

Wyoming Schedule of Title Insurance Rates

June 1, 2021

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WYOMING

Schedule of Title Insurance Rates

Effective June 1, 2021

GENERAL INFORMATION

This Schedule of Title Insurance Rates (this "Schedule") shall not be construed as establishing or changing the rules and procedures pertaining to the practices followed by the Company. The Rates and Charges contained in this Schedule are applicable only to the products and services provided for herein.

This Schedule supersedes all previous rate schedules and filings.

SECTION A DEFINITIONS

- ALTA: American Land Title Association.
- Basic Rate: Basic Rate for insurance set forth in Section C.
- Charge: The dollar amount to be paid for a title insurance product or service.
- Commercial: Any property that is not Residential.
- <u>Commitment</u>: An offer furnished in connection with an application for title insurance stating the requirements, terms, and conditions upon which the Company is willing to insure an interest in the subject property.
- Company: First American Title Insurance Company.
- Construction Loan: A loan for the purpose of construction of improvements to the subject property.
- Extended Coverage: Coverage without one or more Standard Exceptions.
- <u>Fair Value</u>: The Fair Value is 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.
- Owner's Policy: A title insurance policy insuring an owner, optionee, vendee, or lessee.
- Rate: The unit price per exposure unit used to determine the Charge.
- Residential: One-to-four family residential property that qualifies for residential or non-agricultural redemption periods under Wyoming mortgage foreclosure statutes.

- Parcel: See Section B.5.
- <u>Scheduled Charge</u>: The Charge for a policy pursuant to this Schedule, taking into account any surcharges or discounts.
- Standard Coverage: Coverage with all Standard Exceptions.
- <u>Standard Exceptions</u>: Industry-standard generic exceptions, other than exceptions specific to a particular property or particular transaction, that are included in the standard pre-printed forms of the Company filed with the Insurance Commissioner.

SECTION B GENERAL PROVISIONS

B.1 COMPUTATION OF RATES AND CHARGES

All Rates and Charges for title insurance are to be computed in accordance with this Schedule. Rates and Charges 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 at each calculation except as otherwise expressly provided. Any reference to "per \$1,000 of liability" shall mean and include "per \$1,000 of liability and any portion thereof."

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

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 will accrue immediately upon closing or recording, whichever comes first. Additional Charges shall be made for subsequent services or insurance provided in accordance with this Schedule.

B.2 CANCELLATION

If a Commitment is issued, the Scheduled Charge is imposed even if the order for the Commitment is cancelled, except as follows:

- 1. The Charge may be waived if a Commitment incident to a concurrent title policy is cancelled prior to commencement of the title search.
- If the Commitment is issued and the order for title insurance is cancelled after the title search has commenced and the Commitment has not been acted upon by the recordation of a deed, mortgage, or other instrument, a cancellation Charge of 50% of the Scheduled Charge for the requested title insurance policy may be assessed.
- 3. The Charge may be waived where a Commitment is furnished in good faith in furtherance of a bona fide sale, purchase or loan transaction, which for good reason is not consummated.

B.3 RATES AND CHARGES FOR UNUSUAL, DIFFERENT, OR ADDITIONAL RISKS OR SERVICES

Rates and Charges in excess of or different from those set forth in this Schedule may be made when special or unusual conditions are encountered, special or unusual risks are insured, or special services are rendered. The excess or varying Rates and Charges shall be reasonably commensurate with the risk assumed or the costs of the services performed and shall be agreed to in writing by the party or parties responsible for the payment in advance. When services are required under conditions for which no Rate or Charge has been provided in this Schedule, a Charge shall be made which, in the opinion of the Company, is consistent with the general pricing procedures as set forth herein.

B.4 REINSURANCE

The Rates set forth in this Schedule may be increased by the cost of any reinsurance required by the insured.

B.5 ADDITIONAL CHARGES

(a) Multiple Parcels

If multiple Parcels in a legal description are searched, an additional Charge of \$100 will be made for each chain of title searched over one.

As used in this Schedule, "Parcel" means:

- Land in the same tract, subdivision or section, title to which is vested in one ownership, is one Parcel, except that when the land is divided by a county line, the land in each county is considered a separate Parcel;
- 2. Land in the same or different tracts, subdivisions or sections, title to which is vested in separate ownerships, are separate Parcels;
- 3. Any vacated portion of a street or alley or an easement or right-of-way not previously insured is a separate Parcel.
- (b) Easements and Rights-of-Way

When a title insurance policy will cover a Parcel subject to an easement, a right-of-way, or both, an additional Charge of \$100 is made for each Parcel the easement or right-of-way crosses.

SECTION C BASIC TITLE INSURANCE RATE

The Basic Rate is set forth in Appendix A.

