.

F. Contract Rates for Federal, State, County or Municipal Agencies:

The charge of reports, policies or other services of the company for any governmental agency or organization shall be sixty percent (60%) of the Basic Schedule of Rates on contracts that are in excess of \$1,000,000.00. The term "contract" includes a single transaction wherein a policy of title insurance will be issued with an exposure amount in excess of \$1,000,000.00. It also includes a written agreement with a governmental agency or organization wherein it is the reasonable expectation of the parties that during the life of the contract policies of title insurance will be written with a combined exposure amount in excess of \$1,000,000.00.

G. Copies and Duplicates:

Copies of lost policies in which no additional insurance is given may be furnished at the discretion of the issuing company for \$50.00 each. The copy must contain the following statement: "This policy is issued in lieu of lost policy number _____, which is hereby canceled."

H. Foreclosure or Litigation Report:

Reports for the purpose of foreclosing contracts of sale, either recorded or unrecorded, deeds of trust and mortgages will be furnished for a minimum rate of \$300.00. An hourly rate of \$35.00 per hour will be added to commercial or complex transactions.

I. Home Equity Loan:

When an ALTA Extended Loan Policy has been issued insuring the first lien position of the lender on a one-to-four family residential property, an additional loan policy insuring a home equity loan on the same property shall be issued at the rate 55% of the Basic Schedule of Rates. This rate shall



be appropriate on condition that a prior policy, a copy or evidence thereof, has been presented to the Company, and has been deemed acceptable by the Company. The minimum charge under this provision shall be \$200.00.

J. Increasing Liability - Charges:

The charge for increased liability shall be the difference between the rate based upon the amount of the insurance shown in the initial policy and the rate based upon the ultimate amount of insurance issued at the appropriate rate for the type of insurance involved. Minimum \$50.00. If the effective date of the policy is changed, charge an additional \$50.00.

- a. **Increased Liability - Change of Effective Date:** When the owner's policy is outstanding, the charge for issuing an owner's policy in lieu thereof to the same person insured under the prior policy for purposes other than sale, loan, lease, or exchange shall be 50% of the owner rate for the same type of coverage to the extent of the amount insured under the policy Minimum: \$200.00. Additional insurance shall be rated under the Basic Schedule of Rates.

K. 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 \$150 for a junior lien of \$25,000.00 or less, and \$200 for a junior lien of \$25,001.00 to \$50,000.00. Use of this certificate is not authorized for junior liens more than \$50,000.00

L. Leasehold Policies:

Owner's policies insuring a leasehold 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 lease property, whichever is less.

- a. **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 Basic Schedule of Rates. Minimum charge of \$200.00.
- b. **Extended Coverage Leasehold Owner's:** ALTA extended coverage owner's policies insuring a leasehold estate will be issued for the applicable liability for 150% of the rate set in the Basic Schedule of Rates. Minimum charge of \$300.00.
- c. **Standard Coverage Leasehold Lender's:** Standard coverage lender's policies insuring a mortgage on leasehold estates shall not be issued for less than the amount of the encumbrance to be insured. The rate for the applicable liability shall be 80% of the Basic Schedule of Rates. Minimum charge of \$200.00.
- d. **Extended Coverage Leasehold Lender's:** The ALTA loan policy extended coverage insuring a mortgage on leasehold estates shall not be issued for less than the amount of the



encumbrance to be insured. The rate for the applicable liability shall be 100% of the Basic Schedule of Rates. Minimum charge of \$200.00.

M. Loan Policies:

- a. **ALTA Lender's Standard Coverage**: Standard coverage policies insuring a Lender's interest will be issued at the applicable amount of 80% of the *Basic Schedule of Rates*. If issued concurrently with an owner's policy, see Section II, Paragraph I.3.
- b. **ALTA Lender's Extended Coverage**: ALTA loan policy extended coverage insuring a lender's interest will be issued at the applicable liability for 100% of the *Basic Schedule of Rates*. If issued concurrently with an owner's policy, see Section II, Paragraph I.4.
- c. **Insuring a Lender as to a portion of the security**: In the event a loan is secured by two or more contiguous parcels of real estate, a mortgage policy may be issued on one or more of such parcels provided that the policy is not issued for less than the amount of the security allocated to such parcel or parcels.

N. Mechanic's and Materialmen's Lien Coverage:

Owner's Policies: In a case where an owner's policy is issued without an exception to possible unfiled mechanic's and materialmen's liens, an additional rate of fifty percent (50%) of the Basic Schedule of Rates shall be made with a minimum charge of \$200.00. This rate shall be made without distinction as to whether the statutory period for filing such liens has expired.

