



**TITLE INSURANCE
RATES AND RULES MANUAL
FOR
THE STATE OF WASHINGTON**

Region 2

**Area 1: Yakima
&**

**Area 2: Chelan, Clark, Cowlitz, Douglas, Grays Harbor, Island, Lewis, Lincoln, Okanogan,
Pacific, San Juan, Skagit, Skamania, Spokane, Wahkiakum, Whitman**

and

Region 3

**Adams, Asotin, Benton, Columbia, Ferry, Franklin, Garfield, Grant, Kittitas, Klickitat,
Pend Oreille, Stevens, Walla Walla**

**Effective
August 23, 2016**

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Chapter I - GENERAL INFORMATION

I-1. Applicability

This Rates and Rules Manual (“Manual” and/or “Rate Manual”) has been designed for exclusive use by Title Resources Guaranty Company (“Title Resources”) and its Title Agents (collectively, sometimes referred to as “Company”) for the state of Washington. It sets forth the rates, fees, and charges for Title Resources title insurance provided by the forms of policies set forth in this Manual with respect to land in the state of Washington.

All questions regarding rates should be directed to Title Resources’ Legal/Underwriting Department at 800-526-8018.

I-2. Computation of Fees

The premium is based on the amount of insurance or liability written. The General Schedule Rate must be used to calculate the charges herein, subject to the additional charges and rate reductions as specifically provided in this Rates and Rules Manual. Particular attention must be given to use the General Schedule Rate for the county where the land is located. If the land is located in more than one county, it shall be considered non-contiguous separate parcels. The General Schedule Rate for the region where each parcel is located must be used to determine the charge based on the fair value allocated to each parcel.

The amount of insurance, liability or transaction shall be based on the nearest multiple according to the General Schedule of Rates in determining the applicable rate. Whenever percentages of an applicable rate are used herein and the amount calculated from use of the percentage is a fraction of a dollar, the premium shall be the nearest whole dollar.

I-3. Standard Coverage Owner’s and Loan Policies

Unless otherwise provided herein, a standard coverage owner’s policy or loan policy shall be 100% of the General Schedule Rate using the applicable brackets, as shown in Chapter V. Adjustments to the rate as identified in Sections II and III are additive in nature, subject to any identified minimum.

Chapter II - SPECIAL RISKS & ADDITIONAL CHARGES

Title insurance under the following circumstances shall be considered a special risk and shall be charged according to the rate below.

II-1. **Extended Coverage Owner's and Loan Policies**

Unless otherwise provided herein, and subject to the minimums set forth below, an owner's policy or loan policy may be extended by endorsement or deletion to insure against the following regional exceptions:

1. Rights of parties in possession not shown by the public record;
2. Survey matters;
3. Easements not shown by the public record; and
4. Mechanics' liens not shown by the public record.

The charge of 30% of the General Schedule Rate shall be added, in addition to the premium for the policy calculated using the General Schedule Rate. If an extended loan policy is issued simultaneously with an extended owner's policy, there is no additional charge.

The minimum additional charges for each region are shown below.

Region 2

- a. Extended owner's policy is \$150
- b. Extended loan policy is \$100

Region 3

- a. Extended owner's policy is \$100
- b. Extended loan policy is \$100

II-2. **ALTA Homeowner's Policy of Title Insurance and ALTA Expanded Coverage Residential Loan Policy, including the Short Form**

When issuing the Homeowner's Policy and the Expanded Coverage Residential Loan Policy, a charge of 10% shall be added to the applicable rate. The minimum charge is \$50.

II-3. **Additional Examination Charges**

A charge of \$75 shall be added to the premium for each additional parcel(s) over one, provided that such additional parcel(s) is located in a different government section, donation claim or plat, or combination thereof; or the additional parcel(s) was acquired by the current vested owner(s) at a different point in time.

Chapter III - RATE REDUCTIONS

Rates within this chapter cannot be combined, unless specifically stated. To qualify for a rate reduction identified in this section, all requirements for the rate reduction must be met. If the requirements are not met, the rate reduction does not apply, and the charge shall be the full General Schedule Rate, plus the rate for any special risk or additional charges.