SECTION D ENDORSEMENTS

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

SECTION E OWNER'S INSURANCE

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

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is:

Policy Type	Rate
Standard Coverage	100% of the Basic Rate
Extended Coverage - Residential	110% of the Basic Rate
Extended Coverage - Commercial	110% of the Basic Rate

E.2 CONTRACT VENDEE

This section applies when the insured is a vendee under a land sale contract seeking an Owner's Policy to cover the vendee's rights under the land sale contract (the "Original Policy"), rather than the fee interest, and anticipates purchasing a subsequent Owner's Policy when the land sale contract is fulfilled and the vendee acquires the fee interest (the "Contract Fulfillment Policy"). The Rate for the Original Policy shall be 100% of the Basic Rate, and the Rate for the Contract Fulfillment Policy shall be 30% of the Basic Rate up to the amount of liability under the Original Policy. Insurance in excess of the Original Policy amount is priced on an increased liability basis as provided in Section B.1.

E.3 SHORT TERM RATE

When a copy of an existing Owner's Policy or Loan Policy, other than a Wyoming Foreclosure Title Policy, an ALTA Pre-Foreclosure Residential Limited Coverage Loan Policy, or a guarantee issued within three years prior to the order for a new Owner's Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the Rate for the new Owner's Policy is 70% of the Basic Rate.

E.4 OWNER'S POLICY FOLLOWING A FORECLOSURE OR DEED IN LIEU OF FORECLOSURE

Where the Owner's Policy is to be issued: (1) to the foreclosing lender in conjunction with a foreclosure or deed in lieu of foreclosure, or (2) to a purchaser from the foreclosing lender following a foreclosure or deed in lieu of foreclosure, the Rate shall be 100% of the Basic Rate, subject to the short term Rate in Section E.3 if applicable, provided that a Rate of 50% of the Basic Rate applies if the Company previously issued a Wyoming Foreclosure Title Policy to the insured who acquired the land through the foreclosure.

E.5 FRACTIONAL INTEREST

For an Owner's Policy insuring an owner's interest that is less than 100% of the subject land, the Rate is:

Interest	Rate	
0% - 20%	80% of the Basic Rate for the value of the fractional interest	
+20% - 40%	85% of the Basic Rate for the value of the fractional interest	
+40% - 60%	90% of the Basic Rate for the value of the fractional interest	
+60% - 80%	95% of the Basic Rate for the value of the fractional interest	
+80% - 100%	100% of the Basic Rate for the value of the fractional interest	

SECTION F LENDER'S INSURANCE

F.1 LOAN POLICY OTHER THAN A LOAN POLICY ADDRESSED IN OTHER SECTIONS OF THIS SCHEDULE

The Charge for Loan Policies other than Loan Policies issued under another section of this Schedule is:

Policy Type	Charge
Standard Coverage	100% of the Basic Rate
Extended Coverage - Residential	110% of the Basic Rate
Extended Coverage - Commercial	110% of the Basic Rate

F.2 CONCURRENT (SIMULTANEOUS) LOAN POLICY

(a) Single Loan

This section applies to Loan Policies issued concurrently with an Owner's Policy. The Charge for the Owner's Policy will be determined under Section E, and for the Loan Policy the Charge is calculated in accordance with the following table for an amount of liability up to the Owner's Policy.

Loan Policy Type	Owner Policy Type	Charge for the Loan Policy
Standard Coverage	Standard Coverage	\$100
Extended Coverage	Standard or Extended Coverage	50% of the Charge provided in Section F.1

The Charge for insurance under a Loan Policy in excess of the amount of liability under the concurrently issued Owner's Policy amount shall be 100% of the Charge provided in Section F.1 for the excess liability for a Standard Coverage Loan Policy or Extended Coverage Loan Policy.

(b) Two Or More Loans

If a Loan Policy insuring additional loans is issued concurrently with the concurrently issued Owner's and Loan Policy on the first loan, and the aggregate total of all loans does not exceed the amount of insurance under the Owner's Policy, the Charge is \$100 for each additional Loan Policy. If the aggregate amount of the loans exceeds the amount of insurance under the Owner's Policy, the Rate for the Loan Policy covering the first loan is calculated under paragraph (a) above, and the Rate for the Loan Policy covering the second loan is 100% of the Charge provided in Section F.1, subject to the short term Rate in Section E.3.

F.3 MODEL LOAN RATE

For Loan Policies on Residential property where the loan proceeds are being used for any purpose other than the financing of the acquisition of the property, the Rate is 50% of the Charge provided in Section F.1. No other discounts apply.

F.4 REFINANCE RATE - COMMERCIAL PROPERTY

For a Loan Policy on Commercial property where the current owner of the land is entering into a new loan to refinance an existing loan from an institutional lender, the Rate for the new Loan Policy issued five or less years after the prior Loan Policy shall be 50% of the Charge provided in Section F.1 for the amount of insurance up to the amount of the prior Loan Policy and 100% of the Charge provided in Section F.1 for any excess amount of insurance, provided that endorsements not issued in connection with the original policy are rated as provided in Section D.

