



STEWART TITLE GUARANTY COMPANY
RATE SCHEDULE
FOR
TITLE INSURANCE ON RESIDENTIAL PROPERTY
IN
CLARK, COWLITZ, SKAMANIA, THURSTON AND
WAHKIAKUM COUNTIES

THE STATE OF WASHINGTON
Effective: February 1, 2010

RATE FILING # 2010-03

Filed with the Insurance Commissioner in the state of Washington in accordance with Section 48.29.140, Revised Code of Washington.

This manual is for the use of Stewart Title Guaranty Company's Title Insurance Policy Issuing Attorneys, Agents, and Offices. Any other use or reproduction of this manual is prohibited.

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SECTION ONE

GENERAL RULES AND DEFINITIONS

1.1. Title Insurance on Residential Property

This Manual only applies if the property to be insured is "Residential Property." As used in this Manual, the term "Residential Property" shall mean property that is either (1) not used for and not intended for use for commercial or industrial purposes, or (2) is used or intended for use for commercial or industrial purposes but has a value of less than \$1,000,000.

This Manual shall be applicable in issuing commitments, owner's policies, loan policies, guarantees, endorsements, certificates and other products and services described herein. Unless otherwise noted, owner's policies, guarantees and certificates shall be issued in an amount at least equal to the full value of the estate or interest insured, without deduction for encumbrances. Owner's policies may be issued in an amount greater than the full value of the estate insured to cover anticipated improvements. Mortgagee policies shall generally be issued in an amount equal to the amount of the insured loan.

1.2 Title Insurance on Commercial Property

Property that is not "Residential Property" (as defined in Section 1.1 above) shall be rated pursuant to a separate rate manual for commercial property.

1.3 Standard vs. Extended Coverage

Standard Coverage: Does not insure against matters described under Extended Coverage below.

Extended Coverage: Does insure against the following matters:

- Rights or claims of parties in possession not shown by the public records;
- Public or private easements, or claims of easements, not shown by the public records;
- Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey or inspection of the premises;
- Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records, or liens under the Workmen's Compensation Act not shown by the public records.

1.4 Minimum Charges

The rates quoted in this Manual are minimum charges that are to be made for the services performed and the usual risks assumed in the issuance of a title insurance policy. If it is determined that additional work is required, the Company reserves the right to make such additional charges as may be deemed necessary to properly compensate the Company for such additional work and risk. If this becomes necessary, the applicant will be advised of these additional charges as soon as possible and afforded the opportunity to cancel.

1.5 Charges for Services Not Scheduled

Other services may be required by an applicant for which no rate has been provided for in this Manual. In such cases a charge will be made which, in the opinion of the Company, is consistent with the general pattern of pricing provided in this Manual and which will provide adequate payment for the work performed.

1.6 Cancellation Fees

1.6.1 Cancellation After Issuance of Preliminary Commitment. After the issuance of a Preliminary Commitment to insure, if no transaction is consummated in reliance thereon, the charge for the Commitment shall be reduced to an amount which, in the opinion of the Company, is reasonable compensation for liability incurred and the work performed. Unless there are grounds for waiving the fee (see below), the minimum cancellation fee shall be \$50.

The entire charge may be waived if:

- a. Through error, a duplicate order has been entered at the same or competing companies; or
- b. A transaction is not consummated;
- c. The Company, for underwriting reasons, makes a decision not to insure; or
- d. Another party to the transaction requests that the title insurance policy be provided by another title insurance company.

If a transaction is consummated in reliance upon a commitment issued by the Company, but without requesting a policy of title insurance, the full charge appropriate to the type of insurance normally issued on such transaction will apply.

1.6.2 Cancellation of Litigation or Trustees Sale Guaranty. After the issuance of the Company's Litigation or Trustee's Sale Guarantee (see Section 4.2), should the trustee, mortgagor or vendee, or their successors in interest, reinstate the deed of trust, mortgage, or contract, or pay the

indebtedness in full and the sale or forfeiture is cancelled, there shall be no reduction in the charge.

SECTION TWO

RATES FOR BASIC INSURANCE PRODUCTS

2.1 Standard Coverage Owner's Policy.

The charge for a standard coverage owner's policy shall be computed in accordance with Column 2 of either Exhibit A-1 (all Counties other than Thurston) or Exhibit A-2 (Thurston County only).