O. Owner's Policies:

- a. **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 *Standard Coverage Owners Policy Schedule of Rates*. Minimum: \$ 220.00
- b. **ALTA Homeowner's Policy**: The applicable premium rate to be charged shall be 110% of the *Standard Coverage Owners Policy Schedule of Rates*.
- c. **ALTA Owner's Extended Coverage**: ALTA extended coverage owner's policies will be issued for the applicable amount for 150% of the rate set out in the *Basic Schedule of Rates*. Minimum: \$300.00
- d. **Owner's Policy Following a Judicial Foreclosure, Trustee's Sale or Deed in Lieu**: The minimum shall be based upon the total unpaid balance of the defaulted loan plus the unpaid balance of any prior loan to which the property is to remain subject. Insurance more than the said amount is available on an increased liability basis. In addition, the company must have issued the trustee's sale or foreclosure guarantee on the default in question, and the beneficial interest of the indebtedness in question must have been insured. The charge for a new standard coverage owner's policy shall be the *Basic Schedule of Rates*, minimum \$200.00. A maximum credit of \$200.00 shall be given for the payment of the title report issued prior to the Judicial Foreclosure, Trustee's Sale or Deed in Lieu of Foreclosure. ALTA extended coverage owner's policies will be issued for 150% of the applicable rate established above.



P. Reissue Rates:

When a policy is to be issued wherein the applicant is an insured under a previous owner, mortgagee, or leasehold policy, the new policy will be issued for the following rates depending upon the length of time between the effective date of the policy and the effective date of the new policy:

Length of Time	Percentage of Applicable Rate
2 years or less	60%
3 years or less	70%
4 years or less	80%
More than 4 years	100%

The foregoing will be applied on the following conditions:

- a. The prior policy or 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 is to be computed in accordance with the Basic Schedule of Rates in the applicable brackets.
- d. The reissue rate shall be based upon the face amount of the original policy on which the reissue rate is being given.
- e. Commercial properties may qualify for this rate as well; however, the prior policy discount cannot exceed \$3,000,000.

Q. Refinance Rate

- a. When an ALTA Standard loan policy has been issued insuring the first lien position of a lender on an improved one-to-four family residential property, an ALTA Standard Loan Policy insuring the new Deed of Trust or Mortgage on the same property shall be issued at the rate of forty-three percent (43%) of the Basic Schedule of Rates, then in effect.
- b. When an ALTA Extended Loan Policy has been issued insuring the first lien position of a lender on an improved one-to-four family residential property, an ALTA Extended Loan Policy insuring the new Deed of Trust or Mortgage on the same property shall be issued at the rate of fifty-four percent (54%) of the Basic Schedule of Rates, then in effect. This rate applies to transactions described in this paragraph and does not modify or otherwise affect ATGF rates applicable to other types of transactions. The minimum charge under this provision shall be \$200.00.
- c. The above rates are available for both residential and commercial.

R. Sale of Vendor's Interest:

This sale of the vendor's interest in an installment contract may be insured for less than the value of the property. The policy must be issued in the amount of the full consideration paid for the



vendor's interest with the rate for that amount calculated at 100% of the Basic Schedule of Rates. The vendee's interest under said installment contract must have been insured.

S. Short Form:

The ALTA Short Form Policy is an abbreviated short form of the current ALTA Loan Policy and incorporates all the terms and provisions of the ALTA Loan Policy. This policy contains blanket exceptions as to taxes, covenants and restrictions, easements and reservations of mineral rights. The form is designed so that endorsement forms can be incorporated as part of the form by checking the appropriate box. The policy also contains an addendum which can be used for additional exceptions found of record which affect the priority of the insured mortgage. The rate for this product shall be the same as an ALTA Loan Policy.

T. Simultaneous Issue Fee:

- a. **Owner's and Leasehold Policies:** When Owner's policies insuring a fee simple and leasehold estate covering identical land are issued simultaneously, the rate for the larger policy shall be 60% of said rate. Minimum \$200.00.
- b. **Simultaneous Owner's and Lender Policies:** An owner's and an ALTA loan policy, insuring the lender will be written simultaneously for 100% of the Basic Schedule of Rates for the owner's policy plus:
 - a. **Standard Lender Policy:** 50% of the applicable rate up to the face amount of the owner's policy. Amounts exceeding the owner policy will be calculated at the Basic Schedule of Rates in the applicable bracket, for the increased liability. Minimum rate of loan policy: \$200.00.
 - b. **Extended Lender Policy:** 60% of the applicable rate up to the face amount of the owner's policy. Amounts exceeding the owner policy will be calculated at the Basic Schedule of Rates in the applicable bracket, for the increased liability. Minimum rate of loan policy: \$200.00.

U. Streamlined Bundled Refinance Rate

The Charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Policy Amount	Bundled Rate
\$0 - \$250,000	\$360
\$250,001 - \$500,000	\$540
\$500,001 - \$750,000	\$660
\$750,001 - \$1,000,000	\$800
\$1,000,001 - \$1,250,000	\$925
\$1,250,001 - \$1,500,000	\$1,000
\$1,500,001 - \$2,000,000	\$1,075
\$2,000,001 - \$3,000,000	\$1,300



The Streamlined Bundled Refinance Rate applies only to loan transactions which meet all the following criteria:

- a. The loan is not in excess of \$3,000,000.00;
- 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. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
- e. The new policy coverage is ALTA Extended Loan Policy in form with streamlined searching providing for generic exceptions for CC&Rs, easements, minerals, mineral rights or survey matters.
- f. Not applicable on construction loans or loan policies issued concurrently with owner's policies
- g. The agent or underwritten title company has been expressly authorized in writing by the Company's management to do so for each lender.