F.5 CENTRALIZED LOAN RATE

The Rate set forth in this section applies to the issuance of the ALTA Short Form Commitment, ALTA Short Form Expanded Coverage Residential Loan Policy (if this form is not offered in this state, issue the ALTA Short Form Residential Loan Policy), and includes the ALTA endorsements 4.0-06/4.1-06, 5.0-06/5.1-06, 6-06, 8.1-06, and 9.0-06/9.3-06/9.10-06. Additional fees may apply for additional endorsements (see Appendix B). This Rate is charged on a loan transaction that meets the criteria set forth below and is either (i) coordinated by one of the Company's centralized processing divisions (including First American Mortgage Solutions Group) or (ii) processed in a centralized production environment and coordinated by a multi-state policy issuing agent of the Company authorized in writing by the Company to use this Rate:

- 1. The loan proceeds are to be used for any purpose other than construction or the financing of the acquisition of the property in a concurrent purchase transaction;
- 2. The loan is secured by a deed of trust or mortgage on Residential property;
- 3. A short form Commitment and short form Loan Policy are issued and delivered electronically; and
- 4. The order is opened through a centralized point of entry or contact designated by the originating lender, and is processed using the Company's or multi-state policy issuing agent's electronic production system.

The Rate for Loan Policies subject to this section is:

Amount of Insurance	Rate
Up to and including \$250,000	\$455
\$250,001 to \$500,000	\$585
\$500,001 to \$750,000	\$715
\$750,001 to \$1,000,000	\$845
\$1,000,001 to \$1,500,000	\$975
\$1,500,001 to \$2,000,000	\$1,040

For each \$10,000 of liability above \$2,000,000, add \$4.

F.6 ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

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

Amount of Insurance	Rate
Up to and including \$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.

F.7 WYOMING FORECLOSURE TITLE POLICY - LOAN

This policy is issued for the benefit of a lender in connection with a proposed foreclosure of a mortgage or trust deed and includes one continuation or date-down endorsement (WY1001) issued within 12 months of date of policy and prior to the date of sale. The Rate is 90% of the Basic Rate based on the amount in default or, if requested for a lesser amount and the Fair Value is less than the amount in default, the Fair Value of the land. Additional continuation or date-down endorsements may be issued after 12 months and prior to the date of sale at a Charge of \$100 per endorsement. No other discounts apply.

F.8 ALTA PRE-FORECLOSURE RESIDENTIAL LIMITED COVERAGE LOAN POLICY

The Charge for an ALTA Pre-Foreclosure Residential Limited Coverage Loan Policy issued for the benefit of a lender in connection with a proposed foreclosure of a mortgage or trust deed with a maximum liability of \$10,000 is \$250. Date-down endorsements may be issued at a Charge of \$100 per endorsement.

F.9 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

For second or lessor priority mortgage loan transactions involving improved Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is specified in this section and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000.

Loan Amount	Rate
Up to and including \$150,000	\$150
\$150,001 to \$300,000	\$250

F.10 CONSTRUCTION LOAN POLICY

The Rate for a Loan Policy insuring a Construction Loan is 50% of the Basic Rate. No other discounts apply.

If a transaction qualifies for the Rates and/or credits of Sections F.3, F.4, and F.10, the Company will apply the Rates and/or credits of Sections F.3, F.4, or F.10 that provide the lowest Rate for the transaction.

SECTION G SUBDIVISION RATE

A Rate of 50% of the Scheduled Charge applies to the following policies issued for property consisting of two or more existing vacant lots and the initial resale of the lots after improved with contemplated units of occupancy:

- Owner's Policies issued in connection with the acquisition of the development project.
- 2. Owner's Policies issued to the purchasers of improved lots within the development project.
- 3. Loan Policies issued in connection with the financing and refinancing of the development project.

SECTION H GUARANTEES

H.1 LITIGATION GUARANTEE

The Rate for a litigation guarantee is 80% of the Basic Rate based on the value of the estate of interest involved. A continuation or date-down endorsement may be issued within 12 months of the original guarantee for a Charge of \$50.

H.2 TAX GUARANTEE

The Charge for a tax guarantee is \$25.

H.3 CHAIN OF TITLE GUARANTEE

The Rate for a chain of title guarantee is \$150 plus \$5 for each item reported. The amount of liability shall be the next multiple of \$100 over the amount charged.

H.4 MECHANIC'S LIEN GUARANTEE

The Rate for a mechanic's lien guarantee is \$75 per Parcel for \$1,000 in liability, plus \$5 for each lien over two reported. Liability amounts in excess of \$1,000 may be provided for an additional Charge of \$5 per \$1,000.

H.5 RECORD OWNER GUARANTEE

The Rate for a record owner guarantee is \$125 per Parcel. The amount of liability shall be the next multiple of \$100 over the Rate charged.

H.6 JUDGMENT AND TAX LIEN GUARANTEE

The Rate for a judgment and tax lien guarantee is \$75 per name (husband and wife considered one name) plus \$5 for each lien over two reported. The amount of liability shall be in an amount equal to the next multiple of \$100 over the amount charged.

H.7 LOT BOOK GUARANTEE

The Rate for a lot book guarantee is \$75 per Parcel for furnishing the name of the recorded owner and recorded mortgages affecting the land. The amount of liability shall be the next multiple of \$100 over the amount charged.