2.2 ALTA Homeowner's Policy of Title Insurance.

The charge for a ALTA Homeowner's Policy of Title Insurance shall be computed in accordance with Column 3 of either Exhibit A-1 (all Counties other than Thurston) or Exhibit A-2 (Thurston County only).

2.3 Extended Coverage Owner's Policy.

The charge for an extended coverage owner's policy shall be computed in accordance with Column 4 of either Exhibit A-1 (all Counties other than Thurston) or Exhibit A-2 (Thurston County only).

2.4 Standard Coverage Loan Policy.

The charge for a standard coverage loan policy, when the transaction does not qualify for the refinance rate described in Section 2.9 and when the loan policy is not being issued simultaneously with an owner's policy, shall be computed in accordance with Column 5 of either Exhibit A-1 (all Counties other than Thurston) or Exhibit A-2 (Thurston County only).

2.5 Extended Coverage Loan Policy.

The charge for an extended coverage loan policy, when the transaction does not qualify for the refinance rate described in Section 2.9 and when the loan policy is not being issued simultaneously with an owner's policy, shall be computed in accordance with Column 6 of either Exhibit A-1 (all Counties other than Thurston) or Exhibit A-2 (Thurston County only).

2.6 Standard Loan Policy Issued Simultaneously with Owner's Policy.

When a standard coverage loan policy is issued simultaneously with a standard coverage owner's policy, an extended coverage owner's policy, or a

Homeowner's Policy, then the charge for the standard loan policy shall be computed in accordance with Column 10 of either Exhibit A-1 (all Counties other than Thurston) or Exhibit A-2 (Thurston County only).

2.7 Extended Loan Policy Issued Simultaneously with Owner's Policy.

When an extended coverage loan policy is issued simultaneously with an owner's policy, then the charges shall be computed as follows:

2.7.1 If the owner's policy provides extended coverage, then the charge for the extended coverage loan policy shall be computed in accordance with Column 10 of either Exhibit A-1 (all Counties other than Thurston) or Exhibit A-2 (Thurston County only).

2.7.2 If the owner's policy provides standard coverage or is a Homeowner's Policy, then the charge for the extended coverage loan policy shall be computed in accordance with Column 9 of either Exhibit A-1 (all Counties other than Thurston) or Exhibit A-2 (Thurston County only).

2.8 Simultaneously Loan Policies.

When two or more loan policies are issued simultaneously each such policy shall be computed and charged separately in accordance with Columns 5 – 10 (as applicable) of either Exhibit A-1 (all Counties other than Thurston) or Exhibit A-2 (Thurston County only).

2.9 Refinance Rate.

When a standard or extended coverage loan policy is being issued on a new deed of trust, and the property secured by the new deed of trust was previously secured by another deed of trust that was insured by the Company or any other title insurance company, then the charge for the loan policy shall be computed in accordance with Column 7 of either Exhibit A-1 (all Counties other than Thurston) or Exhibit A-2 (Thurston County only).

2.10 Home Equity Rate.

The charge for a standard coverage loan policy containing special exceptions for all covenants, conditions, or restrictions, all easements or other servitudes, and all mineral reservations which appear of record or indicated on a recorded plat, shall be computed in accordance with Column 8 of either Exhibit A-1 (all Counties other than Thurston) or Exhibit A-2 (Thurston County only).

