



*First American
Title Insurance Company*

Washington Schedule of Title Insurance Rates

February 1, 2017

WASHINGTON

Schedule of Rates

Effective February 1, 201

GENERAL INFORMATION

This Schedule of Rates (this "Schedule") supersedes all previous rate schedules and filings.

The term "rates" in this Schedule includes the risk premium, search charge, and every other charge, whether denominated premium or otherwise, made by the Company or its agent to an insured or an applicant for any policy or contract for the issuance of title insurance, but does not include escrow, settlement, or closing fees or charges, or cancellation fees.

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**Section A
DEFINITIONS**

- ALTA: American Land Title Association.
- Basic Commercial Rate: See Section C.
- Basic Rate: The Basic Residential Rate for Residential property or Commercial property with a Fair Value of less than \$1,000,000, or the Basic Commercial Rate for Commercial property with a Fair Value of \$1,000,000 or more.
- Basic Residential Rate: See Section C.
- Commercial: Any property that is not Residential.
- Company: First American Title Insurance Company.

- EAGLE Policy Surcharge: The surcharge for an EAGLE Owner's Policy set forth in Section B.2(a).
- EAGLE Owner's Policy: The Company's branded version of the ALTA Homeowner's Policy of Title Insurance.
- Extended Coverage: Coverage without one or more Standard Exceptions.
- Extended Coverage Surcharge: The surcharge for Extended Coverage set forth in Section B.2(b).
- Fair Value: The sale price, including any encumbrances being assumed by the buyer, except that where no sale is involved, the Fair Value is determined based on available information, but in no event is less than the sum of all the monetary encumbrances to which the title is subject.
- Loan Policy: A title insurance policy insuring a lender or assignee of a lender.
- Mortgage: A lien against real property, including a deed of trust or other real property security transfer.
- Owner's Policy: A title insurance policy insuring an owner, easement holder, optionee, vendee, or lessee.
- Residential: Improved one-to-four family residences, condominiums, townhouses or other similar properties, but not including apartment buildings designed for rental/lease tenants.
- Scheduled Rate: The rate charged for a policy pursuant to this Schedule, taking into account any applicable surcharges or discounts.
- Standard Coverage: Coverage with all Standard Exceptions.
- Standard Exceptions: Industry-standard, generic exceptions, other than exceptions specific to a particular property or particular transaction.

Section B GENERAL PROVISIONS

B.1 COMPUTATION OF RATES AND CHARGES

All charges and rates for title insurance are to be computed in accordance with this Schedule. Rates specified herein shall be charged on title insurance contracted for on or after the effective date of the filing. All rates and charges contemplated by this Schedule shall be rounded up to the next dollar except as otherwise expressly provided. Any reference to "per \$1,000" or "per \$20,000" shall mean and include "per \$1,000 and any portion thereof" or "per \$20,000 and any portion thereof," as applicable.

The charge for increased liability shall be the difference between the Scheduled Rate based upon the amount of insurance shown in the initial policy or binder and the Scheduled Rate based upon the amount and type of insurance ultimately issued.

The Basic Rate, subject to additional charges or modifications as provided in this Schedule, shall be applicable in issuing preliminary commitments and policies of title insurance, except as otherwise specifically provided.

Whenever documents of any kind that impose liability on the Company are recorded in accordance with specific instructions, the charges in accordance with this Schedule for a policy covering such documents will accrue immediately upon recording. Any subsequent services rendered or insurance provided shall be additionally charged for in accordance with this Schedule.

B.2 ADDITIONAL CHARGES

(a) EAGLE Policy Surcharge

A surcharge of 10% of the Basic Rate shall be added to the Scheduled Rate for all EAGLE Owner's Policies. No additional surcharge for the removal of Standard Exceptions shall apply to an EAGLE Owner's Policy.

(b) Extended Coverage Surcharge

Except as otherwise noted in this Schedule, when an Owner's Policy or a Loan Policy provides Extended Coverage, the Extended Coverage Surcharge shall be added to Scheduled Rate, as follows:

Owner's Policy: 35% of the Basic Rate.

Loan Policy: 35% of the Basic Rate, provided that if the Loan Policy is issued concurrently with an Owner's Policy subject to the Extended Coverage Surcharge, the Extended Coverage surcharge does not apply to the Loan Policy.

(c) Additional Parcel Work Charges on Insured Transactions

- (1) If an examination for one policy involves more than three contiguous parcels of land held in one ownership at the time of application, and all such parcels are located in the same section, donation land claim, or platted addition, an additional work charge of \$50 applies to each parcel of land in excess of three.
- (2) If an examination for one policy involves two or more non-contiguous parcels of land held in one ownership at the time of application, then an additional \$100 work charge shall apply for each non-contiguous parcel in excess of one.
- (3) If an examination for one policy involves two or more contiguous parcels of land held in one ownership at the time of application, but said parcels are located in more than one section, donation land claim or platted addition, then an additional \$100 work charge shall apply for each parcel in addition to one.

B.3 HIGH VALUE COMMERCIAL TRANSACTIONS

For title insurance on Commercial transactions involving property with a Fair Value of \$1,000,000 or more, the rate may be reduced by 10% when a copy of a commitment or policy of title insurance on the same property is submitted by the customer prior to closing.

For Commercial transactions involving policies with a liability of \$10,000,000 or more, the rate may be calculated in accordance with the following rules:

- (a) The starting point will be the Basic Commercial Rate.
- (b) Debits or credits selected by the Company's underwriting department based on the following factors and in the following amounts may be applied to the Basic Commercial Rate:

(1) Underwriting Analysis

- a. Energy projects involving multiple parcels that are assembled into a single integrated project, as impacted by:
 - Number of parcels (including those pertaining to any transmission line easements expected to be insured)
 - Number of separate ownerships
 - Time period of seasoning of estates or interests to be insured
 - Access issues for each parcel
 - Potential encroachment issues for each parcel
 - Extent of mineral rights severances for each parcel and whether surface entry rights are waived
 - Covenants, conditions and restrictions affecting each parcel, the length of time each has been in place, and the type, scope and credibility of available evidence confirming no existing violations
 - Zoning for each parcel
 - Mechanic's lien issues
 - Scope of coverage requested by tax equity investors
0% to +20%
- b. Property on a reservation or other Native American ownership: 0% to +10%
- c. Perishable Agricultural Commodities Act:
 - Determination of use of site for business purposes
 - Determination of size of business
 - Determination of percentage of business that implicates PACA
 - Determination of dealer or producer involvement
0% to +10%
- d. Packers and Stockyards Act:
 - Determination of use of site for business purposes
 - Determination of size of business
 - Determination of percentage of business that implicates PSA
 - Determination of dealer or producer involvement
0% to +10%
- e. Pending or recent foreclosure/deed in lieu/sheriff's sale/tax sale: 0% to +10%
- f. Oil, gas, and mineral estates:

- Extent of mineral estate severances and whether surface entry rights are waived
 - Availability, scope and credibility of valuation evidence pertaining to the severed oil, gas and mineral estate to set appropriate Amount of Insurance
 - Determination of mineral content and activity in the jurisdiction of the subject property
 - Determination of nature and age of improvements relative to mineral rights severances
 - Determination of size and use (or proposed use) of property relative to mineral rights
 - Extent of restrictive covenants and whether they restrict or outright prohibit oil, gas and mineral exploration and development
 - Extent and scope of laws and zoning ordinances and whether they limit or prohibit oil, gas and mineral exploration and development
0% to +20%
- g. New/recent/ongoing construction or recorded mechanic's lien: -20% to +20%
- h. Creditors' rights risks in back chain: additional charge 0% to +10%
- i. Determination of ownership of land underlying waterways, as impacted by:
- Navigable v. Non-navigable waters
 - Tidally Influenced v. Non-Tidally Influenced waters
 - Mean High Waterline vs. Ordinary High Water Mark
 - Conveyance of Tidelands or Shorelands
+10% to -10%
- j. Sophistication and experience of the parties and their counsel, as impacted by:
- Extent of established track record with customer(s) (6 transactions or more) in relation to development, construction and project management success
 - Familiarity with level of due diligence completed by counsel
 - Familiarity of customer and counsel with specific property type and coverage available for special risks
0% to -25%
- k. Length of ownership: 0% to -15%
- l. Property type/size, as impacted by:
- Length of time property has been in current configuration
 - Consistency of use of the property
 - Number of easements present
 - Risk of encroachments
 - Amount of acreage
 - Property crossing county lines
0% to -20%

m. Recent insurance: 0% to -20%

(2) Additional/Expedited Services

- a. Mapping of easements: -10% to +10%
- b. Mineral searches: 0% to -10%
- c. Zoning compliance reports: 0% to -10%
- d. Need for employee overtime to meet transactional deadlines: 0% to +10%
- e. Reallocation of staff to meet the parties' transactional deadlines: 0% to +10%

(c) The debits and credits identified in this section will be added or subtracted together to achieve the total net adjustment. The total net adjustment may not exceed +/-60%

**Section C
BASIC TITLE INSURANCE RATES**

The Basic Residential Rate, applicable to title insurance on all Residential property and on Commercial property with a Fair Value less than \$1,000,000, is the rate set forth in Appendix A. The Basic Commercial Rate, applicable to title insurance on Commercial property with a Fair Value of \$1,000,000 or more, is the rate set forth in Appendix B.

**Section D
ENDORSEMENTS**

Endorsements providing additional or modified coverages or insurance may be issued upon compliance with the Company's underwriting requirements for the charges set forth in Appendix C, except as otherwise expressly provided in this Schedule.

**Section E
OWNER'S INSURANCE**

E.1 OWNER'S POLICY OTHER THAN THOSE ADDRESSED IN OTHER SECTIONS OF THIS SCHEDULE

For an Owner's Policy other than an Owner's Policy issued under another section of this Schedule, the rate is 100% of the Basic Rate.

E.2 SHORT TERM RATE

- (a) Residential Property; and Commercial Property with Fair Value under \$1,000,000

If an order for an Owner's Policy is placed within ten years following the effective date of a prior title insurance policy issued by any title insurer in conjunction with a recorded deed to a bona fide purchaser for Fair Value on the same property, the charge for the new Owner's Policy will be 80% of the Basic Rate.

- (b) Commercial Property with Fair Value of \$1,000,000 or more

If an order for an Owner's Policy is placed within ten years following the effective date of a prior title insurance policy issued by any title insurer in conjunction with a recorded deed to a bona fide purchaser

for Fair Value on the same property, the charge for the new Owner's Policy shall be 75% of the Basic Commercial Rate.

E.3 CONCURRENT OWNER'S POLICY

When a Standard Coverage Owner's Policy is issued to a seller concurrently with issuance of another policy of title insurance by the Company and contains a pro tanto provision or pro tanto endorsement that reduces the Company's liability under the other policy or policies, the seller's Standard Coverage Owner's Policy shall be issued for the Flat Base Rate set forth in Section F.3, and the other policies shall be rated as provided in the other provisions of this Schedule.

E.4 COMMERCIAL MULTI-FAMILY PROPERTY

In the event the property to be insured is multi-family commercial property having five or more units, the premium for a Standard Coverage Owner's Policy will be computed at 40% of the Basic Commercial Rate.

E.5 RESIDENTIAL/HOMEOWNER'S RATE

The rate for an EAGLE Owner's Policy issued to insure the purchaser on a sale of an existing Residential property in King, Pierce, Snohomish, and Thurston Counties is 90% of the Basic Rate. The Eagle Policy Surcharge does not apply to policies rated under this Section. For other counties, the rate is as set forth in other sections of this Schedule.

**Section F
LENDER'S INSURANCE**

F.1 LOAN POLICY OTHER THAN THOSE ADDRESSED BELOW

For a Loan Policy other than a Loan Policy issued under another section of this Schedule, the rate is 100% of the Basic Rate.

F.2 REFINANCE RATE

When a new Loan Policy is being issued insuring a new Mortgage, and a Loan Policy was previously issued on the property covered by the new Loan Policy, then the charge for the new Loan Policy shall be 50% of the Basic Rate.

This rate does not apply to Loan Policies rated under Section F.8 (Prime/Blanket Exception Loan Policy).

The Extended Coverage Surcharge does not apply to policies rated under this Section F.2.

**F.3 EXTENDED COVERAGE LOAN POLICY INSURING A PURCHASE MONEY LOAN
(RESIDENTIAL ONLY)**

For an Extended Coverage Loan Policy insuring a purchase money loan on Residential property, regardless of whether or not the Company is issuing an Owner's Policy in the same transaction, the rate is as set forth in Appendix D.

F.4 CONCURRENT LOAN POLICY

For purposes of this Section, the term "Flat Base Rate" means \$250 for all Residential property and for Commercial property with a Fair Value of less than \$1,000,000, and \$590 for Commercial property with a Fair Value of \$1,000,000 or more.

When a Loan Policy is issued concurrently with an Owner's Policy except for Loan Policies subject to Section F.3 above, the Owner's Policy is rated as provided under the other provisions of this Schedule, and the Loan Policy is rated as shown in the following chart. In the case of multiple Loan Policies, the first Loan Policy is rated as provided in the following charts and each additional Loan Policy is rated at the Flat Base Rate.

Loan Policy 1	Owner's Policy	Rate for First Loan Policy
Standard Coverage	Standard Coverage or EAGLE Owner's Policy	Flat Base Rate
Extended Coverage	Standard Coverage or EAGLE Owner's Policy	Residential: the sum of (i) Flat Base Rate and (ii) Extended Coverage Surcharge Commercial: Flat Base Rate
Standard Coverage	Extended Coverage	Flat Base Rate
Extended Coverage	Extended Coverage	Flat Base Rate

For a transaction with two Loan Policies and no Owner's Policy, the first Loan Policy is rated as provided under this Schedule based on the aggregate liability under the two Loan Policies, and the second Loan Policy is rated at the Flat Base Rate.

For a Commercial transaction, if the concurrent Loan Policy liability exceeds the liability under the Owner's Policy, the rate for the additional amount shall be the Scheduled Rate based on the additional amount.

F.5 SHORT TERM LOAN RATE

- (a) Residential Property; and Commercial Property with Fair Value under \$1,000,000

If an order for a Loan Policy is placed within ten years following the effective date of a prior title insurance policy issued by any title insurer in conjunction with a recorded deed to a bona fide purchaser for Fair Value on the same property, the charge for the Loan Policy will be 80% of the Basic Rate.

- (b) Commercial Property with Fair Value of \$1,000,000 or more

If an order for a Loan Policy is placed within ten years following the effective date of a prior title insurance policy issued by any title insurer in conjunction with a recorded deed to a bona fide purchaser for Fair Value on the same property, the charge for the Loan Policy will be 75% of the Basic Commercial Rate.

F.6 equiSMART MASTER LOAN POLICY

FACT Loan Policies issued under the equiSMART Master Loan Program are available for Residential equity line loan transactions for lenders participating in the Company's equiSMART Program at the rates specified in this Section.