H.8 RECORDED DOCUMENT GUARANTEE

The Rate for a recorded document guarantee is \$175 for an amount of liability up to \$10,000, plus \$5 per \$1,000 over \$10,001, up to a liability amount of \$25,000, plus \$5 per instrument for each designated document attached to the guarantee. No recorded document guarantee shall be issued for a liability in excess of \$25,000.

H.9 CONDITION OF TITLE GUARANTEE

The Rate for a condition of title guarantee is \$250 per Parcel. The amount of liability shall be the next multiple of \$100 over the amount charged.

SECTION I UCC INSURANCE

I.1 UCC BASIC INSURANCE RATES

The Rate in this section is the "UCC Basic Insurance Rate."

Amount of Insurance	Rate
Up to and including \$500,000	\$1.57 per \$1,000, minimum \$500
\$500,001 to \$2,000,000	\$785 plus \$0.70 per \$1,000 on the amount over \$500,000
\$2,000,001 to \$5,000,000	\$1,835 plus \$0.55 per \$1,000 on the amount over \$2,000,000
\$5,000,001 to \$10,000,000	\$3,485 plus \$0.50 per \$1,000 on the amount over \$5,000,000
\$10,000,001 to \$20,000,000	\$5,985 plus \$0.46 per \$1,000 on the amount over \$10,000,000
\$20,000,001 to \$30,000,000	\$10,585 plus \$0.42 per \$1,000 on the amount over \$20,000,000
\$30,000,001 to \$40,000,000	\$14,785 plus \$0.40 per \$1,000 on the amount over \$30,000,000
\$40,000,001 to \$50,000,000	\$18,785 plus \$0.38 per \$1,000 on the amount over \$40,000,000
\$50,000,001 to \$100,000,000	\$22,585 plus \$0.37 per \$1,000 on the amount over \$50,000,000
\$100,000,001 to \$300,000,000	\$41,085 plus \$0.36 per \$1,000 on the amount over \$100,000,000
Above \$300,000,000	\$113,085 plus \$0.35 per \$1,000 on the amount over \$300,000,000

The minimum Charge for the EAGLE 9® UCC Insurance Policy and for the EAGLE 9® UCC Insurance Policy for Buyers is \$500. All Rates assume a single debtor or seller transaction.

I.2 MIXED COLLATERAL TRANSACTIONS

In transactions of any amount where both real property and personal property secure the subject indebtedness and are pledged by the same pledgors, and the Company's policies are concurrently issued as to both the real property and the personal property, the EAGLE 9® UCC Insurance Policy may be issued at a Rate of 90% of the UCC Basic Insurance Rate, subject to a minimum Charge of \$500.

1.3 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, an EAGLE 9® UCC Insurance Policy may be issued at a Charge of not less than 50% of the UCC Basic Insurance Rate, subject to a minimum Charge of \$500. 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 is 50% of the UCC Basic Insurance Rate, subject to a minimum Charge of \$500, provided that in no event shall the Rate for an EAGLE 9® UCC Insurance Policy for Buyers be less than \$0.35 per \$1,000 of insurance.

1.5 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 EAGLE 9® UCC Insurance Policy for Buyers may be issued at a Charge of 10% of the Charge 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 the excess amount is 50% of the UCC Basic Insurance Rate.

I.6 CANCELLATION

The Company shall impose a cancellation fee in connection with any UCC Commitment that does not result in the issuance of a UCC policy. The cancellation fee shall be reasonable and based upon the work involved, subject to a minimum Charge of \$250.

I.7 VACATION INTEREST POLICIES

On transactions where the EAGLE 9® UCC Vacation Interest Policy is issued, the Rate shall be:

Liability Amount	Rate
Up to and including \$75,000	\$30

For liability amounts above \$75,000, the Rate shall be \$0.75 per \$1,000 of liability.

I.8 INSURED SEARCH POLICIES

In transactions in which The Insured Search™ is issued, the following Rates apply:

Amount of Insurance	Rate
Up to and including \$25,000	\$34
\$25,001 to \$50,000	\$44
\$50,001 to \$100,000	\$54
\$100,001 to \$150,000	\$64
\$150,001 to \$200,000	\$74

Amount of Insurance	Rate
\$200,001 to \$250,000	\$84

The above Rates include one debtor search in a single jurisdiction. The cost associated with the appropriate UCC search, including but not limited to any correspondent, jurisdictional, delivery, and/or copy costs, is not included in the above Rate.

I.9 INSURED FILING POLICY

In transactions in which the EAGLE 9® UCC Filing Insurance Policy is issued, the following Rates shall apply:

Amount of Insurance	Rate		
Up to and including \$25,000	\$34		
\$25,001 to \$50,000	\$44		
\$50,001 to \$100,000	\$54		
\$100,001 to \$150,000	\$64		
\$150,001 to \$200,000	\$74		
\$200,001 to \$250,000	\$84		

The above Rates include one debtor filing in a single jurisdiction. The cost associated with the appropriate filing is not included in the above Rate.