2.11 Multiple Issue/Builder Rate

- 2.11.1 Subdivision of Undeveloped Land. When undeveloped land is purchased with the intent to subdivide the land into four or more separate lots or building sites for 1-4 family residences, then the applicable rate for a standard coverage owner's policy shall be either 46% of the amount shown in Column 2 of Exhibit A-1 (all counties other than Thurston) or 49% of the amount shown in Column 2 of Exhibit A-2 (Thurston), whichever exhibit is applicable. The applicable charge for an extended coverage owner's policy shall be 50% of the amount shown in Column 4 of either Exhibit A-1 (all counties other than Thurston) or A-2 (Thurston), whichever exhibit is applicable. A minimum \$200 charge shall be applicable to all policies rated under this Section 2.11.1.
- 2.11.2 Sale of Unimproved Lot. When an unimproved subdivided lot or building site is sold (or several such lots or sites are sold together in a group) by the party that subdivided such lot, then the applicable rate for a standard coverage owner's policy shall be either 46% of the amount shown in Column 2 of Exhibit A-1 (all counties other than Thurston) or 49% of the amount shown in Column 2 of Exhibit A-2 (Thurston), whichever exhibit is applicable. The applicable charge for an extended coverage owner's policy shall be 50% of the amount shown in Column 4 of either Exhibit A-1 (all counties other than Thurston) or A-2 (Thurston), whichever exhibit is applicable. A minimum \$200 charge shall be applicable to all policies rated under this Section 2.11.2.
- 2.11.3 Construction Loans for New Construction and Renovations. When a standard or extended coverage loan policy is issued on a construction loan being made either (a) to develop or construct 1-4 family residential structure(s) (and/or the infrastructure for one or more such structures, such as roads, sewer, utilities, etc.), or (b) to complete a major renovation of an existing 1-4 family structure, then the applicable rate for the loan policy shall be either 30% of the amount shown in Column 6 of Exhibit A-1 (all counties other than Thurston) or 33% of the amount shown in Column 6 of Exhibit A-2 (Thurston), whichever exhibit is applicable. A minimum \$200 charge shall be applicable to all policies rated under this Section 2.11.3.
- 2.11.4 Original Sale of Newly Constructed or Renovated Structures. When a newly constructed or newly renovated 1-4 family residential structure is sold by the builder/renovator thereof then the applicable rate for a standard coverage owner's policy shall be either 40% of the amount shown in Column 2 of Exhibit A-1 (all counties other than Thurston) or 42% of the amount shown in Column 2 of Exhibit A-2 (Thurston County), whichever exhibit is applicable. The applicable rate for an extended coverage owner's policy shall be 50% of the amount shown in Column 4 of either Exhibit A-1 or Exhibit A-2, whichever exhibit is applicable. The applicable rate for a Homeowner's policy shall be either 47% of the

amount shown in Column 3 of Exhibit A-1 (all counties other than Thurston) or 49% of the amount shown in Column 3 of Exhibit A-2 (Thurston). A minimum \$200 charge shall be applicable to all policies rated under this Section 2.11.4.

SECTION THREE

SPECIAL RISKS AND ADDITIONAL CHARGES

Title insurance, under the following circumstances, shall be considered a special risk and shall be rated as follows:

3.1. Tax Title

The charge for insuring any title within three (3) years after the issuance of a deed resulting from an action foreclosing the lien of delinquent real property taxes or a local improvement district assessment shall be 120% of the applicable amount for the transaction computed in accordance with either Exhibit A-1 or Exhibit A-2. The potential insured shall also pay any additional investigative costs incurred by the Company or third parties to confirm all necessary and proper foreclosure procedures were followed.

3.2. Special Exceptions Insurance

Special exceptions may be insured against for a charge commensurate with the risk assumed.

3.3. Additional Examination Charges

3.3.1. Additional Parcels. \$100 for each additional parcel over one.

3.3.2. Easements. \$50 for each appurtenant easement insured as a part of the legal description.

3.4. No Administration of Decedent's Estate (Lack of Probate).

In selected cases, the Company may agree to issue insurance even though there has been no administration of a decedent's estate. Such insurance must be based on adequate proofs of heirship, indebtedness and related matters. If the policy is issued within six (6) years of the decedent's death, there shall be an additional charge of 100% of the applicable charge computed under either Exhibit A-1 or Exhibit A-2. If the policy is issued more than six (6) years but less than ten (10) years following the decedent's death, the additional charge shall be 50% of the applicable charge computed under either Exhibit A-1 or Exhibit A-2. If the policy

is issued more than ten (10) years after the decedent's death, there is no additional charge.

In the event the property was held as community property and one of the persons in title died without a probate of their estate, the Company may reduce the above surcharge to based on the perceived risk. In no event, however, shall the surcharge be reduced below 10% of the applicable charge calculated under either Exhibit A-1 or Exhibit A-2.

3.5 Reinsurance

The cost of any reinsurance that may be required may be added to the charges defined herein.

3.6. Rewritten Policy

The charge for rewriting or retyping a policy as of the date of its original issuance to replace a lost or destroyed policy shall be \$50.