III-1. Simultaneous Issue

A. The charge for each loan policy issued simultaneously with any owner's policy is:

| | |
|---------------------------|-------|
| Region 2 Area 1 (Yakima): | \$275 |
| Region 2 Area 2: | \$220 |
| Region 3: | \$200 |

- a. Plus any charge for extended coverage in the loan policy(ies), which is not paid under the owner's policy; plus
- b. The full rate in the General Schedule Rate, using the applicable brackets, on any amount of insurance on the loan policy(ies) in excess of the owner's policy.

B. When two loans are issued simultaneously, the charge for both loans shall be based on the aggregate amount of both policies, plus the simultaneous charge for the applicable region for each additional policy.

III-2. Reorganization and Junior Mortgage Rate (Refinance Rate)

When a lien of a mortgage policy has been issued and a new mortgage on the same property is to be issued, the rate shall be 50% of the applicable rate for the type of policy selected. The minimum is \$250.

III-3. Short Term Rate

When a prior policy has been issued by any title insurer within five years and insures the same land, the charge for a new policy shall be 80% of the General Schedule Rate. This rate is not available on charges for the policies issued pursuant to Chapter II-1. The minimum charge for Region 2, Area 1(Yakima) is \$310 and for Area 2 is \$270; the minimum charge for Region 3 (All Counties) is \$270.

III-4. Home Equity Loan Rate

When insuring a junior mortgage or equity loan for a 1 to 4 family residential structure that is the owner's residence, and the preliminary commitment and Standard Coverage Loan Policy are issued containing the following three special exceptions, the rates listed below will apply:

1. Covenants, conditions and restrictions, if any appearing of record.
2. Any easements or servitudes appearing of record or indicated on a recorded plat.
3. Any mineral reservations or exceptions appearing of record.

| <u>Liability</u> | <u>Premium</u> |
|-------------------------|----------------|
| \$0.00 - 75,000.00 | \$95.00 |
| 75,001.00 - 150,000.00 | \$125.00 |
| 150,001.00 - 250,000.00 | \$175.00 |
| 250,001.00 - 350,000.00 | \$250.00 |
| 350,001.00 - 500,000.00 | \$350.00 |

This section cannot be used for liabilities in excess of \$500,000.00.

Note: The above charges are exclusive of the application of any other rate that may be contained in this Schedule. Endorsements for future advances under a line of credit, variable interest rates or the priority of an environmental protection lien may be furnished when appropriate without additional charge.

III-5. Subdivider and Builder Rate

Title insurance involving the acquisition and development of land for residential use, residential construction, and sale of newly constructed or renovated one-to-four family residential properties, residential condominium units, and manufactured homes, including any such property that the subdivider/builder has occupied as its principal residence after construction or renovation, will be charged in connection with the schedule below. The minimum premium for any policy issued under this subsection shall be \$300.00.

1. The premium for a loan policy insuring the development loan, and for owner's policies issued following the sale or lease of land developed into subdivided parcels for residential use as described above, shall be 40% of the General Schedule Rate.
2. When a loan policy is issued insuring the lien of a mortgage for financing construction, the charge shall be 35% of the General Schedule Rate.
3. The premium for a standard coverage owner's policy to be issued following the completion of residential construction as described above shall be 30% of the General Schedule Rate.

Chapter IV - GUARANTEES

The charges in this chapter are applicable to guarantees with stated liabilities covering a particular estate, or interest in land or service.

All charges, if based on a percentage of the General Schedule Rate, must be calculated using the appropriate General Schedule Rate for the county(ies) in which the land is located.

Per Section II-3, a charge of \$75.00 shall be added to the premium for each additional parcel(s) over one, provided that: such additional parcel(s) is located in a different government section, donation land claim or plat, or combination thereof; or the additional parcel(s) was acquired by the current vested owner(s) at a different point in time.

To qualify for a guarantee identified in this section, all requirements for the guarantee must be met. If the requirements are not met, the guarantee shall not be available.

IV-1. Trustee's Sale Guarantee

This guarantee is issued for the benefit of a trustee or attorney in connection with the non-judicial foreclosure of a Deed of Trust.

The charge is 80% of the General Schedule Rate based upon the unpaid balance due on the note secured by the Deed of Trust. The minimum charge is \$270.

In situations where the unpaid balance on the note exceeds the full value of the land, the Company, in its sole and absolute discretion, may issue the guarantee in the amount of the full value based on the charges above.