The Streamlined Bundled Refinance Rater includes the following applicable lender endorsements at no additional charge at the time of policy issuance upon request of the lender (subject to underwriting authorization):

- ALTA 4.1-06,
- ALTA 5.1-06
- ALTA 6-06
- ALTA 6.2-06
- ALTA 8.1-06
- ALTA 9-06
- ALTA 22-06

All other endorsements shall be charged in accordance with this manual.

V. Survey Coverage:

Owner's Policies: In any cases where an owner's policy is issued without exception to matters of survey, in the form normally used by the insuring company, an additional charge of fifty percent (50%) of the Basic Schedule of Rates shall be made with a minimum charge of \$200.00.

W. Time Sharing Condominiums:

The Time-Sharing Condominiums rate is available to a developer of a specific project on land within a single condominium project, which has been divided into 3 or more units, all of which are being developed for sale or lease as separate individual units. Individual policies may be issued for sixty percent (**60%**) of the Basic Schedule of Rates, with a minimum charge of \$100.00.

X. Trustees Sale Guarantee (TSG):

This product is issued in contemplation of a foreclosure sale and essentially takes the place of a standard foreclosure report. It provides essentially the same information as a standard



foreclosure report, but liability is not limited to the cost of a foreclosure report. The liability of the insurance company and its agent is limited by the amount reflected in Schedule A. The rate charged for this product is **70%** of the base rate based upon the total unpaid balance of the defaulted loan. This rate would include two continuation reports at no additional charge. Each continuation report thereafter may be issued at a minimum fee of \$50.

For an Owner's Policy issued after the execution of a Trustee's deed or deed in lieu of foreclosure and the Company's Trustee Sale Guarantee has been issued, the rate shall be as follows:

- a. **30%** of the Basic Schedule of Rates with no minimum charge when issuing a Standard Coverage ALTA Owner's Policy insuring the Assured under the Trustee's Sale Guarantee as the grantee in a Trustee's deed or deed in lieu of foreclosure.
- b. **45%** of the Basic Schedule of Rates with no minimum charge when issuing an Extended Coverage ALTA Owner's Policy insuring the Assured under the Trustee's Sale Guarantee as the grantee in a Trustee's deed or deed in lieu of foreclosure. This rate would not delete the survey exception unless an approved survey was presented, and it would not delete the water rights exception.
- c. **60%** of the Basic Schedule of Rates with a minimum charge of \$200, when issuing an ALTA Owner's Policy insuring anyone other than the Assured under the Trustee's Sale Guarantee as the grantee in a Trustee's deed or deed in lieu of foreclosure.
- d. **80%** of the Basic Schedule of Rates with a minimum charge of \$300, when issuing an Extended Coverage ALTA Owner's Policy insuring anyone other than the Assured under the Trustee's Sale Guarantee as the grantee in a Trustee's deed or deed in lieu of foreclosure. This rate would not delete the survey exception unless an approved survey was presented, and it would not delete the water rights exception.
- e. **60%** of the Basic Schedule of Rates, with a minimum charge of \$300, when insuring the purchaser from the grantee in a Trustee's deed or deed in lieu of foreclosure or its insurer under governmental or private mortgage insurance, when issuing a Standard Coverage ALTA Owner's Policy within twelve (12) months following said Trustee's deed or deed in lieu of foreclosure.

Y. Vendor - Vendee Policy:

An owner's policy may be issued for 100% of the Basic Schedule of Rates insuring a contract seller (vendor) and a contract buyer (vendee), as their interest may appear, covering the land described in a uniform real estate contract, if such contract or notice of interest has been recorded and provided, the policy is issued in the full amount of the sale price. If additional copies of the policy are required, a charge of \$30.00 shall be made for each additional copy.



Section III: WATER POLICY

a. STANDARD COVERAGE OWNER’S POLICY

The charge for an Owner’s Policy of water right title insurance with Standard Coverage is 100% of the rate set forth below in the Water Rights rate Schedule subject to a minimum charge of \$500.