I.10 <u>UCC ENDORSEMENTS</u>

Number	Description	Rate
E9-5.0	Seller's Lien Endorsement	10% of policy Rate for the first seller of
		the pledged collateral to the debtor and
İ		5% for each additional seller, with a
		minimum endorsement Charge of \$250
		per seller. Costs associated with
. ==		searches are not included.
E9-6.0	Tax Lien Endorsement	\$150 for \$0 to \$250,000 in coverage and
ł		\$0.18 per \$1,000 for \$250,001 and
		above in coverage per jurisdiction per
		debtor. Costs associated with tax lien
		searches are not included.
E9-7.0	Renewal Endorsement	10% of policy Rate, with a minimum
		endorsement Charge of \$500.
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.

Number	Description	Rate
E9-17.0	Pledged Equity 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 and \$1,000, if to debtor's counsel.
E9-28.0	Springing Control Endorsement	5% of policy Rate for the first issuer of the pledged equity and 2.5% for each additional issuer, with a minimum endorsement Charge of \$125 per issuer.
E9-29.0	Post-Policy Tax Lien Endorsement	\$125 per jurisdiction searched per debtor per bring down endorsement. Costs associated with tax lien searches are not included.
E9-30.0	Endorsement to Issue Post-Policy Judgment Lien Endorsement	\$125 per jurisdiction searched per debtor per bring down endorsement. Costs associated with searches are not included.
E9-34.0	Borrower's Status	\$125
E9-35.0	Date Down Endorsement to the EAGLE 9® UCC Foreclosure Notice Insurance Policy	Within 90 days of the original Date of Policy: \$100 for \$250,000, and \$0.03 per \$1,000 in coverage above \$250,000. Over 90 days from the original Date of Policy: \$100 for \$250,000, and \$0.09 per \$1,000 in coverage above \$250,000.
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) Costs associated with searches are not included.
E9B-1.0	Buyer's Aggregation Endorsement	\$250
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. Costs associated with tax lien searches are not included.
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 in Tax Lien Coverage Endorsement	\$0.18 per \$1,000 in coverage above \$250,000 per seller name per jurisdiction. Costs associated with tax lien searches are not included.

Number	Description	Rate
E9B-5.0	Amendment to Insuring Clause 4 Coverage	\$0.18 per \$1,000 in coverage above
	Endorsement	\$250,000 per seller name per
		jurisdiction. Costs associated with tax
1		lien searches are not included.

I.11 FORECLOSURE NOTICE POLICY

In transactions in which the EAGLE 9® UCC Foreclosure Notice Insurance Policy is issued, the following Rates apply:

Liability Amount	Rate		
Up to and including \$250,000	\$175		
Above \$250,000	\$175, plus \$0.18 per \$1,000 for liability in excess of \$250,000		

APPENDIX A BASIC TITLE INSURANCE RATE

Amount of Insurance Up to and Including	Rate	Amount of Insurance Up to and Including	Rate	Amount of Insurance Up to and Including	Rate
\$10,000	\$250	\$175,000	\$778	\$340,000	\$1,190
\$15,000	\$275	\$180,000	\$790	\$345,000	\$1,203
\$20,000	\$300	\$185,000	\$803	\$350,000	\$1,215
\$25,000	\$325	\$190,000	\$815	\$355,000	\$1,228
\$30,000	\$350	\$195,000	\$828	\$360,000	\$1,240
\$35,000	\$370	\$200,000	\$840	\$365,000	\$1,253
\$40,000	\$390	\$205,000	\$853	\$370,000	\$1,265
\$45,000	\$410	\$210,000	\$865	\$375,000	\$1,278
\$50,000	\$430	\$215,000	\$878	\$380,000	\$1,290
\$55,000	\$448	\$220,000	\$890	\$385,000	\$1,303
\$60,000	\$465	\$225,000	\$903	\$390,000	\$1,315
\$65,000	\$483	\$230,000	\$915	\$395,000	\$1,328
\$70,000	\$500	\$235,000	\$928	\$400,000	\$1,340
\$75,000	\$515	\$240,000	\$940	\$405,000	\$1,353
\$80,000	\$530	\$245,000	\$953	\$410,000	\$1,365
\$85,000	\$545	\$250,000	\$965	\$415,000	\$1,378
\$90,000	\$560	\$255,000	\$978	\$420,000	\$1,390
\$95,000	\$575	\$260,000	\$990	\$425,000	\$1,403
\$100,000	\$590	\$265,000	\$1,003	\$430,000	\$1,415
\$105,000	\$603	\$270,000	\$1,015	\$435,000	\$1,428
\$110,000	\$615	\$275,000	\$1,028	\$440,000	\$1,440
\$115,000	\$628	\$280,000	\$1,040	\$445,000	\$1,453
\$120,000	\$640	\$285,000	\$1,053	\$450,000	\$1,465
\$125,000	\$653	\$290,000	\$1,065	\$455,000	\$1,478
\$130,000	\$665	\$295,000	\$1,078	\$460,000	\$1,490
\$135,000	\$678	\$300,000	\$1,090	\$465,000	\$1,503
\$140,000	\$690	\$305,000	\$1,103	\$470,000	\$1,515
\$145,000	\$703	\$310,000	\$1,115	\$475,000	\$1,528
\$150,000	\$715	\$315,000	\$1,128	\$480,000	\$1,540
\$155,000	\$728	\$320,000	\$1,140	\$485,000	\$1,553
\$160,000	\$740	\$325,000	\$1,153	\$490,000	\$1,565
\$165,000	\$753	\$330,000	\$1,165	\$495,000	\$1,578
\$170,000	\$765	\$335,000	\$1,178	\$500,000	\$1,590