<u>Loan Amount</u>	<u>Rate</u>
Up to \$100,000	\$80
\$100,001 to \$250,000	\$106
\$250,001 to \$500,000	\$170

This Section does not apply to loan amounts in excess of \$500,000.

equiSMART Program Endorsements:

FACT Modified Gap Exclusion Endorsement: No charge
FACT Policy First Lien Exclusion: \$5
FACT Policy Limited Modification: \$25

F.7 ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

The premium charge for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

<u>Amount of Insurance</u>	<u>Rate</u>
Up to \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

For each \$500,000 of liability above \$2,000,000 or part thereof up to \$20,000,000, add \$100. This Section does not apply to liabilities in excess of \$20,000,000.

F.8 PRIME/BLANKET EXCEPTION LOAN POLICY

(a) Standard Coverage

The charge for a Standard Coverage Loan Policy that contains the four special blanket exceptions listed below, as described in the policy or its schedules, shall be rated in accordance with section (a) of Appendix E. The special blanket exceptions are:

- (1) Taxes and assessments not yet due.
- (2) Covenants, conditions, and restrictions affecting title appearing in the public record.
- (3) Easements appearing in the public record.
- (4) Reservations or leases of minerals or mineral rights appearing in the public record.

This sub-section does not apply to liabilities in excess of \$500,000.

(b) Extended Coverage

The charge for an Extended Coverage Loan Policy that contains the four special blanket exceptions listed in subsection (a) above shall be rated in accordance with section (b) of Appendix E.

This subsection does not apply to liabilities in excess of \$1,500,000.

F.9 COMMERCIAL MULTI-FAMILY PROPERTY

In the event the property to be insured is multi-family commercial property having five or more units, the premium for an Extended Coverage Loan Policy to insure a refinance of a prior encumbrance will be computed at 35% of the Basic Commercial Rate.

F.10 MORTGAGE POLICY INSURING EXTENSION AND/OR MODIFICATION OF MORTGAGE

Policies issued covering an agreement extending or modifying the terms of insured mortgages or deeds of trust are issued at the following premium, based upon the unpaid balance of the encumbrance:

40% of Basic Rate.

The above premium applies up to the amount of insurance stated in the original policy. Insurance in excess thereof shall be charged for on an increased liability basis based at the appropriate per unit rate for the type of insurance issued.

**Section G
BINDERS**

This section applies to a commitment to issue a policy at a future date ("Binder"). Where a Binder is requested for the Fair Value of a property (including contemplated improvements), the rate for the Binder and subsequent policy shall be the Basic Rate minus any rate reduction, plus an additional 10% surcharge (minimum of \$150) for Standard Coverage or the Basic Rate minus any rate reduction, plus the Extended Coverage Surcharge of 35% plus an additional 10% surcharge (minimum of \$150). This total amount will be billed at the time of the issuance of the Binder.

The Binder shall include a commitment period of 90 days during which the Binder may also be used in conjunction with a loan, lease or any other transaction subject to the following conditions:

1. The Binder is issued upon recording the initial transaction in lieu of a policy of title insurance;
2. A transaction to an ultimate insured who is the nominee of the insured named in the Binder is recorded within 90 days from the date of the commitment;
3. If the final policy is for a larger amount than the original Binder amount, the charge for the policy shall be based on the increased amount of insurance at the rate provided in this Schedule, and the amount paid for the Binder will be applied to the charge for the final policy;
4. Supplemental reports and updates to the Binder will be furnished at a minimum charge of \$40 each; and

5. If separate lender's insurance is requested concurrently with the issuance of the Binder and in an amount not in excess of the Binder amount, an additional charge shall be made at the rate under F.3, including the Extended Coverage Surcharge where applicable.

This Section does not apply to policies issued and priced under the provisions of Section H of this Schedule (Subdivider Rate).

When a policy of title insurance is issued pursuant to the Binder as provided above, the Binder terminates. If no such other transaction is consummated within 90 days from issuance of the Binder, a policy of title insurance as specified in the Binder will automatically be issued without any additional charge.

Section H SUBDIVIDER RATE

The minimum charge for a policy issued under this Section shall be \$300. The Extended Coverage Surcharge and EAGLE Surcharge, as applicable, apply to Owner's Policies issued under this Section but not to Loan Policies issued under this Section.

H.1 RAW LAND

Owner's Policies insuring the sale of land that has not been developed in any manner and is zoned as residential, multi-family, or mixed use ("Raw Land") from a builder or developer (a "Subdivider") to another Subdivider shall be rated at 40% of the Basic Rate. Loan Policies insuring a Mortgage financing only the acquisition cost of Raw Land by a Subdivider from another Subdivider with the expressed intent of dividing the Raw Land into parcels for sale or lease shall be rated at 40% of the Basic Rate.

H.2 HORIZONTAL CONSTRUCTION

Owner's Policies insuring the sale of land zoned as residential, multi-family, or mixed use property from a Subdivider who has already sub-divided the land into multiple parcels and/or prepared the land for construction of new improvements by performing work such as excavation, grading or installation of infrastructure shall be rated at 40% of the Basic Rate.

H.3 CONSTRUCTION LOANS (COMMERCIAL AND RESIDENTIAL)

A Loan Policy insuring a Mortgage to finance new construction shall be rated at 35% of the Basic Rate if the loan proceeds include proceeds dedicated toward construction costs. Foundation endorsements issued in connection with improvements constructed using the proceeds of the insured Mortgage may be provided at no additional charge.

H.4 SALE OUTS

Owner's Policies insuring the sale or lease of new Residential property or condominium units following completion of construction shall be rated at 30% of the Basic Rate.

H.5 INVESTOR RATE

When the following conditions apply, the Owner's Policy shall be rated at 40% of the Basic Rate: (a) the policy insures the sale or lease of property; and (b) the seller completed renovations of the property within one year of the date of recording the conveyance deed for the sale to the insured buyer/lessee.

Section I EAGLE 9 UCC POLICIES

These rates apply to a single-site, single debtor/obligor or seller transaction and may include one UCC pre-filing search at the Office of the Secretary of State, as well as pre-search filing copies up to ten pages. These rates may also include the preparation and filing of one required UCC Financing Statement and such services as the Company may provide in order to track the expiration and termination dates of UCC Financing Statement(s) insured under the *EAGLE 9[®] UCC Insurance Policy* for which the rate is paid.

I.1 UCC BASIC INSURANCE RATES

The rate in this Section I.1 is the "UCC Basic Insurance Rate."

<u>Amount of Insurance</u>	<u>Rate</u>
\$0 to \$500,000	\$1.57 per thousand, subject to minimum premium of \$500
\$500,001 to \$2,000,000	\$785 plus \$0.70 per thousand on amount over \$500,001
\$2,000,001 to \$5,000,000	\$1,835 plus \$0.55 per thousand on amount over \$2,000,001
\$5,000,001 to \$10,000,000	\$3,485 plus \$0.50 per thousand on amount over \$5,000,001
\$10,000,001 to \$20,000,000	\$5,985 plus \$0.46 per thousand on amount over \$10,000,001
\$20,000,001 to \$30,000,000	\$10,585 plus \$0.42 per thousand on amount over \$20,000,001
\$30,000,001 to \$40,000,000	\$14,785 plus \$0.40 per thousand on amount over \$30,000,001
\$40,000,001 to \$50,000,000	\$18,785 plus \$0.38 per thousand on amount over \$40,000,001
\$50,000,001 to \$100,000,000	\$22,585 plus \$0.37 per thousand on amount over \$50,000,001
\$100,000,001 to \$300,000,000	\$41,085 plus \$0.36 per thousand on amount over \$100,000,001
\$300,000,001 and above	\$113,085 plus \$0.35 per thousand on amount over \$300,000,001

I.2 MIXED COLLATERAL TRANSACTIONS

In transactions of any amount where both real property and personal property secure the subject indebtedness and Company policies are concurrently issued as to both real property and the personal property, the rate for the *EAGLE 9[®] UCC Insurance Policy* is 90% of the UCC Basic Insurance Rate.