Water Rights Rate Schedule

Liability	Rate per 1,000
\$0 - \$5,000	\$500 Minimum
\$5,001 - \$10,000	\$6.50
\$10,001 - \$25,000	\$6.25
\$25,001 - \$50,000	\$6.00
\$50,001 - \$100,000	\$5.75
\$100,001 - \$200,000	\$5.50
\$500,001 - \$500,000	\$5.25
\$500,001 - \$1,000,000	\$5.00
>\$1,000,000	\$4.00

b. FORFEITURE COVERAGE

The charge for an Owner’s Policy of water right title insurance or a Loan Policy of water right insurance without an exception for partial or total forfeiture thereof due to non-use (“Extended Forfeiture Coverage”) is 125% of the Water Right Rate, subject to a minimum charge of \$625.

c. CONCURRENTLY ISSUED – OWNER’S POLICY AND LOAN POLICY

The charge for any Owner’s Policy of water right title insurance and a concurrently issued Loan Policy of water right title insurance (whether Standard Coverage or Extended Coverage) is the sum of:

- a. 100% of the Water Right Rate, for the requested liability on the Owner’s Policy, plus an additional 25% of the Water Right Rate if extended forfeiture coverage is requested; plus
- b. 80% of the Water Right Rate for the requested liability on the Loan Policy (including extended forfeiture coverage) up to the face amount of the Owner’s Policy; plus
- c. the applicable premium amount based on the Water Rights Schedule for any increased liability amount over the face amount of the Owner’s Policy.

subject to a minimum charge of \$500 for each policy.

d. STANDARD COVERAGE LOAN POLICY



The charge for a Standard Coverage Loan Policy of water right title insurance is 100% of the Water Right Rate, subject to a minimum charge of \$500.

e. SUBDIVISION RATE

The rate in this Section is available to the owner of at least two (2) lots or units of occupancy in the same subdivision (as defined by applicable Utah law), all of which are to be sold or leased as separate units and where a water right, or portion thereof, is to be sold or leased in conjunction with the respective lot or unit, as part of the approved subdivision. When the Company contracts with the owner to provide purchasers or lessees with a water right title insurance policy covering the purchasers' or lessees' respective portion thereof, the policy(ies) may be issued at 50% of the Water Right Rate, with a minimum charge of \$250 per policy



Section IV: RATES

A. Basic Schedule of Rates

Liability Amount	Per Ten Thousand
up to \$10,000 add	Minimum Rate
Over \$10,000 and up to \$100,000 add	\$57.50
Over \$100,000 and up to \$200,000 add	\$51.00
Over \$200,000 and up to \$500,000 add	\$41.00
Over \$500,000 and up to \$2,000,000 add	\$21.00
Over \$2,000,000 and up to \$5,000,000 add	\$20.00
Over \$5,000,000 and up to \$10,000,000 add	\$15.00
Over \$10,000,000 and up to \$50,000,000 add	\$13.50
Over \$50,000,000 and up to \$75,000,000 add	\$9.50
Over \$75,000,000 add	\$7.50
The minimum premium shall be	\$250.00

*Policy amount is rounded up to the next \$10,000, premiums are rounded to the next whole dollar.

Minimum Rate: \$250.00

B. Standard Coverage Owners Policy Schedule of Rates

Liability Amount	Per Ten Thousand
up to \$10,000 add	Minimum Rate
Over \$10,000 and up to \$50,000 add	\$43.18
Over \$50,000 and up to \$100,000 add	\$51.43
Over \$100,000 and up to \$200,000 add	\$46.75
Over \$200,000 and up to \$500,000 add	\$37.40
Over \$500,000 and up to \$2,000,000 add	\$18.70
Over \$2,000,000 and up to \$5,000,000 add	\$16.50
Over \$5,000,000 and up to \$10,000,000 add	\$14.03
Over \$10,000,000 and up to \$50,000,000 add	\$11.55
Over \$50,000,000 and up to \$75,000,000 add	\$8.80
Over \$75,000,000 add	\$7.15
The minimum premium shall be	\$220.00

*Policy amount is rounded up to the next \$10,000, premiums are rounded to the next whole dollar.

Minimum Rate: \$220.00

C. Closing Protection Letter (CPL) Fee:

When the Company issues a Closing Protection Letter (CPL) as part of a transaction involving Utah real property, under which the Company is issuing a title insurance policy, a fee of \$25.00 shall be paid to Company. The Company may provide coverage under a CPL to any appropriate party to



the transaction, such as: the lender, the borrower, or the buyer, upon request. The Company will charge one \$25.00 fee for each CPL issued in a transaction. 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. (Effective Date: April 21, 2013)



Section V: 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	Policy	Rate
1	Street Assessment	Lenders	\$50
2	Truth in Lending	Lenders	\$50
3	Zoning – Unimproved Land	All Policies	%5 of Base \$1,000 Max
3.1	Zoning – Improved Land	All Policies	15% of Base \$2,000 Max
3.2	Zoning – Land Under Development	All Policies	20% of Base
4	Condominium	Lenders	\$20
4.1	Condominium	Lenders	\$20
5	Planned Unit Development (PUD)	Lenders	\$20
5.1	Planned Unit Development (PUD)	Lenders	\$20
6	Variable Rate	Lenders	\$0 Residential \$50 Commercial
6.1	Re-Negotiable Rate Mortgage	Lenders	\$20 Residential \$50 Commercial
6.2	Variable Rate Negative Amortization	Lenders	\$25
7	Manufactured Housing Unit	Lenders	\$25
7.1	Manufactured Housing – Conversion	Lenders	\$30
7.2	Manufactured Housing – Conversion	Owners	\$30
8	Environmental Protection Lien (1987-1992)	Lenders	\$25
8.1	Environmental Protection Lien Residential	Lenders	\$25
8.2	Environmental Protection Lien Commercial	Lenders	10% of Base Rate
9	Restrictions, Encroachments, & Minerals	Lenders	\$20 Residential 10% of Base Commercial \$50 minimum
9.1	Restrictions, Encroachments, & Minerals Unimproved Land	Owners	10% of Base \$100 minimum