Subject to obtaining special risk approval from Title Resources, an owner's policy may be issued to the foreclosing beneficiary or mortgagee. There is no charge up to the amount of liability shown on the Trustee's Sale Guarantee. Any amount of liability in excess of the guarantee liability amount shall be charged at 100% of the General Schedule Rate, using the applicable brackets, plus any additional premium charge for the type of coverage selected. The guarantee must have been issued by Title Resources to qualify for this rate and the defaulted encumbrance must have been insured by any title insurer.

IV-2. Litigation Guarantee

A Litigation Guarantee is issued for the benefit of an attorney only, for the purpose of instituting legal proceedings in connection with quiet title actions, partitions, mortgage foreclosures, or other matters of land title litigation, including the foreclosure of various types of liens and assessments. The charge is 80% of the General Schedule Rate based on the full value of the particular estate or interest involved.

Subject to obtaining special risk approval from Title Resources, an owner's policy may be issued to the foreclosing beneficiary or mortgagee. There is no charge up to the amount of liability shown on the Litigation Guarantee. Any amount of liability in excess of the guarantee liability amount shall be charged at 100% of the General Schedule Rate, using the applicable brackets, plus any additional premium charge for the type of coverage selected. The guarantee must have been issued by Title Resources to qualify for this rate and the defaulted encumbrance must have been insured by any title insurer.

IV-3. Miscellaneous Guarantees

The charge for each of the following guarantees is based upon the region in which the property is located. Unless otherwise stated, the maximum amount of liability is \$2,500.00. None of the rate reductions in Chapter III apply to this section.

| | |
|---------------------------|-------|
| Region 2 Area 1 (Yakima): | \$350 |
| Region 2 Area 2: | \$275 |
| Region 3: | \$250 |

- A. **Subdivision Guarantee**
A Subdivision Guarantee is issued for a named party and provides certain assurance as to the vesting of a particular property in a platted subdivision, subject to specified matters recorded in the public record that purport to affect the title.

- B. **Limited Liability Guarantee**
A Limited Liability Guarantee is issued for a named party and provides certain assurance as to the vesting of a particular property, subject to specified matters recorded in the public record that purport to affect the title.

- C. **Recorded Document Guarantee**
A Recorded Document Guarantee is issued to a named party upon completion of an application and is based on an examination of the Company's title plant records and the grantor/grantee indices of the county recorder's office as to certain designated documents that describe the subject property over a specified period of time. The maximum liability amount is \$10,000.

- D. **Lot Book Guarantee**
A Lot Book Guarantee is issued to a named party showing the last recorded instrument purporting to transfer title and any mortgages or deeds of trust pertaining to a specified parcel of land.

- E. **Judgment and Tax Lien Guarantee**
A Judgment and Tax Lien Guarantee is issued to a named party reporting federal tax liens, judgments, and state tax liens for a specified period of time.

Chapter V - GENERAL SCHEDULE OF RATES

Region 2 - Area 1 (Yakima)

| Amount of Liability | Rate |
|-----------------------------|-------------------------|
| \$0 to \$30,000 | \$ 310 |
| \$30,001 to \$40,000 | \$ 335 |
| \$40,001 to \$50,000 | \$ 364 |
| \$50,001 to \$60,000 | \$ 410 |
| \$60,001 to \$70,000 | \$ 455 |
| \$70,001 to \$80,000 | \$ 501 |
| \$80,001 to \$90,000 | \$ 546 |
| \$90,001 to \$100,000 | \$ 592 |
| \$100,001 to \$110,000 | \$ 619 |
| \$110,001 to \$120,000 | \$ 646 |
| \$120,001 to \$130,000 | \$ 673 |
| \$130,001 to \$140,000 | \$ 701 |
| \$140,001 to \$150,000 | \$ 725 |
| \$150,001 to \$160,000 | \$ 755 |
| \$160,001 to \$700,000 | Add \$10.00 per \$5,000 |
| \$700,001 to \$1,000,000 | Add \$ 9.10 per \$5,000 |
| \$1,000,001 to \$5,000,000 | Add \$ 6.15 per \$5,000 |
| \$5,000,001 to \$10,000,000 | Add \$ 4.55 per \$5,000 |
| \$10,000,001 and above | Add \$ 2.70 per \$5,000 |