SECTION FOUR

ADDITIONAL PRODUCTS

4.1 Introduction.

The insurance products described in Sections 4.2 through 4.11 shall be available at the charges described below. None of the Rate Reductions described in Section Five shall apply to these products unless specifically noted below. References to the "Basic Residential Rate" shall mean the applicable rate as set forth in Column 1 of either Exhibit A-1 or Exhibit A-2.

4.2. Trustee's Sale Guarantee/Litigation Guarantee/Contract Forfeiture

4.2.1. Trustee's Sale Guarantee. The charge for a trustee's sale guarantee shall be 100% of the Residential Rate based upon the outstanding balance of the deed of trust in default. The charge shall include two (2) continuation endorsements within twelve (12) months from the date of guarantee at the request of the applicant. The charge for additional date-down endorsements will be commensurate with the work required. Where multiple deeds of trust executed by the same grantor cover land in the same plat or subdivision and the beneficiary is the same, the charge shall be based on the aggregate balance of the deeds of trust, plus \$75 for each deed of trust over one.

4.2.2. Litigation Guarantee. The charge for a litigation guarantee shall be 100% of the Residential Rate based upon the outstanding balance of the deed of

trust, mortgage, lien or contract which is the subject of the action, or in those instances where the action involves other than foreclosures or forfeiture, the charge shall be 100% of the Basic Residential Rate, based upon the value of the estate or interest involved. The charge shall include two (2) continuation endorsements at the request of the applicant.

- 4.2.3. Contract Forfeiture Guarantee. The charge for a contract forfeiture guarantee shall be 100% of the Basic Residential Rate based upon the outstanding balance of the contract being forfeited and shall include one (1) continuation endorsement at the time of filing the notice of intent to forfeit. The charge for additional date-down endorsements will be commensurate with the work required.
- 4.2.4. Insuring Owner Following Foreclosure, Trustee's Sale or Deed in Lieu. In the event the Company has issued a Trustee's Sale Guaranty on the property, and the defaulted encumbrance was previously insured by the Company or another title insurance company, then the charge for owner's insurance to the beneficiary following the foreclosure, trustee's sale, or deed in lieu shall be computed as follows:

In the event the owner's policy liability amount is equal to or less than the liability amount of the guarantee, then the charge for the owner's policy shall be zero. In the event the owner's policy liability amount exceeds the liability amount of the guarantee, the charge for the owner's policy shall be calculated by taking the difference in liability amounts and applying either Column 2, 3 or 4 (as applicable) of either Exhibit A-1 or Exhibit A-2.

Insurance must be for not less than the total amount bid at the sale, *plus* the unpaid balance of all prior liens remaining.

4.3. **Binder Rates**

A title commitment in the form of a binder may be issued for the purpose of providing title insurance to the current owner and committing to insure a sale of the subject property to an ultimate purchaser. The binder will be issued to the current owner of the property in lieu of a policy of title insurance. The binder commits the Company to issue an owner's policy to the ultimate purchaser, provided the sale to the ultimate purchaser is recorded within ninety (90) days from the date of the binder. Items affecting the title which intervene between the binder date and the policy date must be cleared or shown as exceptions in the policy to the ultimate purchaser. If the sale is not recorded within ninety (90) days of the date of the binder, the policy of title insurance will automatically be issued (as of the date of the binder) insuring the assured named in the binder in the amount of the binder.

The charge for a binder to issue an owner's policy based on the full value of the initial sale shall be 110% of the amount set forth in Columns 2-4 (as applicable) of either Exhibit A-1 or Exhibit A-2. The minimum charge shall be \$225.

If the resale amount is in excess of the binder amount, the charge for the additional amount of insurance shall be the difference between the rate applicable to the amount of the outstanding binder and the rate applicable to the amount of the policy to be issued. When a beneficiary of a deed of trust requests a binder after receiving a trustee's sale guaranty from the Company, the charge for the binder shall be 10% of the rate computed in accordance with Columns 2-4 (as applicable) of either Exhibit A-1 or Exhibit A-2 (minimum \$100).