\$500,001 to \$1,000,000, add \$2.00 per \$1,000 to \$1,590. \$1,000,001 to \$5,000,000, add \$1.95 per \$1,000 to \$2,590. \$5,000,001 to \$10,000,000, add \$1.75 per \$1,000 to \$10,390. \$10,000,001 to \$15,000,000, add \$1.50 per \$1,000 to \$19,140. \$15,000,001 to \$25,000,000, add \$1.25 per \$1,000 to \$26,640. Over \$25,000,000 is open to quote by the Company.

APPENDIX B ENDORSEMENT RATES

Filed endorsement Charges are as set forth in the charts below. The Charges contained herein are keyed to the coverages specifically referred to in each endorsement. Additional Charges may be made for inspections or additional work where warranted. Whenever a particular endorsement is modified to cover some other estate or interest than that described in the existing endorsement, a special price must be obtained for such modified endorsement to conform to the type of policy issued or coverage given.

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

Endorsements will be issued only if underwriting requirements are satisfied.

WY NO.	ALTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY CHARGE	LOAN POLICY CHARGE
	1-06		Street Assessment	N/A	N/C
	3-06		Zoning	10%	10%
	3.1-06		Zoning – Completed Structure	15%	15%
	3.2-06		Zoning – Land Under Development	15%	15%
	3.3-06		Zoning – Completed Improvement – Non- Conforming Use	15%	15%
	3.4-06		Zoning – No Zoning Classification	15%	15%
	4-06		Condominium – Assessments Priority	N/A	\$25
	4.1-06		Condominium – Current Assessments	N/A	\$25
	5-06		Planned Unit Development - Assessments Priority	N/A	\$25
	5.1-06		Planned Unit Development - Current Assessments	N/A	\$25
	6-06		Variable Rate Mortgage	N/A	\$10
	6.2-06		Variable Rate Mortgage – Negative Amortization	N/A	\$10
	7-06		Manufactured Housing Unit	10%	10%
	7.1-06		Manufactured Housing – Conversion – Loan	N/A	\$50
	7.2-06		Manufactured Housing – Conversion – Owner's	\$50	N/A

WY	ALTA	FA	DESCRIPTION	OWNER'S	LOAN POLICY
NO.	NO.	NO.		POLICY CHARGE	CHARGE
	8.1-06		Environmental Protection Lien	N/A	\$10, or N/C if issued with an Extended Coverage Loan Policy
	8.2-06		Commercial Environmental Protection Lien	10%, max \$250	10%, max \$250
	9-06		Restrictions, Encroachments, Minerals – Loan Policy	N/A	Com: 10% Res: \$50, or N/C if issued with an Extended Coverage Loan Policy
	9.1-06		Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy	5%	N/A
	9.2-06		Covenants, Conditions and Restrictions – Improved Land – Owner's Policy	10%	N/A
	9.3-06		Covenants, Conditions and Restrictions – Loan Policy	N/A	Com: 5% Res: 5%
	9.6-06	-	Private Rights – Loan Policy	N/A	Com: 5% Res: 5%
	9.6.1-06		Private Rights – Current Assessments – Loan Policy	N/A	Com: 5% Res: 5%
	9.7-06		Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy	N/A	15%
	9.8-06		Covenants, Conditions and Restrictions – Land Under Development – Owner's Policy	10%	N/A
	9.9-06		Private Rights – Owner's Policy	10%	N/A

WY NO.	ALTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY CHARGE	LOAN POLICY CHARGE
	9.10-06		Restrictions, Encroachments, Minerals – Current Violations – Loan Policy	N/A	Com: 10% Res: \$50, or N/C if issued with an Extended Coverage Loan Policy
	10-06		Assignment	N/A	\$20
	10.1-06		Assignment and Date- Down	N/A	10%
	11-06		Mortgage Modification	N/A	25%
	11.1-06		Mortgage Modification with Subordination	N/A	30%
	11.2-06		Mortgage Modification with Additional Amount of Insurance	N/A	30% based on unpaid balance + 100% based on additional advanced amount
	12-06		Aggregation – Loan	N/A	\$25 per policy
	12.1-06		Aggregation – State Limits – Loan	N/A	\$25 per policy
	13-06		Leasehold – Owner's Policy	N/C	NA
	13.1-06		Leasehold - Loan Policy	N/A	N/C
	14-06		Future Advance – Priority	N/A	10%
	14.1-06		Future Advance – Knowledge	N/A	\$35
	14.2-06		Future Advance – Letter of Credit	N/A	25%
	14.3-06		Future Advance – Reverse Mortgage	N/A	25%
	15-06		Non-Imputation – Full Equity Transfer	25%	N/A
	15.1-06		Non-Imputation – Additional Interest	25%	N/A
	15.2-06		Non-Imputation – Partial Equity Transfer	25%	N/A
	16-06		Mezzanine Financing	30%	N/A
	17-06		Access and Entry	10%	10%
	17.1-06		Indirect Access and Entry	15%	15%
	17.2-06		Utility Access	20%	20%
	18-06		Single Tax Parcel	\$50	\$50
	18.1-06		Multiple Tax Parcel – Easements	\$75	\$75
	18.2-06		Multiple Tax Parcels	\$100	\$100