Region 2 - Area 2

| Amount of Liability | Rate |
|-----------------------------|-------------------------|
| \$0 to \$30,000 | \$ 270 |
| \$30,001 to \$40,000 | \$ 318 |
| \$40,001 to \$50,000 | \$ 380 |
| \$50,001 to \$60,000 | \$ 428 |
| \$60,001 to \$70,000 | \$ 475 |
| \$70,001 to \$80,000 | \$ 523 |
| \$80,001 to \$90,000 | \$ 570 |
| \$90,001 to \$100,000 | \$ 618 |
| \$100,001 to \$110,000 | \$ 646 |
| \$110,001 to \$120,000 | \$ 675 |
| \$120,001 to \$130,000 | \$ 703 |
| \$130,001 to \$140,000 | \$ 731 |
| \$140,001 to \$150,000 | \$ 760 |
| \$150,001 to \$160,000 | \$ 789 |
| \$160,001 to \$700,000 | Add \$10.45 per \$5,000 |
| \$700,001 to \$1,000,000 | Add \$ 9.50 per \$5,000 |
| \$1,000,001 to \$5,000,000 | Add \$ 6.41 per \$5,000 |
| \$5,000,001 to \$10,000,000 | Add \$ 4.75 per \$5,000 |
| \$10,000,001 and above | Add \$ 2.85 per \$5,000 |

Region 3 (All Counties)

| Amount of Liability | Rate |
|-----------------------------|-------------------------|
| \$0 to \$30,000 | \$ 270 |
| \$30,001 to \$40,000 | \$ 315 |
| \$40,001 to \$50,000 | \$ 344 |
| \$50,001 to \$60,000 | \$ 387 |
| \$60,001 to \$70,000 | \$ 430 |
| \$70,001 to \$80,000 | \$ 473 |
| \$80,001 to \$90,000 | \$ 516 |
| \$90,001 to \$100,000 | \$ 559 |
| \$100,001 to \$110,000 | \$ 585 |
| \$110,001 to \$120,000 | \$ 611 |
| \$120,001 to \$130,000 | \$ 636 |
| \$130,001 to \$140,000 | \$ 662 |
| \$140,001 to \$150,000 | \$ 688 |
| \$150,001 to \$160,000 | \$ 714 |
| \$160,001 to \$700,000 | Add \$ 9.45 per \$5,000 |
| \$700,001 to \$1,000,000 | Add \$ 8.60 per \$5,000 |
| \$1,000,001 to \$5,000,000 | Add \$ 5.80 per \$5,000 |
| \$5,000,001 to \$10,000,000 | Add \$ 4.30 per \$5,000 |
| \$10,000,001 and above | Add \$ 2.60 per \$5,000 |

Chapter VI – ENDORSEMENTS

Please refer to table on following pages.

VI-ENDORSEMENTS

| ALTA Form No.: | CLTA Form No.: | Form Name | Policy Form | Charge (Percentage of Residential Rate unless otherwise indicated.) |
|----------------|----------------|-----------------------------------------------------------------------------------|--------------|---------------------------------------------------------------------|
| 1-06 | | Street Assessments 6/17/2006 | All Lenders | \$50 |
| 3-06 | 123.1-06 | Zoning - Unimproved Land 6/17/2006 | All Policies | 10% |
| 3.1-06 | 123.2-06 | Zoning, Improved Land 10/22/2009 | All Policies | 15% |
| 4-06 | 115.1-06 | Condominium 2/3/2010 | ALTA Lender | No Charge |
| 4.1-06 | | Condominium 10/16/2008 | All Lenders | \$50 |
| 5-06 | 115.2-06 | Planned Unit Development 2/3/2010 | ALTA Lenders | No Charge |
| 5.1-06 | | Planned Unit Development 10/16/2008 | All Lenders | \$25 |
| 6-06 | 111.5-06 | Variable Rate Mortgage 10/16/2008 | All Lenders | No charge |
| 6.2-06 | 111.8-06 | Variable Rate Mortgage, Negative Amortization 10/16/2008 | All Lenders | No charge |
| 7-06 | | Manufactured Housing Unit 6/17/2006 | All Policies | \$75 |
| 7.1-06 | | Manufactured Housing - Conversion; Loan 6/17/2006 | All Lenders | \$75 |
| 7.2-06 | | Manufactured Housing - Conversion; Owner's 6/17/2006 | All Owners | \$75 |
| 8.1-06 | 110.9-06 | Environmental Protection Lien 6/17/2006 | All Lenders | No charge |
| 8.2-06 | | Environmental Protection Lien 6/17/2006 | All Policies | No charge |
| 9-06 | | Restrictions, Encroachments, Minerals-Loan Policy 4-2-2012 | ALTA Lender | No Charge |
| 9.1-06 | | Restrictions, Encroachments, Minerals - Unimproved Land - Owner's Policy 4-2-2012 | All Owners | \$25 |
| 9.2-06 | | Covenants, Conditions and Restrictions-Owners Policy-Improved Land 4-2-2012 | All Owners | \$25 |
| 9.3-06 | | Covenants, Conditions and Restrictions-Loan Policy 4-2-2012 | ALTA Lender | No charge |
| 9.6-06 | | Private Rights-Loan Policy 4-2-2012 | ALTA Lender | 10%. Min. \$100 max. \$500 |
| 9.7-06 | | Restrictions, Encroachments, Minerals Land Under Development-Loan Policy 4-2- | ALTA Lender | 10%. Min. \$100 max. \$500 |