9.2	Restrictions, Encroachments, & Minerals Improved Land	Owners	10% of Base \$100 minimum
9.3	Restrictions, Encroachments, & Minerals	Lenders	\$20 Residential 10% of Base Commercial \$50 minimum
9.4	Restrictions, Encroachments, & Minerals Unimproved Land	Owners	10% of Base \$100 minimum
9.5	Restrictions, Encroachments, & Minerals Improved Land	Owners	10% of Base \$100 minimum
9.6	Private Rights	Lenders	15% of Base \$300 minimum
9.6.1	Private Rights - Current Assessments	Lenders	15% of Base \$300 minimum
9.7	Restrictions, Encroachments, & Minerals Land Under Development	Lenders	15% of Base \$300 minimum
9.8	Covenants, Conditions, and Restrictions Land Under Development	Owners	20% of Base \$500 minimum
9.9	Private Rights	Owners	20% of Base \$500 minimum
9.10	Restrictions, Encroachments, Minerals Current Violations	Lenders	20% of Base \$2,000 maximum
10	Assignment	Lenders	\$0 within 6 months of policy, Otherwise: \$25 Residential \$50 Commercial
10.1	Assignment an Date Down	Lenders	10% of Base Rate (based upon encumbrance) \$100 minimum
11	Modification of Trust Deed	Lenders	10% of Base Rate (based upon encumbrance) \$100 minimum
11.1	Mortgage Modification with Subordination	Lenders	10% of Base Rate (based upon encumbrance) \$100 minimum
11.2	Mortgage Modification with Advance Amount of Insurance	Lenders	10% of Base Rate (based upon encumbrance) \$100 minimum
12	Aggregation	All Policies	\$50
12.1	Aggregation - State Limits	Lenders	\$50
13	Leasehold Owners	Owners	No Charge
13.1	Leasehold Loan	Lenders	No Charge
14	Future Advance-Priority	Lenders	\$20 Residential \$100 Commercial

14.1	Future Advance- Knowledge	Lenders	\$20 Residential \$100 Commercial
14.2	Future Advance-Letter of Credit	Lenders	\$20 Residential \$100 Commercial
14.3	Future Advance-Reverse Mortgage	Lenders	\$20 Residential \$100 Commercial
15	Non-Imputation-Full Equity Transfer	All Policies	20% of Base Rate for Owners 10% of Base Rate for Lenders
15.1	Non-Imputation- Additional Interest	All Policies	20% of Base Rate for Owners; 10% of Base Rate for Lenders
15.2	Non-Imputation-Partial Equity Transfer	All Policies	\$500
16	Mezzanine Financing	All Policies	20% of Base Rate for Owners; 10% of Base Rate for Lenders
17	Indirect Access and Entry	All Policies	10% of Base Rate for Standard \$500 Maximum \$100 Additional for Extended
17.1	Indirect Access and Entry	All Policies	10% of Base Rate, \$100.00 minimum, \$500.00 maximum
17.2	Utility Access	All Policies	\$100
18	Single Tax Parcel	All Policies	\$25.00 Residential \$50.00 Commercial
18.1	Multiple Tax Parcel	All Policies	\$25.00 Residential \$50.00 Commercial
19	Contiguity-Multiple Parcels	All Policies	10% of Base Rate Standard \$350 Maximum \$75 Additional for Extended
19.1	Contiguity-Single Parcel	All Policies	10% of Base Rate Standard \$350 Maximum \$75 Additional for Extended
19.2	Contiguity – Specified Parcel	All Policies	10% of Base Rate Standard \$350 Maximum \$75 Additional for Extended
20	First Loss-Multiple Parcel Transactions	Lenders	5% of Base Rate \$50 Minimum \$200 Maximum
21	Creditor’s Rights	All Policies	\$50 Residential 5% of Base Rate Commercial
22	Location	Lenders	\$10 Residential \$50 Commercial
22.1	Location and Map	Lenders	10% of Base Rate for Standard \$25 Residential Extended \$60 Commercial Extended
23	Co-Insurance	Lenders	35% of Base Rate