WY NO.	ALTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY CHARGE	LOAN POLICY CHARGE
	18.3-06		Single Tax Parcel and ID	\$50	\$50
	19-06		Contiguity – Multiple Parcels	10%	10%
	19.1-06		Contiguity – Single Parcel	10%	10%
	19.2-06		Contiguity – Specified Parcels	10%	10%
	20-06		First Loss – Multiple Parcel Transactions	N/A	20%
·	22-06		Location	10%	Com: 10% Res: 10%, or N/C if issued with an Extended Coverage Loan Policy
	22.1-06		Location and Map	10%	Com: 10% Res: 10%, or N/C if issued with an Extended Coverage Loan Policy
	23-06		Co-Insurance – Single Policy	\$100	\$100
	23.1-06		Co-Insurance – Multiple Policies	\$100	\$100
	24-06		Doing Business	10%	10%
	25-06		Same as Survey	10%	10%
	25.1-06		Same as Portion of Survey	10%	10%
	26-06		Subdivision	10%	10%
	27-06		Usury	N/A	10%
	28-06		Easement – Damage or Enforced Removal	10%	10%
	28.1-06		Encroachments – Boundaries and Easements	10%	10%
	28.2-06		Encroachments – Boundaries and Easements – Described Improvements	10%	10%
	28.3-06		Encroachments – Boundaries and Easements – Land Under Development	10%	10%
	29-06		Interest Rate Swap – Direct Obligation	N/A	10%, max \$500

WY NO.	ALTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY CHARGE	LOAN POLICY CHARGE
	29.1-06		Interest Rate Swap – Additional Interest	N/A	10%, max \$550
	29.2-06		Interest Rate Swap – Direct Obligation – Defined Amount	N/A	10%, max \$500, plus 100% for additional amount of insurance
	29.3-06		Interest Rate Swap – Additional Interest – Defined Amount	N/A	10%, max \$550, plus 100% for additional amount of insurance
	30-06		Shared Appreciation Mortgage	N/A	\$100
	30.1-06		Commercial Participation Interest	N/A	10%
	31-06		Severable Improvements	10%	10%
	32-06		Construction Loan	N/A	\$1.25 per \$1,000
	32.1-06		Construction Loan – Insured's Direct Payment	N/A	\$1.25 per \$1,000
	32.2-06		Construction Loan – Insured's Direct Payment	N/A	\$1.25 per \$1,000
	33-06		Disbursement	N/A	\$150
	34-06		Identified Risk Coverage	20%	10%
	35-06		Minerals and Other Subsurface Substances – Buildings	20%	15%
	35.1-06		Minerals and Other Subsurface Substances – Improvements	25%	20%
	35.2-06		Minerals and Other Subsurface Substances – Described Improvements	25%	20%
	35.3-06		Minerals and Other Subsurface Substances – Land Under Development	30%	25%
	36-06		Energy Project – Leasehold/Easement – Owner's Policy	N/C	N/A
	36.1-06		Energy Project – Leasehold/Easement – Loan Policy	N/A	N/C
	36.2-06		Energy Project – Leasehold – Owner's Policy	N/C	N/A
	36.3-06		Energy Project – Leasehold – Loan Policy	N/A	N/C

WY NO.	ALTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY CHARGE	LOAN POLICY CHARGE
	36.4-06		Energy Project – Covenants, Conditions and Restrictions – Land Under Dev. – Owner's	10%	N/A
·	36.5-06		Policy Energy Project –	N/A	10%
	00.0		Covenants, Conditions and Restrictions – Land Under Dev. – Loan		10%
	36.6-06		Energy Project – Encroachments	15%	15%
	36.7-06		Energy Project – Fee Estate – Owner's Policy	15%	15%
	36.8-06		Energy Project – Fee Estate – Loan Policy	15%	15%
	37-06		Assignment of Rents or Leases	N/A	\$50
	39-06		Policy Authentication	N/C	N/C
	40-06		Tax Credit – Owner's Policy	100%	N/A
	40.1-06		Tax Credit – Defined Amount – Owner's Policy	100%	N/A
	41-06		Water - Buildings	10%	10%
	41.1-06		Water - Improvements	10%	10%
	41.2-06		Water – Described Improvements	10%	10%
	41.3-06		Water – Land Under Development	10%	10%
	42-06		Commercial Lender Group	N/A	10%, max \$1,500
	43-06		Anti-Taint - Loan Policy	N/A	10%
	44-06		Insured Mortgage Recording – Loan	N/A	\$100
	45-06		Pari Passu Mortgage – Loan Policy	N/A	5%
	46-06		Option	10%	N/A
-			Limited Pre-Foreclosure Date-Down	N/A	\$100
		50	First Loss Payable	N/A	10%
		50.1	First Loss Payable	N/A	10%
		50.2	First Loss Payable	N/A	10%
		51	Last Dollar	N/A	10%
<u> </u>		51.1	Last Dollar	N/A	10%
		51.2	Last Dollar	N/A	10%
		55	Fairway	10%	N/A