VI-ENDORSEMENTS

| ALTA Form No.: | CLTA Form No.: | Form Name | Policy Form | Charge (Percentage of Residential Rate unless otherwise indicated.) |
|----------------|----------------|---------------------------------------------------------------------------------------|--------------|--------------------------------------------------------------------------------|
| | | 2012 | | |
| 9.8-06 | | Covenants, Conditions and Restrictions Land Under Development-Owner's Policy 4-2-2012 | ALTA Owner | \$25 |
| 9.9-06 | | Private Rights-Owner's Policy | ALTA Owner | 10% Min. \$100 max. \$500 |
| 9.10-06 | | Restrictions, Encroachments, Minerals-Current Violations-Loan Policy | ALTA Lender | 10% Min. \$100 max. \$500 |
| 10-06 | | Assignment 2/3/2010 | All Lenders | \$25 |
| 10.1-06 | | Assignment and Date Down 2/3/2010 | All Lenders | \$50 |
| 11-06 | | Mortgage Modification 6/17/2006 | All Lenders | 10% |
| 11.1-06 | | Mortgage Modification with Subordination | All Policies | 10% |
| 12-06 | | Aggregation 6/17/2006 | All Lenders | \$75 |
| 12.1-06 | | Aggregation-State Limits 4/02/2013 | ALTA Lender | \$75 |
| 13-06 | | Leasehold, Owner's 2/03/2011 | Owner | No Charge |
| 13.1-06 | | Leasehold, Loan 2/03/2011 | Lender | No Charge |
| 14-06 | | Future Advance - Priority 2/03/2011 | Lender | No charge if issued at date of policy. \$250.00 if issued after date of policy |
| 14.1-06 | | Future Advance - Knowledge 2/03/2011 | Lender | No charge if issued at date of policy. \$250.00 if issued after date of policy |
| 14.2-06 | | Future Advance - Letter of Credit 2/03/2011 | All Lenders | 10% Minimum \$100.00 Maximum \$500.00 |
| 14.3-06 | | Future Advance - Reverse Mortgage 2/03/2011 | All Lenders | \$50 |
| 17-06 | | Access and Entry 6/17/2006 | All Policies | \$100 |
| 17.1-06 | | Indirect Access and Entry 6/17/2006 | All Policies | \$100 |
| 17.2-06 | | Utility Access 10/16/2008 | All Policies | \$100 |
| 18-06 | | Single Tax Parcel 6/17/2006 | All Policies | \$100 |