If following the company's issuance of a Trustee's Sale Guaranty the beneficiary requests a binder in lieu of an owner's policy, the charge for the binder shall be based on the amount of the Guaranty and shall be 10% of the applicable rate for the type of coverage requested as computed under Column 2, 3 or 4 of either Exhibit A-1 or Exhibit A-2 (minimum \$75). To qualify for this rate and the defaulted encumbrance must have been insured. Where the defaulted encumbrance has not been insured or the sale is to other than the beneficiary, the rate shall be 100% of the applicable rate for the type of coverage requested as computed under Column 2, 3 or 4 of either Exhibit A-1 or Exhibit A-2 (minimum \$75).

4.4. Chain of Title Report

This report shows the recorded instruments purporting to transfer title to a particular parcel of land as filed with the county auditor. The charge for the report shall be based on the amount of work involved. (minimum \$125.00)

4.5. Subdivision Guarantee

This guarantee reports documents recorded against a particular parcel of land required for the application of plat, short plat or boundary line adjustment. The charge for this guarantee shall be \$300.00.

4.6 Ownership and Encumbrance Report

This report reports the last recorded instrument purporting to transfer title, any recorded monetary encumbrances and file judgments. The charge for the report shall be based on the amount of work involved (minimum \$225.00).

4.7 Secondary Market Short Form Residential Loan Policy

Range of Liability

Fee:

Up to \$ 100,000.00 of liability written:	\$ 350.00
Over \$ 100,001.00 and up to \$ 250,000.00	\$ 450.00
Over \$ 250,001.00 and up to \$ 500,000.00	\$ 600.00
Over \$ 500,001.00 and up to \$ 750,000.00	\$ 850.00
Over \$ 750,001.00 and up to \$1,000,000.00	\$ 1,100.00
Over \$1,000,001.00 and up to \$1,250,000.00	\$ 1,500.00
Over \$1,250,001.00 and up to \$1,500,000.00	\$ 1,700.00

**4.8. ALTA Expanded Coverage Residential Loan Policy (M-9811)
ALTA Short Form Expanded Coverage Residential Loan Policy (U-9812)**

The charge for the ALTA Expanded Coverage Residential Loan Policy (M-9811) and the ALTA Short Form Expanded Coverage Residential Loan Policy (U-9812) is 110% of the amount computed in Column 5 of either Exhibit A-1 or Exhibit A-2 plus any additional charges for endorsements, if any, issued separately or included in the ALTA Expanded Coverage Residential Loan Policy coverages.

4.9 Master Residential Loan Policy ("E-Quick")

Range of Liability	Fee:
Up to \$25,000.00 of liability written:	\$25
Over \$25,001.00 and up to \$250,000.00	\$65
Over \$250,001.00 and up to \$500,000.00	\$125

SECTION FIVE

RATE REDUCTION

5.1. Assignment of Seller's Interest in Contract of Sale

The charge for an owner's policy insuring full assignment of the seller's interest in a contract of sale wherein the purchaser's interest has been previously insured shall be 50% of the applicable charge computed under Columns 2-4 (as applicable) of either Exhibit A-1 or Exhibit A-2 (\$300 minimum charge).

5.2. Charitable or Non-Profit Entities

The Company reserves the right to reduce any rate herein when the party being charged is a charitable or non-profit entity.

5.3. Governmental Agencies

The charge for title insurance for government agencies acquiring or disposing of real estate may be based upon agreement between such agency and the Company.

5.4. Renewal Insurance

In the event a currently insured owner (whether insured by the Company or another title insurer) obtains a new owner's policy for the same property, the charge for the new policy shall be calculated as follows:

5.4.1 As to that portion of the liability amount of the new policy that does not exceed the liability amount of the existing policy, the charge shall be 50% of the charge computed under Columns 2-4 (as applicable) of either Exhibit A-1 or Exhibit A-2 (minimum \$225);

5.4.2 As to that portion of the liability amount of the new policy that exceeds the liability amount of the existing policy, the charge shall be the charge computed under Columns 2-4 (as applicable) of either Exhibit A-1 or Exhibit A-2.

5.5. Bridge Loan

If a loan policy is issued insuring a bridge loan pending the sale of the property, and if an owner's policy is issued to a new purchaser within one year of the loan policy, up to 80% of the loan policy's premium will be credited towards the premium of the owner's policy provided the amount credited does not reduce the premium retained for the loan policy below \$150.

5.6. Policies Ordered Electronically

Orders for title insurance which are ordered electronically will be discounted 5% of the Residential Rate, subject to minimum charges.