I.3 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, the rate for the *EAGLE 9[®] UCC Insurance Policies* is not less than 50% of the UCC Basic Insurance Rate. No other discounts shall apply.

I.4 BUYERS POLICIES

In transactions in which the *EAGLE 9[®] UCC Insurance Policy for Buyers* is the only UCC insurance policy issued by the Company, the rate shall be 50% of the UCC Basic Insurance Rate, provided that the minimum charge shall be the greater of \$500 or \$0.35 per \$1,000 of insurance.

I.5 CONCURRENTLY ISSUED POLICIES

In transactions in which both the *EAGLE 9[®] UCC Insurance Policy* and the *EAGLE 9[®] UCC Insurance Policy for Buyers* are issued, the rate for the *EAGLE 9[®] UCC Insurance Policy* is as provided under the other provisions of this Section I, and the rate for the *EAGLE 9[®] UCC Insurance Policy for Buyers* is an additional 10% of the rate applicable to the *EAGLE 9[™] UCC Insurance Policy*, subject to a minimum charge of \$500,

In transactions in which the amount of the *EAGLE 9[®] UCC Insurance Policy for Buyers* exceeds that of the *EAGLE 9[®] UCC Insurance Policy*, the rate applicable to such excess amount shall be 50% of the UCC Basic Insurance Rate.

I.6 VACATION INTEREST POLICIES

For transactions in which the *EAGLE 9[™] UCC Vacation Interest Policy* is issued, the rate is \$75 per policy.

I.7 INSURED SEARCH POLICIES

In transactions in which the *EAGLE 9[™] UCC Search Insurance Policy* is issued, the following rates shall apply:

<u>Liability Amount:</u>	<u>Rate:</u>
\$0 to \$25,000	\$29
\$25,001 to \$50,000	\$39
\$50,001 to \$100,000	\$49
\$100,001 to \$150,000	\$59
\$150,001 to \$200,000	\$69
\$200,001 to \$250,000	\$79

The above rates include one debtor search in a single jurisdiction. This subsection does not apply to policies in excess of \$250,000.

I.8 INSURED FILING POLICIES

In transactions in which the *EAGLE 9[™] UCC Search Insurance Policy* is issued, the following rates shall apply:

<u>Liability Amount:</u>	<u>Rate:</u>
\$0 to \$25,000	\$29

\$25,001 to \$50,000	\$39
\$50,001 to \$100,000	\$49
\$100,001 to \$150,000	\$59
\$150,001 to \$200,000	\$69
\$200,001 to \$250,000	\$79

This subsection does not apply to policies in excess of \$250,000.

I.9 UCC ENDORSEMENTS

NUMBER	DESCRIPTION	CHARGE
E9-5.0	Seller's Lien Endorsement	10% of policy rate for the first seller of the pledged collateral to the debtor and 5% for each additional seller, with a minimum endorsement charge of \$250 per seller.
E9-6.0	Tax Lien Endorsement	\$150 for \$0 to \$250,000 in coverage and \$0.18 per \$1,000 for \$250,001 and above in coverage per jurisdiction per debtor.
E9-10.0	Tracking Endorsement	\$29
E9-11.0	Lender's Aggregation Endorsement	\$250
E9-16.0	Mezzanine Endorsement	10% of policy rate for the first issuer of the pledged equity and 5% for each additional issuer, with a minimum endorsement charge of \$250 per issuer.
E9-26.0	Waiver of Attorney Subrogation Rights Endorsement	\$125, if to insured lender's counsel \$1000, if to debtor's counsel
E9-37.0	Post Policy Modification Endorsement	Cost will depend on type of modification. Change of Name of Insured: Paragraph 1 - \$500 Update to all of Schedule A - \$850 single debtor (\$150 for each additional debtor)
E9B-2.0	Increase to Insuring Clause 2 Coverage Endorsement	\$0.18 per \$1,000 in coverage above \$250,000 per seller name per jurisdiction.
E9B-3.0	Equity Ownership Endorsement	10% of policy rate for the first issuer of pledged equity and 5% for each additional issuer, with a minimum endorsement charge of \$250 per issuer.

E9B-4.0	Increase to Insuring Clause 4 Coverage Endorsement	\$0.18 per \$1,000 in coverage above \$250,000 per seller name per jurisdiction.
E9B-5.0	Increase to Insuring Clause 5 Coverage Endorsement	\$0.18 per \$1,000 in coverage above \$250,000 per seller name per jurisdiction.

Section J GUARANTEES

J.1 TRUSTEE'S SALE GUARANTEE

A trustee's sale guarantee is issued for the benefit of a trustee or attorney in connection with a proposed foreclosure of a Mortgage.

The charge for a trustee's sale guarantee shall be 90% of the Basic Rate based upon the amount in default. The charge includes six date-down reports within a period of 36 months, not to exceed more than two per 12 month period, from the date of original guarantee. Additional date-down reports may be made at a charge of \$30 per date-down. At the conclusion of 36 months following the date of the original guarantee, the guarantee is expired.

If a trustee's sale guarantee previously issued by the Company is reissued as a litigation guarantee or vice versa, or is reissued for the benefit of a newly substituted trustee, an additional charge of \$25 shall be made for the reissuance.

The trustee's sale guarantee is issued for the benefit of the trustee or attorney only and shall not be used as a means of providing insurance for the recordation of the trustee's deed, or deed in lieu of foreclosure.

No portion of the charge for a trustee sale guarantee shall be applied as a credit on a subsequent Owner's Policy covering the acquisition of property through the trustee's sale, judicial foreclosure or deed in lieu of foreclosure, or on a subsequent Loan Policy covering a new loan or reinstatement of the loan under foreclosure.

On multiple deeds of trust covering land within the same plat or subdivision in a single ownership where the beneficiaries are the same and the purchasers at the sale are the same, the charge for multiple trustee's sale guarantees issued concurrently under this subsection may be based upon the aggregate amount of the loans, plus \$25 for each Mortgage or guarantee issued over one.

J.2 LITIGATION GUARANTEE

Litigation guarantees are issued for the purpose of instituting legal proceedings in connection with quiet title actions, partitions, or other matters of litigation or for the foreclosure of various types of liens or assessments.

The charge for a litigation guarantee is 100% of the Basic Rate, based upon the Fair Value of the particular estate or interest involved. A charge of \$30 applies to each date-down guarantee over one issued within a period of 24 months after the original guarantee to cover the filing of a lis pendens. After 24 months, the litigation guarantee expires and cannot be continued. Any new guarantee requested following expiration of an existing guarantee is subject to the charge set forth in this Section.

J.3 CONTRACT FORFEITURE GUARANTEE

A contract forfeiture guarantee is issued in connection with a proposed forfeiture of a real estate contract and includes a full examination of the record title, and the mailing addresses of certain parties as shown by the public records. The charge for a contract forfeiture guarantee shall be 100% of the Basic Rate based upon the amount in default. This charge includes two date-down reports within a period of 12 months from the date of original guarantee. Additional date-down reports may be made when called for at \$30 per date-down. At the conclusion of 12 months following the date of the original guarantee, the guarantee is expired.

J.4 RECORDED DOCUMENT GUARANTEE

The recorded document guarantee is based upon an examination of the Company's title plant records as to certain designated documents which describe the subject real property. Date-downs are not available for this guarantee. The amount of insurance shall be \$3,000.