VI-ENDORSEMENTS

| ALTA Form No.: | CLTA Form No.: | Form Name | Policy Form | Charge (Percentage of Residential Rate unless otherwise indicated.) |
|-------------------|-------------------|---------------------------------------------------------------------------|--------------------------------|------------------------------------------------------------------------------|
| 18.1-06 | | Multiple Tax Parcel 6/17/2006 | All Policies | \$100 |
| 19-06 | 116.4.1-06 | Contiguity, Multiple Parcels 6/17/2006 | All Owner's All Lenders | 20% 10% |
| 19.1-06 | 116.4-06 | Contiguity, Single Parcel 6/17/2006 | All Owner's All Lenders | 20% 10% |
| 20-06 | | First Loss, Multiple Parcel Transaction 6/17/2006 | All Lenders | \$100 |
| 22-06 | 116.01-06 | Location 6/17/2006 | All Policies | No charge |
| 22.1-06 | 116.02-06 | Location and Map 6/17/2006 | All Policies | No charge |
| 23-06 | | Co-Insurance, Single Policy 10/16/2008 | All Policies | No charge |
| 24-06 | | Doing Business 10/16/2008 | All Lenders | \$50 |
| 25-06 | 116.1-06 | Same as Survey 10/16/2008 | ALTA Lenders Other Policies | \$100 10% |
| 25.1-06 | | Same as Portion of Survey 10/16/2008 | All Policies | Standard Policy: 20%; Max. \$500.00 Extended Policy \$50.00 |
| 26-06 | | Subdivision 10/16/2008 | All Policies | \$150 |
| 27-06 | | Usury 10/16/2008 | All Lenders | \$75 |
| 28-06 | 103.1-06 | Easement, Damage or Enforced Removal 2/3/2010 | Owner | 20% |
| 28.1-06 | | Encroachments - Boundaries and Easements 4/02/2012 | All Policies | 35%; min. \$500 |
| 29-06 | | Interest Rate Swap - Direct Obligation 2/03/2010 | Lender | \$250 |
| 29.1-06 | | Interest Rate Swap - Additional Interest 2/03/2011 | Lender | \$250 |
| 29.2-06 | | Interest Rate Swap - Direct Obligation - Defined Amount 8/01/2011 | Lender | \$250 |
| 29.3-06 | | Interest Rate Swap - Additional Interest - Defined Amount 8/01/2011 | Lender | \$250 |
| 30-06 | | One to Four Family Shared Appreciation 7/26/2010 | Lender | 10% |
| 30.1-06 | | Commercial Participation Interest 8/01/2012 | Lender | 10% |
| 31-06 | | Severable Improvements | Lender | \$100 |

VI-ENDORSEMENTS

| ALTA Form No.: | CLTA Form No.: | Form Name | Policy Form | Charge (Percentage of Residential Rate unless otherwise indicated.) |
|----------------|----------------|-----------------------------------------------------------------------------|------------------------------------------------------|------------------------------------------------------------------------------------------------|
| | | 2/03/2011 | | |
| 32-06 | | Construction Loan - Loss of Priority 2/3/2011 | Lender | 10% based on amount of loan. Min. \$750 |
| 32.1-06 | | Construction Loan - Loss of Priority - Direct Payment 2/3/2011 | Lender | 10% based on amount of loan. Min. \$750 |
| 32.2-06 | | Construction Loan - Loss of Priority - Insured's Direct Payment 8/01/2012 | Lender | 10% based on amount of loan. Min. \$750 |
| 33-06 | | Disbursement 2/3/2011 | Lender | 10% based on amount of loan. Min. \$750 |
| 34-06 | | Identified Risk Coverage 8/1/2011 | Lender | 10%; Min. \$100, max. \$500 |
| 35-06 | | Minerals and Other Subsurface Substances – Buildings 4/02/2012 | All Policies | 10%; Min. \$50, max. \$250 |
| 35.1-06 | | Minerals and Other Subsurface Substances – Improvements 4/02/2012 | All Policies | 10%; Min. \$50, max. \$250 |
| 35.2-06 | | Minerals and Other Subsurface Substances - Described Improvements 4/02/2012 | All Policies | 10%; Min. \$50, max. \$250 |
| 35.3-06 | | Minerals and Other Subsurface Substances - Land Under Development 4/02/2012 | All Policies | 10%; Min. \$50, max. \$750 Must be approved by TR prior to closing. |
| 37-06 | | Assignment of Rents or Leases | All Policies | 10% |
| 39-06 | | Authentication | All Policies | No charge |
| Form JR1 | Form JR1 | Supplemental Coverage 8/01/2012 | ALTA Residential Limited Coverage Junior Loan Policy | No charge for first endorsement if issued within six months of original policy, otherwise \$25 |
| Form JR2 | Form JR2 | Future Advance, Revolving Credit/Variable Rate 8/01/2012 | ALTA Residential Limited Coverage Junior Loan Policy | No charge |