5.7. Resale Title and Escrow Orders (only applicable in Thurston County)

When an escrow order is placed simultaneously with the residential resale title order for the same transaction, the following credits will apply: (1) a \$50 credit will be applied to the owner's title policy, and (2) a \$50 credit will be applied to the lender's title policy for the buyer's first mortgage.

5.8. Prior Title Policy or Commitment

If a prior owner's or loan policy of title insurance is provided to the Company at the time a new title order is placed, and the prior policy covers all of the same property being insured in the new policy, then the charge for the new policy shall be discounted by 10% from the amount computed in accordance with either Exhibit A-1 or Exhibit A-2. This discount shall only apply if the prior policy is a "long form" policy and includes specific exceptions for matters of record, including Auditor's file numbers and related information. If the new order involves both an owner's and a loan policy, the 10% discount shall only apply to

the owner's policy. If the order involves two or more loan policies, the 10% discount shall apply only to the highest priced loan policy.

SECTION SIX

ENDORSEMENTS

Endorsement charges shall be based on a separate rate filing for endorsements.

EXHIBIT A-1
 All Counties Except Thurston
 Rate Filing No. 2010-03
 Effective Date: February 1, 2010

	1	2	3	4	5	6	7	8	9	10
Liability Amount	OWNER'S POLICIES				LOAN POLICIES					Standard Loan Policy Issued with any Owner's Policy / Extended Loan Policy Issued with Extended Owner's Policy
	Guarantee Rate	Standard Owners	Home Owner's Policy	Extended Owner's	Standard Loan	Extended Loan	Refinance	Home Equity	Extended Loan Policy Issued with Standard Owner's or Home owner's Policy	
\$0 to \$50,000	\$375	\$360	\$395	\$470	\$360	\$485	\$275	\$75	\$230	\$100
\$50,001 to \$100,000	\$500	\$480	\$505	\$600	\$480	\$620	\$310	\$90	\$275	
\$100,001 to \$150,000	\$625	\$600	\$615	\$730	\$660	\$755	\$350	\$175	\$320	
\$150,001 to \$200,000	\$750	\$680	\$725	\$880	\$880	\$890	\$400	\$200	\$360	
\$200,001 to \$250,000	\$875	\$760	\$835	\$990	\$760	\$1,025	\$440	N/A	\$405	
\$250,001 to \$300,000	\$1,000	\$860	\$945	\$1,120	\$860	\$1,180	\$470	N/A	\$450	
\$300,001 to \$350,000	\$1,100	\$980	\$1,055	\$1,250	\$980	\$1,295	\$520	N/A	\$485	
\$350,001 to \$400,000	\$1,200	\$1,045	\$1,150	\$1,380	\$1,045	\$1,410	\$585	N/A	\$520	
\$400,001 to \$450,000	\$1,300	\$1,130	\$1,245	\$1,470	\$1,130	\$1,625	\$610	N/A	\$555	
\$450,001 to \$500,000	\$1,400	\$1,215	\$1,340	\$1,580	\$1,215	\$1,640	\$660	N/A	\$590	
\$500,001 to \$550,000	\$1,500	\$1,300	\$1,435	\$1,690	\$1,300	\$1,755	\$705	N/A	\$620	
\$550,001 to \$600,000	\$1,600	\$1,385	\$1,530	\$1,800	\$1,385	\$1,870	\$750	N/A	\$650	
\$600,001 to \$650,000	\$1,700	\$1,470	\$1,625	\$1,910	\$1,470	\$1,985	\$800	N/A	\$680	