24	Doing Business	All Policies	\$55
25	Same as Survey	Lenders	\$55
25.1	Same as Portion of Survey	All Policies	\$55
26	Subdivision	All Policies	\$55 Residential \$100 Commercial
27	Usury	Lenders	\$100
28	Easement - Damage or Enforcement Removal	Lenders	\$100
28.1	Encroachments, Boundaries and Easements	All Policies	20% of Base Rate - Owners 10% of Base Rate - Lenders \$50 minimum
28.2	Encroachments, Boundaries and Easements Described Improvements	All Policies	20% of Base Rate - Owners 10% of Base Rate - Lenders \$50 minimum
28.3	Encroachments, Boundaries and Easements Described Improvements and Land Under Development	All Policies	20% of Base Rate - Owners 10% of Base Rate - Lenders \$50 minimum
29	Interest Rate Swap - Direct Obligation	Lenders	\$150
29.1	Interest Rate Swap - Additional Interest	Lenders	\$150
29.2	Interest Rate Swap - Direct Obligation; Defined Amount	Lenders	\$150 + Base Rate on liability increase
29.3	Interest Rate Swap - Additional Interest; Defined Amount	Lenders	\$150 + Base Rate on liability increase
30	One to Four Shared Appreciation Mortgage	Lenders	\$25
30.1	Commercial Participation Interest	Lenders	\$250
31	Severable Improvements	Lenders	\$200
32	Construction Loan Pending Disbursements	Lenders	No Charge
32.1	Construction Loan – Loss of Priority; Direct Payment	Lenders	No Charge
32.2	Construction Loan – Loss of Priority; Insured's Direct Payment	Lenders	No Charge
33	Disbursement	Lenders	\$50 – within 6 months of issue date 10% of Base Rate if issued after 6 months, \$120 minimum 20% of Base Rate if on a policy insuring over a mechanic's lien, \$120 Minimum
34	Identified Risk -Coverage	Lenders	10% of Base Rate
35	Mineral Rights and other Subsurface Substances - Buildings	Lenders	10% of Base Rate \$30 minimum residential \$100 minimum commercial \$1,500 maximum

35.1	Mineral Rights and other Subsurface Substances - Improvements	Lenders	15% of Base Rate \$30 minimum Residential \$100 minimum Commercial \$1,500 maximum
35.2	Mineral Rights and other Subsurface Substances – Described Improvements	Lenders	15% of Base Rate \$30 minimum Residential \$100 minimum Commercial \$1,500 maximum
35.2	Mineral Rights and other Subsurface Substances – Land Under Development	Lenders	15% of Base Rate \$30 minimum Residential \$100 minimum Commercial \$1,500 maximum
36	Energy Project - Leasehold/Easement	Owners	\$100
36.1	Energy Project - Leasehold/Easement	Lenders	\$100
36.2	Energy Project – Leasehold	Owners	\$100
36.3	Energy Project – Leasehold	Lenders	\$100
36.4	Energy Project -Covenants, Conditions and Restrictions - Land Under Development	Owners	15% of Base Rate
36.5	Energy Project -Covenants, Conditions and Restrictions - Land Under Development	Lenders	15% of Base Rate
36.6	Energy Project - Encroachments	All Policies	15% of Base Rate
36.7	Energy Project – Fee Estate – Owners Policy	Owners	\$100
36.8	Energy Project – Fee Estate – Lenders Policy	Lenders	\$100
37	Assignment of Rents or Leases	Lenders	10% of Base Rate – Standard \$35 Residential Extended \$75 Commercial Extended
38	Mortgage Tax	Lenders	\$50
39	Policy Authentication	All Policies	No Charge
41	Water - Buildings	All Policies	\$50 Residential \$100 Commercial
41.1	Water - Improvements	All Policies	\$75 Residential \$150 Commercial
41.2	Water – Described Improvements	All Policies	\$50 Residential \$100 Commercial
41.3	Water - Land Under Development	All Policies	\$50 Residential \$100 Commercial
42	Commercial Lender Group Endorsement	Lenders	\$100
43	Anti-Taint	Lenders	\$50
44	Insured Mortgage Recording	Lenders	\$100
45	Pari Passu Mortgage; Loan Policy	Lenders	\$200
46	Option	All Policies	\$200
JR1	Continuing Endorsement	Jr. Loan Policy	\$25 if issued within 6 months; \$50 if issued after 6 months



JR2	Future Advance	Jr. Loan Policy	\$25 if issued within 6 months; \$50 if issued after 6 months
JR2	Revolving Credit	Jr. Loan Policy	\$20