VI-ENDORSEMENTS

| ALTA Form No.: | CLTA Form No.: | Form Name | Policy Form | Charge (Percentage of Residential Rate unless otherwise indicated.) |
|-------------------|-------------------|------------------------------------------------------------------|-------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| | 100.4-06 | CC&R's, Violations 3/9/2007 | ALTA Lenders | No charge |
| | 100.5-06 | CC&R's, Violations 3/9/2007 | Extended Owner's Standard Owner's | No charge 20% |
| | 100.7-06 | CC&R's, Violations 3/9/2007 | Extended Owner's Standard Owner's | No charge 10% |
| | 100.12-06 | CC&R's, Right of Reversion 3/9/2007 | ALTA Lenders | 10% |
| | 100.17-06 | CC&R's, Proper Modification 3/9/2007 | All Lenders All Owner's | 10% 20% |
| | 100.19-06 | CC&R's, Violations 3/9/2007 | ALTA Lenders Extended Owner's Standard Policies | No charge No charge 20% |
| | 100.27-06 | CC&R's, Violations 3/9/2007 | ALTA Lenders | No charge |
| | 100.29-06 | Minerals, Surface Damage 3/7/2008 | ALTA Lenders Extended Owner's Standard Owner's | No charge 10% 20% |
| | 101.4 | Mechanics' Liens, No Notice of Completion 6/3/2005 | ALTA Lender Extended Owner's Standard Lenders Standard Owner's | No charge No charge 20% 20% |
| | 102.4-06 | Foundation 3/9/2007 | ALTA Lenders Standard Lenders | No charge 10% |
| | 102.5-06 | Foundation 3/9/2007 | ALTA Lenders | No charge |
| 28-06 | 103.1-06 | Easement, Damage or Enforced Removal 10/16/2008 | Owner | 20% |
| | 103.3-06 | Easement, Existing Encroachment, Enforced Removal 3/9/2007 | ALTA Lenders Other Policies | No charge 10% |
| | 103.4-06 | Easement, Access to Public Street 3/9/2007 | All Standard All Extended | 20% 10% |
| | 103.6-06 | Encroachments, None Exist 3/9/2007 | ALTA Lenders Other Policies | No charge 10% |
| | 103.7-06 | Land Abuts Street 3/9/2007 | ALTA Lenders Other Policies | No charge 10% |
| | 104-06 | Assignment of Mortgage 3/9/2007 | All Lenders | 10%; In groups of 10 or more \$10.00 each. No charge for initial assignments if made within 12 months. |
| | 104.4-06 | Collateral Assignment of Mortgage 3/9/2007 | All Lenders | 20% |
| | 104.6-06 | Assignment of Rents/Leases 3/9/2007 | All Lenders | 10% |
| | 104.7-06 | Assignment of Rents/Leases 3/9/2007 | All Lenders | \$50.00 |

VI-ENDORSEMENTS

| ALTA Form No.: | CLTA Form No.: | Form Name | Policy Form | Charge (Percentage of Residential Rate unless otherwise indicated.) |
|-------------------|-------------------|-------------------------------------------------------------|--------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | 104.10-06 | Assignment of Mortgage 3/9/2007 | All Lenders | 10% |
| | 105-06 | Multiple Mortgages in One Policy 3/9/2007 | ALTA Lenders | No charge |
| | 107.2-06 | Amount of Insurance, Increase 3/9/2007 | All Policies | 100% for the additional policy liability amount for applicable coverage |
| | 107.9-06 | Additional Insured 3/9/2007 | All Owner's | \$50.00 |
| | 107.11-06 | Non-Merger After Lender Acquires Title 3/9/2007 | ALTA Lenders Standard Lenders | No charge 10% |
| | 108.8-06 | Additional Advance 3/9/2007 | ALTA Lenders and Standard Lenders | 50% of additional liability. If original policy is ALTA, 15% of General Schedule Rate additional. If original policy is Standard, 30% of General Schedule Rate additional. |
| | 110.1-06 | Deletion of Item From Policy 3/9/2007 | All Policies | No charge |
| | 110.4-06 | Modification of Mortgage 3/9/2007 | All Lenders | Construction financing: 30%; All other financing: \$50.00 |
| | 110.5-06 | Modification of Mortgage 3/9/2007 | All Lenders | Construction financing: 30% All other financing: 10% |
| 8.1-06 | 110.9-06 | Environmental Protection Lien 6/17/2006 | All Lenders | No charge |
| | 110.10-06 | Modification and Additional Advance 3/9/2007 | All Lenders | Based on increased policy amount: 65% Extended, 50% Standard |
| | 111-06 | Mortgage Priority, Partial Reconveyance 3/9/2007 | ALTA Lenders Standard Lenders | \$100.00 \$50.00 |
| | 111.4-06 | Mortgage Impairment After Conveyance 3/9/2007 | All Lenders | \$50.00 |
| 6-06 | 111.5-06 | Variable Rate Mortgage 10/16/2008 | Lender | No charge |
| | 111.6 | Variable Rate, Regulation 1/17/2004 | All Lenders | No charge |
| | 111.7-06 | Variable Rate, Renewal 3/9/2007 | All Lenders | No charge |
| 6.2-06 | 111.8-06 | Variable Rate Mortgage, Negative Amortization 10/16/2008 | All Lenders | No charge |
| | 111.9-06 | Variable Rate, FNMA 7 Year Balloon 3/9/2007 | All Lenders | No charge |