- (a) If the Company has an open order placed by the applicant on the subject property for the purpose of insuring title, the charge for the recorded document guarantee shall be \$150 for Residential property and \$500 for Commercial property.
- (b) If the Company does not have an open order placed by the applicant on the subject property, the charge shall be as follows:
 - (1) Deeds and Leases Only: If the requested guarantee will pertain only to deeds and leases, the charge is \$200 for a single Residential parcel or \$500 for a single Commercial parcel, plus (1) \$100 per contiguous parcel over one (non-contiguous parcels must be covered under a separate guarantee); (2) \$2 for every year that title records are searched (for example, 50 years = \$100); and (3) \$4 for each abstracted document.
 - (2) All Documents: If the requested guarantee will pertain to all recorded documents, the charge is \$300 for a single Residential parcel or \$500 for a single Commercial parcel plus (1) \$150 per contiguous parcel over one (non-contiguous parcels must be covered under a separate guarantee); and (2) \$2 for every year that title records are searched (for example, 50 years = \$100); and (3) \$4 for each abstracted document.

J.5 LOT BOOK GUARANTEE

The charge for a lot book guarantee is \$75 per parcel for furnishing the last recorded instrument purporting to transfer title and any Mortgages affecting the property. The amount of insurance shall be \$100 per parcel.

J.6 COMBINATION GUARANTEE

A combination guarantee includes the coverage provided in a lot book guarantee issued under Section J.5 above and also reports on all federal tax liens, judgments and state tax warrants on specific named parties and for a requested time period. The guarantee may be issued for a charge of \$75 per parcel plus \$75 per name (spouses married to each other considered one name), plus \$5 for each lien over two reported. The amount of insurance shall be the next multiple of \$100 above the charge for the guarantee.

For example, if there are two parcels, one name, and two liens, the charge would be \$225, and the amount of insurance would be \$300.

J.7 SUBDIVISION GUARANTEE

A subdivision guarantee is issued for the purpose of providing title evidence as may be required when subdividing land pursuant to the provisions of Chapter 58.17, R.C.W. The subdivision guarantee is based upon an examination of the Company's title plant records and those records indexed by name. The charge for the subdivision guarantee is \$350 for Residential property and \$750 for Commercial property. The guarantee expires at the conclusion of 12 months from the date of the original guarantee for Residential property and at the conclusion of 36 months following the date of the original guarantee for Commercial property. A charge of \$30 applies to each date-down over three issued within a period of 12 months after the original guarantee. The amount of insurance shall be \$2,000.

**APPENDIX A
BASIC RESIDENTIAL RATE**

A King, Kitsap, Pierce, Snohomish and Thurston Counties:

<u>Liability From</u>	<u>To</u>	<u>Basic Rate</u>		
\$0	\$20,000	\$600		
\$20,001	\$500,000	\$40	per additional	\$20,000
\$500,001	\$1,000,000	\$35	per additional	\$20,000
\$1,000,001	\$5,000,000	\$30	per additional	\$20,000
\$5,000,001	\$10,000,000	\$22	per additional	\$20,000
\$10,000,001	\$100,000,000	\$12	per additional	\$20,000
\$100,000,001	and above	\$10	per additional	\$20,000

B. Adams, Asotin, Benton, Chelan, Clallam, Clark, Columbia, Cowlitz, Douglas, Ferry, Franklin, Garfield, Grant, Grays Harbor, Island, Jefferson, Kittitas, Klickitat, Lewis, Lincoln, Mason, Okanogan, Pacific, Pend Oreille, San Juan, Skagit, Skamania, Spokane, Stevens, Wahkiakum, Walla Walla, Whatcom, Whitman and Yakima Counties:

<u>Liability From</u>	<u>To</u>	<u>Basic Rate</u>		
\$0	\$20,000	\$500		
\$20,001	\$500,000	\$36	per additional	\$20,000
\$500,001	\$1,000,000	\$32	per additional	\$20,000
\$1,000,001	\$5,000,000	\$28	per additional	\$20,000
\$5,000,001	\$10,000,000	\$20	per additional	\$20,000
\$10,000,001	\$100,000,000	\$12	per additional	\$20,000
\$100,000,001	and above	\$10	per additional	\$20,000

**APPENDIX B
BASIC COMMERCIAL RATE**

The Basic Commercial Rate applicable to title insurance on Commercial property with a Fair Value of \$1,000,000 or more is:

<u>Amount of Insurance</u>	<u>Rate</u>
\$1,000,000	\$ 2,300

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

- add \$1.35 per \$1,000 up to and including \$5,000,000
- add \$1.00 per \$1,000 from \$5,000,001 up to and including \$ 10,000,000
- add \$.60 per \$1,000 from \$10,000,001 up to and including \$ 50,000,000
- add \$.55 per \$1,000 from \$50,000,001 up to and including \$ 100,000,000
- add \$.50 per \$1,000 in excess of \$ 100,000,000

In calculating this rate, the amount insured on all the land in the particular transaction, including those parcels insured by another title insurer, shall be aggregated.

**APPENDIX C
ENDORSEMENTS**

Filed endorsement charges are as set forth in the chart below. The charges contained herein are keyed to the coverages specifically referred to in each endorsement or its equivalent.

As used in this chart, N/A = Not Applicable, N/C = No charge. Percentages refer to a percentage of the Basic Rate based on the amount of insurance of the title policy for which the endorsement is applicable unless otherwise stated.

Endorsements will be issued only if underwriting requirements are satisfied.

Endorsement	Description	Any Owner's Policy	Lender's Extended Coverage	Lender's Standard Coverage
ALTA 1-06	Street Assessments	N/A	N/C	N/C
ALTA 3-06	Zoning and Unimproved Land	10%, Min \$100, Max \$1,500	10%, Min \$100, Max \$1,500	10%, Min \$100, Max \$1,500
ALTA 3.1-06	Zoning - Completed Structure	10%, Min \$100	10%, Min \$100	10%, Min \$100
ALTA 3.2-06	Zoning - Land Under Development	20%, Min \$150	20%, Min \$150	20%, Min \$150
ALTA 4-06	Condominium	N/C	N/C	N/C
ALTA 4.1-06	Condominium	N/C	N/C	N/C
ALTA 5-06	Planned Unit Development	N/C	N/C	N/C
ALTA 5.1-06	Planned Unit Development	N/C	N/C	N/C
ALTA 6-06	Variable Rate Mortgage	N/A	N/C	N/C
ALTA 6.1	Renegotiable Rate Variable Rate Mortgage - Negative	N/C	N/C	N/C
ALTA 6.2-06	Amortization	N/C	N/C	N/C
ALTA 7-06	Manufactured Housing Unit	N/C	N/C	N/C
ALTA 7.1-06	Manufactured Housing Unit - Conversion - Loan	N/C	N/C	N/C
ALTA 7.2-06	Manufactured Housing Unit - Conversion/Owner	\$50	N/A	N/A