\$650,001 to \$700,000	\$1,800	\$1,555	\$1,720	\$2,020	\$1,555	\$2,100	\$845	N/A	\$710	
\$700,001 to \$750,000	\$1,900	\$1,640	\$1,805	\$2,130	\$1,640	\$2,215	\$890	N/A	\$740	
\$750,001 to \$800,000	\$2,000	\$1,715	\$1,880	\$2,240	\$1,715	\$2,315	\$940	N/A	\$770	
\$800,001 to \$850,000	\$2,100	\$1,790	\$1,975	\$2,335	\$1,790	\$2,415	\$990	N/A	\$800	
\$850,001 to \$900,000	\$2,200	\$1,865	\$2,060	\$2,430	\$1,865	\$2,515	\$1,035	N/A	\$830	
\$900,001 to \$950,000	\$2,300	\$1,940	\$2,145	\$2,525	\$1,940	\$2,615	\$1,080	N/A	\$860	
\$950,001 to \$1,000,000	\$2,400	\$2,015	\$2,230	\$2,620	\$2,015	\$2,715	\$1,125	N/A	\$890	
\$1,000,001 to \$1,050,000	\$2,470	\$2,090	\$2,315	\$2,715	\$2,090	\$2,815	\$1,170	N/A	\$910	
\$1,050,001 to \$1,100,000	\$2,540	\$2,165	\$2,400	\$2,810	\$2,165	\$2,915	\$1,215	N/A	\$930	
\$1,100,001 to \$1,150,000	\$2,610	\$2,240	\$2,485	\$2,905	\$2,240	\$3,015	\$1,260	N/A	\$950	
\$1,150,001 to \$1,200,000	\$2,680	\$2,315	\$2,570	\$3,000	\$2,315	\$3,115	\$1,305	N/A	\$970	
\$1,200,001 to \$1,250,000	\$2,750	\$2,390	\$2,655	\$3,095	\$2,390	\$3,215	\$1,350	N/A	\$990	
\$1,250,001 to \$1,300,000	\$2,820	\$2,465	\$2,740	\$3,190	\$2,465	\$3,315	\$1,395	N/A	\$1,010	
\$1,300,001 to \$1,350,000	\$2,890	\$2,540	\$2,825	\$3,285	\$2,540	\$3,415	\$1,440	N/A	\$1,030	
\$1,350,001 to \$1,400,000	\$2,960	\$2,615	\$2,910	\$3,380	\$2,615	\$3,515	\$1,485	N/A	\$1,050	
\$1,400,001 to \$1,450,000	\$3,030	\$2,690	\$2,995	\$3,475	\$2,690	\$3,615	\$1,530	N/A	\$1,070	
\$1,450,001 to \$1,500,000	\$3,100	\$2,765	\$3,080	\$3,570	\$2,765	\$3,715	\$1,575	N/A	\$1,090	
\$1,500,001 to \$1,550,000	\$3,170	\$2,840	\$3,165	\$3,665	\$2,840	\$3,815	\$1,620	N/A	\$1,110	
\$1,550,001 to \$1,600,000	\$3,240	\$2,915	\$3,250	\$3,760	\$2,915	\$3,915	\$1,665	N/A	\$1,130	
\$1,600,001 to \$1,650,000	\$3,310	\$2,990	\$3,335	\$3,855	\$2,990	\$4,015	\$1,710	N/A	\$1,150	
\$1,650,001 to \$1,700,000	\$3,380	\$3,065	\$3,420	\$3,950	\$3,065	\$4,115	\$1,755	N/A	\$1,170	
\$1,700,001 to \$1,750,000	\$3,450	\$3,140	\$3,505	\$4,045	\$3,140	\$4,215	\$1,800	N/A	\$1,190	
\$1,750,001 to \$1,800,000	\$3,520	\$3,215	\$3,590	\$4,140	\$3,215	\$4,315	\$1,845	N/A	\$1,210	
\$1,800,001 to \$1,850,000	\$3,590	\$3,290	\$3,675	\$4,235	\$3,290	\$4,415	\$1,890	N/A	\$1,230	
\$1,850,001 to \$1,900,000	\$3,660	\$3,365	\$3,760	\$4,330	\$3,365	\$4,515	\$1,935	N/A	\$1,250	
\$1,900,001 to \$1,950,000	\$3,730	\$3,440	\$3,845	\$4,425	\$3,440	\$4,615	\$1,980	N/A	\$1,270	
\$1,950,001 to \$2,000,000	\$3,800	\$3,515	\$3,930	\$4,520	\$3,515	\$4,715	\$2,025	N/A	\$1,290	
over \$2,000,000	add \$70 for every \$50,000 over \$2 million	add \$75 for every \$50,000 over \$2 million	add \$85 for every \$50,000 over \$2 million	add \$95 for every \$50,000 over \$2 million	add \$70 for every \$50,000 over \$2 million	add \$100 for every \$50,000 over \$2 million	add \$45 for every \$50,000 over \$2 million	N/A	add \$35 for every \$50,000 over \$2 million	