VI-ENDORSEMENTS

| ALTA Form No.: | CLTA Form No.: | Form Name | Policy Form | Charge (Percentage of Residential Rate unless otherwise indicated.) |
|-------------------|-------------------|------------------------------------------------------|----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4-06 | 115.1-06 | Condominium 10/16/2008 | ALTA Lenders | No charge |
| 5-06 | 115.2-06 | Planned Unit Development 10/16/2008 | ALTA Lenders | No charge |
| 25-06 | 116.1-06 | Same as Survey 10/16/2008 | ALTA Lenders Other Policies | \$100 10% |
| | 116.2-06 | Designation of Improvements, Condominium 3/9/2007 | ALTA Lenders Other Policies | No charge 20% |
| | 116.3-06 | Legal Description, New Subdivision 3/9/2007 | All Lenders All Owner's | 10% 20% |
| 19.1-06 | 116.4-06 | Contiguity, Single Parcel 6/17/2006 | All Lenders All Owner's | 10% 20% |
| | 119.2-06 | Validity and Priority of Lease 3/9/2007 | ALTA Lenders Standard Lenders | No charge 10% |
| | 122-06 | Construction Lender Advance 11/14/2008 | All Lenders | 50% of additional liability. If original policy is ALTA, 15% of general schedule additional. If original policy is standard, 30% of general schedule additional. |
| | 122.2-06 | Construction Lender Advance 3/9/2007 | All Lenders | Based on increased policy amount: 65% Extended, 50% Standard |
| 3-06 | 123.1-06 | Zoning, Unimproved Land 6/17/2006 | All Policies | 10% |
| 3.1-06 | 123.2-06 | Zoning, Completed Structure 10/22/2009 | All Policies | 15% |
| | 124.1-06 | Covenants are Binding 3/9/2007 | ALTA Lenders Other Policies | 10% 20% |
| | 125-06 | Truth in Lending 6/17/2006 | ALTA Lenders | No charge |

VI-ENDORSEMENTS

| ALTA Form No.: | CLTA Form No.: | Form Name | Policy Form | Charge (Percentage of Residential Rate unless otherwise indicated.) |
|----------------|----------------|-----------|-------------|---------------------------------------------------------------------|
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| Title Resources Forms | | Form Name | Form | |
|-----------------------|----|-------------------------------------------------------------|----------------|-------------------------------------------------------------------------------------------|
| TRGC Form: 250 | | Special WA Form: Special-Deletion of Arbitration (12-01-14) | All Policies | No Charge |
| TRGC Form: 251 | | WA Form: Construction Date-Down (1-1-94) | Lender | \$50 |
| TRGC Form: 252 | 19 | WA Form: Guarantee Date Down | All Guarantees | If issued less than 24 months, \$100. If more than 24 months, no date down may be issued. |
| TRGC Form: 253 | | WA Form: Federal Tax Lien and Bankruptcy | All Guarantees | If issued less than 24 months, \$100. If more than 24 months, no date down may be issued. |
| TRGC Form: 254 | | CLTA Litigation Guarantee Endorsement (6-6-92) | All Guarantees | No charge |