CLTA and Other Endorsements

FORM	Description	Policy	Rate
100	Restrictions	Lenders	\$20
100.1	Vacant Land Commercial & Industrial Property	Lenders	\$20 Residential 10% of Base Rate Commercial \$20 minimum
100.2	Refer to ALTA 9		
100.3	Improved Land – Residential Commercial & Industrial Property	Owners	\$25 Residential 10% of Base Rate Commercial
100.4	Present Violation of Particular Restrictions	Lenders	\$20
100.5	Present Violation of Particular Restrictions	Lenders	\$20
100.6	Present Violation of Particular Restrictions	Owners	20% of Base Rate
100.11	Violation of Restrictions Liquor Reverter: 1 to 4 Family Dwellings Only	All Policies	20% of Basic Rate Owner \$20 Lender
100.12	Reverter Unenforceable	All Policies	20% of Basic Rate Owner \$20 Lender
100.13	Upkeep Assessments Subordinate	Lenders	\$20
100.16	Mortgage Exempt from Membership in Association	Lenders	\$20
100.18	Reverter	Lenders	\$25
100.20	Present Violation of CC& R’S	All Policies	20% of Basic Rate Owners 10% of Basic Rate Lenders
100.23	Damage to Improvements Right of Surface Entry	Lenders	10% of Basic Rate Lenders
100.24	No Right of Surface Entry	Lenders	10% of Basic Rate Lenders
100.26	Damage to Improvements Right of Surface Entry (FHA Projects Only)	Lenders	10% of Basic Rate Lenders
100.29	Mineral Rights, Damage to Improvements	All Policies	20% of Basic Rate Owners 10% of Basic Rate Lenders \$20 minimum
100.30	Mineral Rights, Damage To Improvements	Lenders	10% of Basic Rate Lenders \$25 minimum
100.31	Mineral Rights, Damage	Owner	20% of Basic Rate \$20 minimum
100.32	Release of Surface Rights	All Policies	\$50 Owner Policy \$30 Lender Policy
101	Mechanic Lien Insurance Modification Language 52	All Policies	\$40 Subject to UW approval
101.1	Mechanic Lien Coverage	All Policies	\$50 Subject to UW approval
101.2	Mechanic Lien Coverage	Lenders	\$1.50/\$1,000 based upon advance or aggregate advance
101.2A	Mechanic Lien Coverage	Lenders	\$1.50/\$1,000,000 based upon advance or aggregate advance
101.3	Mechanic Lien Coverage	Lenders	\$3/\$1,000 based upon face amount of policy



102.4	Foundation Endorsement	Lenders	10% of Base Rate \$20 minimum
102.5	Foundation-No Violation No encroachment onto Easements Or Adjoining Land	Lenders	15% of Base Rate \$25 minimum
102.6	Foundation – No Violation of CCR’S No Encroachment onto Easements Or Adjoining Land	Lenders	15% of Base Rate based on portion of loan applicable to land covered
102.7	Foundation – No Violation of CCR’S No Encroachment onto Easements Or Adjoining Land: (Portion of Land)	Lenders	15% of Base Rate based on portion of loan applicable to land covered
103.1	Refer to ALTA 28	All Policies	20% of Base Rate Owners \$25 Lender
103.2	Encroachment Removal	All Policies	20% of Base Rate Owners 10% of Base Rate Lenders \$20 minimum
103.3	Easement Endorsement Removal of Improvement	Lenders	10% of Base Rate \$25 minimum
103.6	Improvement Encroachment Easements	Lenders	10% of Base Rate \$20 minimum
103.7	Property Abuts on Open Street	All Policies	\$25
103.8	Encroachments from Adjoining Property	Lenders	10% of Base Rate
104	Assignment of Beneficial Interest	Owners	No Charge up to 1 year \$20 after 1 year
104.1	Assignment of Beneficial Interest Additional	Lenders	10% of Base Rate based on balance of encumbrance \$25 minimum
104.2	Assignment of Beneficial Interest and Change of Effective Date	Lenders	10% of Base Rate based on balance of encumbrance
104.3	Collateral Assignment	Lenders	\$25
104.4	Collateral Assignment	Lenders	10% of Base Rate \$20 minimum
104.8	Valid Assignment of Beneficial Interest (Broad Coverage)	Lenders	15% of Base Rate
104.10	Valid Assignment of Beneficial Interest	Lenders	10% of Base Rate
107	Date Down/Commitments		\$20
107.2	Increased Liability	All Policies	\$25 + Applicable Rate
107.2	Increased Liability	All Policies	25% of Base Rate plus applicable rate increase
107.6	Waiver of Defense of Knowledge Imputed from Lender to Another Lender	Lenders	20% of Base Rate \$25 minimum
107.7	Knowledge	Owners	10% of Base Rate \$25 minimum
107.9	Naming Additional Insured	Owners	\$20
107.10	Naming Additional Insured without Limited Language	All Policies	10% of Base Rate \$20 minimum