Endorsement	Description	Any Owner's Policy	Lender's Extended Coverage	Lender's Standard Coverage
ALTA 8.1-06	Environmental Protection Lien	N/A	N/C	N/A
ALTA 8.2-06	Commercial Environmental Protection Lien	\$350	N/C	N/C
ALTA 9-06	Restrictions, Encroachments, Minerals - Loan Policy	N/A	N/C	N/C
ALTA 9.1-06	Covenants, Conditions, Restrictions - Unimproved Land - Owner's Policy	15%, Min \$150, Max \$750	N/A	N/A
ALTA 9.2-06	Covenants, Conditions and Restrictions - Owner's Policy - Improved Land	15%, Min \$250, Max \$750	N/A	N/A
ALTA 9.3-06	Covenants, Conditions, Restrictions- Loan Policy	N/C	N/C	N/C
ALTA 9.6-06	Private Rights - Loan Policy	N/A	\$100	\$100
ALTA 9.6.1-06	Private Rights - Current Assessments	N/A	N/C	N/C
ALTA 9.7-06	Restrictions, Encroachments, Minerals- Land Under Development - Loan Policy	N/A	15%, Min \$250, Max \$1,000	15%, Min \$250, Max \$1,000
ALTA 9.8-06	Covenants, Conditions Restrictions - Land Under Development - Owner's Policy	20%, Min \$500, Max \$1,500	N/A	N/A
ALTA 9.9-06	Private Rights - Owner's Policy	\$250	N/A	N/A
ALTA 9.10-06	Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	N/A	N/C	N/C

Endorsement	Description	Any Owner's Policy	Lender's Extended Coverage	Lender's Standard Coverage
ALTA 10-06	Assignment	N/A	\$50 if issued with policy, 15% (Min \$100) based on unpaid principal balance of the loan if issued later	\$50 if issued with policy, 15% (Min \$100) based on unpaid principal balance of the loan if issued later
ALTA 10.1-06	Assignment & Date Down	N/A	30%, Min \$100	30%, Min \$100
ALTA 11-06	Mortgage Modification	N/A	30%, based on unpaid balance of loan, Min \$175	20%, based on unpaid balance of loan, Min \$175
ALTA 11.1-06	Mortgage Modification w/Subordination	N/A	30%, based on unpaid balance of loan, Min \$175	20%, based on unpaid balance of loan, Min \$175
ALTA 11.2-06	Mortgage Modification with Additional Amount of Insurance	N/A	30%, based on unpaid balance of loan, Min \$175, plus 70% for additional advance amount	20%, based on unpaid balance of loan, Min \$175, plus 70% for additional advance amount
ALTA 12-06	Aggregation - Loan	N/A	\$500	\$500
ALTA 12.1-06	Aggregation - State Limits	N/A	\$500	\$500
ALTA 13-06	Leasehold - Owner's	N/C	N/A	N/A
ALTA 13.1-06	Leasehold - Loan	N/A	N/C	N/C
ALTA 14-06	Future Advance - Priority	N/A	\$100	\$50
ALTA 14.1-06	Future Advance - Knowledge	N/A	\$100	\$50
ALTA 14.2-06	Future Advance - Letter of Credit	N/A	\$100	\$50
ALTA 14.3-06	Future Advance - Reverse Mortgage	N/A	\$100	\$50
ALTA 15-06	Non-Imputation - Full Equity Transfer	10%, Min \$100, Max \$1,500	N/A	N/A
ALTA 15.1-06	Non-Imputation - Additional Insured	10%, Min \$100, Max \$1,500	N/A	N/A

Endorsement	Description	Any Owner's Policy	Lender's Extended Coverage	Lender's Standard Coverage
ALTA 15.2-06	Non-Imputation - Partial Equity Transfer	10%, Min \$100, Max \$1,500	N/A	N/A
ALTA 16-06	Mezzanine Financing	10%, Max \$2,500	N/A	N/A
ALTA 17-06	Access and Entry	\$150	N/C	N/C
ALTA 17.1-06	Indirect Access and Entry	\$150	\$150	\$150
ALTA 17.2-06	Utility Access	\$500	\$500	\$500
ALTA 18-06	Single Tax Parcel	\$150	\$150	\$150
ALTA 18.1-06	Multiple Tax Parcel	\$150	\$150	\$150
ALTA 18.2-06	Multiple Tax Parcel	\$150	\$150	\$150
ALTA 19-06	Contiguity - Multiple Parcels	\$350	\$250	\$250
ALTA 19.1-06	Contiguity - Single Parcel	\$250	\$150	\$150
ALTA 19.2-06	Contiguity - Specified Parcels	\$250	\$150	\$150
ALTA 20-06	First Loss - Multiple Parcel Transactions	N/A	15%, Max \$2,500	15%, Max \$2,500
ALTA 22-06	Location	\$100	N/C	N/C
ALTA 22.1-06	Location and Map	\$100	N/C	N/C
ALTA 23-06	Co-Insurance - Single Policy	N/C	N/C	N/C
ALTA 24-06	Doing Business	N/A	\$150	\$150
ALTA 25-06	Same as Survey	\$150	\$150	\$150
ALTA 25.1-06	Same as Portion of Survey	\$150	\$150	\$150
ALTA 26-06	Subdivision	\$150	\$150	\$150
ALTA 27-06	Usury	N/A	\$150	\$150
ALTA 28-06	Easement - Damage or Enforced Removal	\$300	\$150	\$150
ALTA 28.1-06	Encroachments - Boundaries & Easements	\$300	\$150	\$150

Endorsement	Description	Any Owner's Policy	Lender's Extended Coverage	Lender's Standard Coverage
ALTA 28.2-06	Encroachments - Boundaries & Easements - Described Improvements	\$300	\$150	\$150
ALTA 28.3-06	Encroachments - Boundaries Easements - Described Improvements and Land Under Development	\$350	\$350	\$350
ALTA 29-06	Interest Rate Swap Endorsement - Direct Obligation	N/A	\$500	\$500
ALTA 29.1-06	Interest Rate Swap Endorsement - Additional Interest	N/A	\$500	\$500
ALTA 29.2-06	Interest Rate Swap Endorsement -Direct Obligation-Defined Amount	N/A	Basic Rate applied to "Additional Amount of Insurance" specified in endorsement plus \$150	Basic Rate applied to "Additional Amount of Insurance" specified in endorsement plus \$150
ALTA 29.3-06	Interest Rate Swap Endorsement -Additional Interest - Defined Amount	N/A	Basic Rate applied to "Additional Amount of Insurance" specified in endorsement plus \$150	Basic Rate applied to "Additional Amount of Insurance" specified in endorsement plus \$150
ALTA 30-06	Shared Appreciation Mortgage	N/A	\$150	\$150
ALTA 30.1-06	Commercial Participation Interest	N/A	\$150	\$150
ALTA 31-06	Severable Improvements	5%, Min \$250, Max \$1,500	5%, Min \$250, Max \$1,500	5%, Min \$250, Max \$1,500
ALTA 32-06	Construction Loan - Loss of Priority	N/A	N/C	N/A
ALTA 32.1-06	Construction Loan - Loss of Priority - Direct Payment	N/A	N/C	N/A

Endorsement	Description	Any Owner's Policy	Lender's Extended Coverage	Lender's Standard Coverage
ALTA 32.2-06	Construction Loan - Loss of Priority -Insured's Direct Payment	N/A	N/C	N/A
ALTA 33-06	Disbursement	N/A	\$100	\$100
ALTA 34-06	Identified Risk Coverage	N/C if issued for continuation of assumption of risk already undertaken by the Company, otherwise \$750	N/C if issued for continuation of assumption of risk already undertaken by the Company, otherwise \$500	N/C if issued for continuation of assumption of risk already undertaken by the Company, otherwise \$500
ALTA 35-06	Substances - Buildings Minerals and Other Subsurface	\$250	\$150	\$150
ALTA 35.1-06	Minerals and other subsurface substances - Improvements	\$250	\$150	\$150
ALTA 35.2-06	Minerals and other subsurface substances - described improvements	\$250	\$150	\$150
ALTA 35.3-06	Minerals and other subsurface substances - Land Under Development	10%, Min \$250, Max \$1,000	\$350	\$350
ALTA 36-06	Energy Project - Leasehold/Easement - Owner's	10%, Min \$500	N/A	N/A
ALTA 36.1-06	Energy Project - Leasehold/Easement - Loan	N/A	10%, Min \$500	10%, Min \$500
ALTA 36.2-06	Energy Project - Leasehold - Owner's	10%, Min \$500	N/A	N/A
ALTA 36.3-06	Energy Project - Leasehold - Loan	N/A	10%, Min \$500	10%, Min \$500
ALTA 36.4-06	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Owner's	10%, Min \$500	N/A	N/A