WY NO.	ALTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY CHARGE	LOAN POLICY CHARGE
		55.1	Fairway and Successor Insured	10%	N/A
		61	Construction Loan Pending Disbursement	N/A	\$1.50 per \$1,000 based upon the advance or aggregate advances
		61.1	Construction Loan Disbursement	N/A	\$1.50 per \$1,000 based upon the advance or aggregate advances
		61.2	F.A. Form 61.2 – Construction Loan – Reinstatement of Covered Risk 11(a)	N/A	\$100
			Deletion of Arbitration Condition – Loan Policy	N/A	10% per Exclusion/ Condition
			Deletion of Arbitration Condition – Owner's Policy	10% per Exclusion/ Condition	N/A
		EP 1	Energy Project – Definitions	10%	10%, or N/C if issued concurrently with Owner's Policy
		EP 2	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's Policy	10%	N/A
		EP 3	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan Policy	N/A	10%
		EP 4	Energy Project Encroachments	10%	10% – N/C if issued concurrently with Owner's Policy
		EP 5	Energy Project – Leasehold/Easement – Owner's Policy	N/C	N/A
		EP 6	Energy Project - Leasehold – Owner's Policy	N/C	N/A

WY	ALTA	FA	DESCRIPTION	OWNER'S	LOAN POLICY
NO.	NO.	NO.		POLICY CHARGE	CHARGE
		EP 7	Energy Project –	N/A	N/C
			Leasehold/Easement –		
			Loan Policy		
		EP 8	Energy Project –	N/A	N/C
			Leasehold – Loan Policy		
		EP 9	Energy Project – Land	10%	10%, or N/C if
			Treated as "Single"		issued concurrently
			Integrated Whole		with Owner's
					Policy
		EP 10	Energy Project – Special	10%	N/A
			Measure of Loss –		
			Owner's Policy		
		EP 11	Energy Project – Special	N/A	10%
			Measure of Loss – Loan		
			Policy		
1		EP 12	Energy Project –	10%	10%, or N/C if
			Severable Improvement		issued concurrently
					with Owner's
		55.40			Policy
		EP 13	Energy Project – Zoning	15%	15%, or N/C if
					issued concurrently
					with Owner's
		FD44	Francis Davids A Missaul	050/	Policy
		EP 14	Energy Project – Mineral	25%	25%, or N/C if
			Damage		issued concurrently
					with Owner's
3A			Chain of Title -	N1/A	Policy
3A			Commitment	N/A	\$50
4A			Continuation –	10%	N/A
4A			Commitment	10%	I N/A
19C			Vendee	NI/C	NI/A
190				N/C	N/A
			Policy Change	N/C	N/C
99			General Endorsement	Underwriter to	Underwriter to
				determine, see	determine, see
400.4			No. 1 aliana de Donata aliana	Section B.3	Section B.3
100.4			Violation of Protective	N/A	10%
100 AD		-	Covenants	N1/A	400/
100.4B		-	Encroachment	N/A	10%
100.5			Violation of Protective	20%	N/A
100.42			Covenants	1	405
100.13		-	Assessment Lien	N/A	\$25
100.20			Violation of P.C.	20%	10%
100.29			Mineral Damage	20%	15%
102.4			Foundation	N/A	10%

WY NO.	ALTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY CHARGE	LOAN POLICY CHARGE
103.3			Improvement Removal	10%	10%
103.4			Access to Public Street	20%	20%
103.4B			Insured Access	10%	10%
103.5			Improvement Damage – Water Rights	10%	10%
103.7			Physically Open Public Street	10%	10%
107.3			Change Effective Date	25%	25%
107.9			Additional Insured	\$25	N/A
110.2			Delete Exceptions	20%	10%
111			Partial Release of Mortgage	N/A	10% based upon loan balance, max \$150
111.1			Partial Release of Mortgage	N/A	10% based upon loan balance, max \$250
111.2			Subordination	N/A	30%, max \$150
112.1			Bondholders	N/A	N/C
116			Improvement and Address	10%	10%
116.1			Survey Plat	10%	10%
116.2			Condo Survey	10%	10%
116.7	,		Subdivision	10%	10%
122.3			Permanent Loan Construction Advance	N/A	\$250
122.4			Construction Loan Advance	N/A	\$250
124.1			Pos/Negative Covenants	20%	10%
124.2			Affirmative Covenants	20%	10%
124.3			Negative Covenants	20%	10%
1001			Wyoming Foreclosure Title Policy Date Down	N/A	\$100
1004			Tax Benefit	100%	\$75
1005			Non-Vested Spouse	N/A	\$75
	ALTA		ALTA JR1	N/C	N/C
	ALTA		JR2 Future Advance	N/C	N/C