107.11	Change Effective Date	Owners	10% of Base Rate w/in first year \$20 minimum
107.12	Change Effective Date with No Change of ownership and no exceptions	Owners	10% of Base Rate w/in first year \$20 minimum
108.8	Additional Advance	Lenders	\$25 + applicable premium for increased liability
110.1	Excepting Printed Exception	All Policies	No charge if issued with form 100
110.1a	Deleting other Exceptions not Covered in other Printed Endorsements	Owner	No charge
110.2	Mineral Lease – Insure Over	All Policies	10% of Base Rate
110.3	Extending Commitments – Not for Affirmative Coverage	All Policies	No charge
110.3a	Extending Commitments – Not for Affirmative Coverage	All Policies	No charge
110.4	Modification of Deed of Trust	Lenders	10% of Base Rate based on unpaid encumbrance
110.5	Modification of Deed of Trust	Lenders	20% of Base Rate based on unpaid encumbrance \$20 minimum
110.6	Re-Negotiable Rate Mortgage Variable Rate	Lenders	\$20
110.7	Variable Rate Mortgage; Alta 6	Lenders	\$20
110.7a	Advances, Change in Rate	Lenders	\$25
110.7b	Advances	Lenders	\$25
110.9	Refer to ALTA 8.2		
110.10	Change in Rate	Lenders	\$25
111	Partial Release, No Impairments	Lenders	20% of Base Rate Base on balance of encumbrance
111.3	Partial Release No Impairments, No Encroachments	Lenders	20% of Base Rate Base on balance of encumbrance
111.4	Partial Release Does not Reduce Insurance	Lenders	\$50
111.7	Advances	Lenders	\$25
111.9	FNMA Balloon Endorsement	Lenders	\$20
111.1	Obligatory Advance	Lenders	10% of Base Rate \$20 Minimum
112.1	Bond Holders Endorsement	Lenders	10% of Base Rate
115.1	Refer to ALTA 4		
116	Improvements & Location	Lenders	\$10
116 IMP	Improvements & Location	Lenders	10% of Base Rate



	<i>Commercial Property</i>		
116.1	Refer to ALTA 25	Lenders	20% of Base Rate
116.2	Condominium Endorsement	Lenders	\$10
116.4	Refer to ALTA 19.1	All Policies	20% of Base Rate Owner 10% of Base Rate Lender
116.6	Legal Description Equivalency	Lenders	No Charge is close by fund or agent, Call underwriting for requirements otherwise.
116.7	Name Equivalency	Lenders	No Charge is close by fund or agent, Call underwriting for requirements otherwise.
122	Mandatory Advance	Lenders	10% of Base Rate based on amount of advance \$25 minimum
122.1	Advances	Lenders	\$25
122.2	Revolving Credit Loan (ATGF CT-48)	Lenders	10% of Base Rate \$20 minimum
122.3	Line of Credit (ATGF CT-47)	Lenders	\$20
122.4	Advances, Change in Rate	Lenders	\$25
122.5	Variable Rate with Advances	Lenders	\$25
122.6	Optional Advances-Line of Credit	Lenders	\$25
122.8	Special Balloon Endorsement	Lenders	\$20
122.9	Line of Credit Increase	Lenders	10% of Base Rate within first year 25% of Base Rate after first year
122.10	Reverse Mortgage	Lenders	10% of Base Rate
122.11	Shared Appreciation Mortgage	Lenders	20% of Base Rate
123.1	Refer to ALTA 3		
123.2	Refer to Alta 3.1		
125	Truth in Lending Refer to ALTA 2		
130	Refer to ALTA 20	Owners	No Charge
130.1	Inflation Protection	Owners	No Charge
130.2	Residential Extra Protection (O.E.C) Alta Plain Language Commitment Only	Owners	No Charge
130.3	Inflation Protection Alta Plain Language Policy	Owners	No Charge
150	Solar	Lenders	\$50
150.1	Arbitration	Lenders	\$25
161	Guarantee Date Down	TSG	\$50
Form 45	Creditors Rights Exception	Lenders	10% of Base Rate



Form A	Mechanic's Lien (<i>ALTA Construction Loan Policy</i>)	Lenders	\$1.50/\$1000 based on advances or aggregate policy amount
Form C	Mechanic's Lien (<i>ALTA Construction Loan Policy</i>)	Lenders	\$3/\$1000 based on advances or aggregate policy amount
Form D	Mechanic's Lien (<i>ALTA Construction Loan Policy</i>)	Lenders	\$3/\$1000 based on advances or aggregate policy amount
Form F	Fairways Endorsement Partnership Dissolution	Owners	\$25
Form GE-1	Gap Coverage	Owners	\$25
Form L	Leasehold	All Policies	No Charge
Form S	Subdivision Map Act	Lenders	\$20
Form T	Tax Parcel Endorsement	Lenders	\$20
Form U	Usury	Lenders	\$25
Form 8C	Environmental for Commercial Properties	Lenders	10% of Base Rate
ATGF 26.1	Revolving Credit Endorsement (CT-50A)	Lenders	\$20
ATGF36.1	Conditional Right to Refinance	Lenders	20% of Base Rate \$20 minimum
ATGF BK-1	Equity Line Endorsement	Lenders	\$20
ATGF BK-2	Equity Line Endorsement	Lenders	\$20
ATGF-SCR	Notice of Construction Loan	Lenders	5% of Base Rate \$50 minimum \$500 maximum
110.3b	Blank Endorsement	All Policies	Applicable Rate
Inflation	Inflation Endorsement	Owners	No Charge