Endorsement	Description	Any Owner's Policy	Lender's Extended Coverage	Lender's Standard Coverage
ALTA 36.5-06	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Loan	N/A	10%, Min \$500	10%, Min \$500
ALTA 36.6-06	Energy Project - Encroachments	10%, Min \$500	10%, Min \$500	10%, Min \$500
ALTA 36.7-06	Energy Project - Fee Estate - Owner's	10%, Min \$500	N/A	N/A
ALTA 36.8-06	Energy Project - Fee Estate - Loan	N/A	10%, Min \$500	10%, Min \$500
ALTA 37-06	Assignments of Rents or Leases	N/A	\$100	\$100
ALTA 38-06	Mortgage Tax	N/A	N/C	N/C
ALTA 39-06	Policy Authentication	N/C	N/C	N/C
ALTA 40.06	Tax Credit - Owner's	10%, Max \$500	N/A	N/A
ALTA 40.1-06	Tax Credit - Defined Amount - Owner's	10%, Max \$500	N/A	N/A
ALTA 41-06	Water - Buildings	\$150	\$150	\$150
ALTA 41.1-06	Water - Improvements	\$150	\$150	\$150
ALTA 41.2-06	Water - Described Improvements	\$150	\$150	\$150
ALTA 41.3-06	Water - Land Under Development	\$300	\$300	\$300
ALTA 42-06	Commercial Lender Group	N/A	\$150	\$150
ALTA 43-06	Anti-Taint	N/A	\$150	\$150
ALTA 44-06	Insured Mortgage Recording	N/A	N/C	N/C
ALTA 45-06	Pari Passu Mortgage - Loan Policy	N/A	\$150	\$150
ALTA 46-06	Option Endorsement	\$100	N/A	N/A
CLTA 100	CLTA Comprehensive Endorsement	N/A	N/C	N/C

Endorsement	Description	Any Owner's Policy	Lender's Extended Coverage	Lender's Standard Coverage
CLTA 102.5-06	Foundation	N/A	15% , Min. \$50 or as otherwise rated under Section H.3	15% , Min. \$50 or as otherwise rated under Section H.3
CLTA 102.7-06	Foundation - Portion of Land	N/A	15% , Min. \$50 or as otherwise rated under Section H.3	15% , Min. \$50 as otherwise rated under Section H.3
CLTA 103.3-06	Removal of Improvements from Easement	\$300	\$150	\$150
CLTA 103.4-06	Easements Providing Ingress & Egress	\$250	\$250	\$250
CLTA 103.5-06	Exercise of Surface Rights for Extraction of Water	\$150	\$150	\$150
CLTA 103.7-06	Land Abuts on Existing Street	\$150	\$150	\$150
CLTA 104.7	Assignment of Rents	N/A	\$100	\$100
CLTA 107.2-06	Increased Liability	Basic Rate for Additional Amount	Basic Rate for Additional Amount	Basic Rate for Additional Amount
CLTA 107.9	Additional Insured	\$250	\$250	\$250
CLTA 107.10	Additional Insured	\$250	\$250	\$250
CLTA 108.8	Additional Advance	N/A	70% based on the amount advanced	70% based on the amount advanced
CLTA 110.1-06	Encumbrance Deleted	N/C if issued to remove arbitration provision, or to remove exception post-policy as a result of risk mitigation, otherwise \$750	N/C if issued to remove arbitration provision, or to remove exception post-policy as a result of risk mitigation, otherwise \$500	N/C if issued to remove arbitration provision, or to remove exception post-policy as a result of risk mitigation, otherwise \$500
CLTA 110.5-06	Modification of Mortgage	N/A	30%, based on unpaid balance of loan, Min \$175	20%, based on unpaid balance of loan, Min \$175
CLTA 110.7-06	Insurance Against Enforceability	\$100	\$100	\$100

Endorsement	Description	Any Owner's Policy	Lender's Extended Coverage	Lender's Standard Coverage
CLTA 110.10-06	Mortgage Modification and Additional Advance	N/A	30%, based on unpaid balance of loan, Min \$175, plus 70% for additional advance amount	20%, based on unpaid balance of loan, Min \$175, plus 70% for additional advance amount
CLTA 111-06	Partial Recon	N/A	\$100	\$100
CLTA 111.2-06	Mortgage Priority, Subordination	N/A	\$150	\$150
CLTA 111.4	Mortgage Impairment After Conveyance	N/A	\$250	\$250
CLTA 116	Designation of Improvements	\$100	N/C	N/C
CLTA 122	Priority over intervening matters	N/A	\$100	\$100
FA WA Date Down	Washington Date Down	\$300	\$100	\$100
FA 47	Extension of Maturity Date	N/A	\$200	\$200
FA 48	Limited Modification Endorsement	N/A	\$200	\$200
FA 55	Fairway - Change in Partnership	\$150	N/A	N/A
FA 55.1	Fairway and Successor Insured	\$150	N/A	N/A
FA 56	Reverse Mortgage	N/A	\$150	\$150
FA 61	Pending Disbursement	N/A	N/C	N/A
FA 61.1	Construction Loan Disbursement	N/A	\$100	N/A
FA 61.2	Construction Loan - Reinstatement of Paragraph 11(a)	N/A	\$100	\$100
FA 61 (CA)	Pending Disbursement	N/A	N/C	N/A
FA 61.122 (CA)	Construction Loan Disbursement	N/A	\$100	N/A

Endorsement	Description	Any Owner's Policy	Lender's Extended Coverage	Lender's Standard Coverage
FA NAL	Native American Lands Endorsement	N/C	N/C	N/C
FA Spreading	Spreading Endorsement	\$200 for each parcel added by the endorsement plus 30% of the Basic Rate based on the additional amount of coverage requested, minimum total \$500	\$200 for each parcel added by the endorsement plus 30% of the Basic Rate based on the principal balance of the loan, minimum total \$500	\$200 for each parcel added by the endorsement plus 30% of the Basic Rate based on the principal balance of the loan, minimum total \$500

APPENDIX D

PURCHASE MONEY LOAN RATE FOR ALTA EXTENDED LOAN POLICIES

(a) King, Kitsap, Pierce, Snohomish and Thurston Counties:

<u>Liability From</u>	<u>To</u>	<u>Rate</u>	<u>Liability From</u>	<u>To</u>	<u>Rate</u>
\$0	\$20,000	\$460	\$760,001	\$780,000	\$968
\$20,001	\$40,000	\$474	\$780,001	\$800,000	\$980
\$40,001	\$60,000	\$488	\$800,001	\$820,000	\$992
\$60,001	\$80,000	\$502	\$820,001	\$840,000	\$1,005
\$80,001	\$100,000	\$516	\$840,001	\$860,000	\$1,017
\$100,001	\$120,000	\$530	\$860,001	\$880,000	\$1,029
\$120,001	\$140,000	\$544	\$880,001	\$900,000	\$1,041
\$140,001	\$160,000	\$558	\$900,001	\$920,000	\$1,054
\$160,001	\$180,000	\$572	\$920,001	\$940,000	\$1,066
\$180,001	\$200,000	\$586	\$940,001	\$960,000	\$1,078
\$200,001	\$220,000	\$600	\$960,001	\$980,000	\$1,090
\$220,001	\$240,000	\$614	\$980,001	\$1,000,000	\$1,103
\$240,001	\$260,000	\$628	\$1,000,001	\$1,020,000	\$1,113
\$260,001	\$280,000	\$642	\$1,020,001	\$1,040,000	\$1,124
\$280,001	\$300,000	\$656	\$1,040,001	\$1,060,000	\$1,134
\$300,001	\$320,000	\$670	\$1,060,001	\$1,080,000	\$1,145
\$320,001	\$340,000	\$684	\$1,080,001	\$1,100,000	\$1,155
\$340,001	\$360,000	\$698	\$1,100,001	\$1,120,000	\$1,166
\$360,001	\$380,000	\$712	\$1,120,001	\$1,140,000	\$1,176
\$380,001	\$400,000	\$726	\$1,140,001	\$1,160,000	\$1,187
\$400,001	\$420,000	\$740	\$1,160,001	\$1,180,000	\$1,197
\$420,001	\$440,000	\$754	\$1,180,001	\$1,200,000	\$1,208
\$440,001	\$460,000	\$768	\$1,200,001	\$1,220,000	\$1,218
\$460,001	\$480,000	\$782	\$1,220,001	\$1,240,000	\$1,229
\$480,001	\$500,000	\$796	\$1,240,001	\$1,260,000	\$1,239
\$500,001	\$520,000	\$809	\$1,260,001	\$1,280,000	\$1,250
\$520,001	\$540,000	\$821	\$1,280,001	\$1,300,000	\$1,260
\$540,001	\$560,000	\$833	\$1,300,001	\$1,320,000	\$1,271
\$560,001	\$580,000	\$845	\$1,320,001	\$1,340,000	\$1,281
\$580,001	\$600,000	\$858	\$1,340,001	\$1,360,000	\$1,292
\$600,001	\$620,000	\$870	\$1,360,001	\$1,380,000	\$1,302
\$620,001	\$640,000	\$882	\$1,380,001	\$1,400,000	\$1,313
\$640,001	\$660,000	\$894	\$1,400,001	\$1,420,000	\$1,323
\$660,001	\$680,000	\$907	\$1,420,001	\$1,440,000	\$1,334
\$680,001	\$700,000	\$919	\$1,440,001	\$1,460,000	\$1,344
\$700,001	\$720,000	\$931	\$1,460,001	\$1,480,000	\$1,355
\$720,001	\$740,000	\$943	\$1,480,001	\$1,500,000	\$1,365
\$740,001	\$760,000	\$956			

For liabilities exceeding \$1,500,000 the rate shall be applied as 35% of the Basic Rate, plus \$250

(b) Adams, Asotin, Benton, Chelan, Clallam, Clark, Columbia, Cowlitz, Douglas, Ferry, Franklin, Garfield, Grant, Grays Harbor, Island, Jefferson, Kittitas, Klickitat, Lewis, Lincoln, Mason, Okanogan, Pacific, Pend Oreille, San Juan, Skagit, Skamania, Spokane, Stevens, Wahkiakum, Walla Walla, Whatcom, Whitman and Yakima Counties:

<u>Liability From</u>	<u>To</u>	<u>Rate</u>	<u>Liability From</u>	<u>To</u>	<u>Rate</u>
\$0	\$20,000	\$425	\$760,001	\$780,000	\$885
\$20,001	\$40,000	\$438	\$780,001	\$800,000	\$896
\$40,001	\$60,000	\$451	\$800,001	\$820,000	\$907
\$60,001	\$80,000	\$463	\$820,001	\$840,000	\$918
\$80,001	\$100,000	\$476	\$840,001	\$860,000	\$929
\$100,001	\$120,000	\$488	\$860,001	\$880,000	\$941
\$120,001	\$140,000	\$501	\$880,001	\$900,000	\$952
\$140,001	\$160,000	\$514	\$900,001	\$920,000	\$963
\$160,001	\$180,000	\$526	\$920,001	\$940,000	\$974
\$180,001	\$200,000	\$539	\$940,001	\$960,000	\$985
\$200,001	\$220,000	\$551	\$960,001	\$980,000	\$997
\$220,001	\$240,000	\$564	\$980,001	\$1,000,000	\$1,008
\$240,001	\$260,000	\$577	\$1,000,001	\$1,020,000	\$1,018
\$260,001	\$280,000	\$589	\$1,020,001	\$1,040,000	\$1,027
\$280,001	\$300,000	\$602	\$1,040,001	\$1,060,000	\$1,037
\$300,001	\$320,000	\$614	\$1,060,001	\$1,080,000	\$1,047
\$320,001	\$340,000	\$627	\$1,080,001	\$1,100,000	\$1,057
\$340,001	\$360,000	\$640	\$1,100,001	\$1,120,000	\$1,067
\$360,001	\$380,000	\$652	\$1,120,001	\$1,140,000	\$1,076
\$380,001	\$400,000	\$665	\$1,140,001	\$1,160,000	\$1,086
\$400,001	\$420,000	\$677	\$1,160,001	\$1,180,000	\$1,096
\$420,001	\$440,000	\$690	\$1,180,001	\$1,200,000	\$1,106
\$440,001	\$460,000	\$703	\$1,200,001	\$1,220,000	\$1,116
\$460,001	\$480,000	\$715	\$1,220,001	\$1,240,000	\$1,125
\$480,001	\$500,000	\$728	\$1,240,001	\$1,260,000	\$1,135
\$500,001	\$520,000	\$739	\$1,260,001	\$1,280,000	\$1,145
\$520,001	\$540,000	\$750	\$1,280,001	\$1,300,000	\$1,155
\$540,001	\$560,000	\$761	\$1,300,001	\$1,320,000	\$1,165
\$560,001	\$580,000	\$773	\$1,320,001	\$1,340,000	\$1,174
\$580,001	\$600,000	\$784	\$1,340,001	\$1,360,000	\$1,184
\$600,001	\$620,000	\$795	\$1,360,001	\$1,380,000	\$1,194
\$620,001	\$640,000	\$806	\$1,380,001	\$1,400,000	\$1,204
\$640,001	\$660,000	\$817	\$1,400,001	\$1,420,000	\$1,214
\$660,001	\$680,000	\$829	\$1,420,001	\$1,440,000	\$1,223
\$680,001	\$700,000	\$840	\$1,440,001	\$1,460,000	\$1,233
\$700,001	\$720,000	\$851	\$1,460,001	\$1,480,000	\$1,243
\$720,001	\$740,000	\$862	\$1,480,001	\$1,500,000	\$1,253
\$740,001	\$760,000	\$873			

For liabilities exceeding \$500,000 the rate is 35% of the Basic Rate, plus \$250

APPENDIX E
PRIME/BLANKET EXCEPTION LOAN POLICY

(a) STANDARD COVERAGE

All Counties:

<u>Amount of Insurance</u>	<u>Rate</u>
Up to \$175,000	\$259
\$175,001 to \$260,000	\$299
\$260,001 to \$375,000	\$373
\$375,001 to \$500,000	\$464

(b) EXTENDED COVERAGE

All Counties:

<u>Amount of Insurance</u>	<u>Rate</u>
Up to \$175,000	\$350
\$175,001 to \$260,000	\$403
\$260,001 to \$375,000	\$503
\$375,001 to \$500,000	\$626
\$500,001 to \$650,000	\$763
\$650,001 to \$800,000	\$1,186
\$800,001 to \$1,000,000	\$1,426
\$1,000,001 to \$1,250,000	\$1,532
\$1,250,001 to \$1,500,000	\$1,830