



WESTCOR
Land Title Insurance Company®

RATE MANUAL

Rating Schedule For the State of Washington

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**WESTCOR LAND TITLE INSURANCE COMPANY
WASHINGTON RATE MANUAL
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SECTION 1 – GENERAL RULES AND DEFINITIONS

A. TITLE INSURANCE

Unless otherwise provided for herein, the General Schedule shall be applicable in issuing Commitments, Litigation Guarantees, Trustee Sale Guarantees, Forfeiture Guarantees or Policies of Title Insurance and they shall be issued in an amount at least equal to the full value of the estate insured, or mortgage amount without deduction for encumbrances.

B. GOVERNMENTAL AGENCIES

The charge for title insurance for governmental agencies or instrumentalities acquiring or disposing of real estate may be based on agreement between the applicant and the Company.

C. RE-INSURANCE

The cost of any re-insurance which may be required by an insured may be added to the charges defined herein.

D. MINIMUM CHARGES

The rates quoted in this Schedule are minimum charges that are to be made for the customer services performed and the usual risks assumed in the issuance of a title insurance policy. If it is determined that additional work is required, or additional risk is involved, the Company reserves the right to make such additional charges as may be deemed necessary to properly compensate the Company for such additional work or risk liability.

Unless otherwise stated, the minimum charge shall be as shown in the General Schedule, Appendix A

E. CHARGES FOR SERVICES NOT SCHEDULED

Other services may be required by the applicant for which no rate has been provided in this Schedule. 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 Schedule and which will provide adequate payment for the work done and liability assumed.

If this becomes necessary, the applicant will be advised of these additional charges as soon as possible and afforded the opportunity to cancel.

F. ADDITIONAL EXAMINATION CHARGES

A charge of \$75.00 shall be added to the premium for each additional parcel over three parcels, provided that such additional parcel(s) is located in a different government section, donation claim or plat, or combination thereof.

G. ENDORSEMENTS

Endorsements and charges therefore are as set forth herein.

H. TYPES OF COVERAGE

1. **Standard Coverage:** Does not insure against matters set forth in Section 3. Unless otherwise provided the charge for standard coverage owner's and loan policies shall be 100% of the General Schedule Rate.
2. **Extended Coverage:** Does insure against matters set forth in Section 3. Unless otherwise provided, the charge for extended coverage owner's and loan policies shall be as set forth in Section 3.

I. TRUSTEE'S SALE GUARANTEE

A trustee's sale guarantee is issued for the benefit of a trustee or attorney in connection with a proposed foreclosure of a deed of trust. The guarantee includes a full examination of the record title, the mailing addresses of all parties as shown by the public records based upon the amount in default.

Trustee's sale guarantees shall be 90% of the General Schedule Rate based upon the amount in default. Minimum \$250.

The charge includes two continuation reports within a period of twelve (12) months from the date of the original guarantee. Additional date-down reports may be issued for \$30.00 per date-down, provided the trustee is the same as the name in the original guarantee.

When it is necessary to reissue a previously issued trustee's sale guarantee as a litigation guarantee or to issue any such guarantee for the benefit of a newly substituted trustee, an additional charge of \$25.00 shall be made for such conversion.

J. LITIGATION GUARANTEE

Litigation Guarantees are issued for the benefit of attorney's only, to be issued for the purpose of instituting legal proceedings in connection with quiet title actions, partitions, mortgage foreclosures, or other matters of litigation or for the foreclosure of various types of liens or assessments.

Litigation Guarantees shall be 100% of the General Schedule Rate based upon the value of the particular estate or interest involved, minimum charge \$250.

K. MORTGAGE MODIFICATION GUARANTEE / ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

Assures the validity, priority, and enforceability of a Recorded Mortgage, if any, has not been diminished or lost by reason of a modification or amendment.

The premium charge for the Mortgage Modification Guarantee and ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

<u>Policy Amounts From</u>	<u>Rate</u>
\$0-\$1,000,000	\$125
\$1,000,001 - \$1,500,000	\$250
\$1,500,001 - \$2,000,000	\$350

For each \$500,000 of liability above \$2,000,000 or part thereof up to \$20,000,000, add \$100.

L. FORFEITURE GUARANTEE

The charge for issuing a Forfeiture Guarantee shall be one-hundred percent (100%) of the applicable General Scheduled Rate based upon the value of the estate of interest that is the subject of the forfeiture.

M. MISCELLANEOUS GUARANTEES

The charges for any of the following guarantees shall be commensurate with the amount of work performed. The minimum charge shall be \$250.00.

Subdivision Guarantee
Chain of Title Guarantee
Judgment, Tax Lien Guarantee
Lot Book Guarantee

The maximum liability for Guaranty shall be \$2500. None of the rate reductions set forth in Section 4 of this Rate Manual shall apply to this Section 1.

SECTION 2 – GENERAL SCHEDULE OF RATES

The General Schedule of Rates shall be the rate set forth in Appendix A based on the county where the property is located. Each rate schedule shall apply to Residential property and to Commercial property where a policy is requested for less than \$1,000,000 of liability. For Commercial Property where a policy is requested for \$1,000,001 or more, is subject to Section 3(C) below.

SECTION 3 – SPECIAL RISKS AND ADDITIONAL CHARGES

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

A. TAX TITLE

The additional charge for insuring any title within three 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:

50% of the amount of the liability under the policy issued with a minimum charge of \$1,000.00

B. EXTENDED COVERAGE OWNER'S AND LOAN POLICIES

Unless otherwise provided for herein, the additional charge to insure against one or all of the following regional exceptions:

1. Parties in Possession;
2. Survey matters;
3. Easements; and
4. Mechanic's Liens;

By endorsement or deletion shall be as follows:

1. Owner-Purchaser policy: Thirty-Five percent (35%) of the appropriate General Schedule Rate with a minimum charge of \$150.00.
2. Mortgage Policy: Thirty-Five percent (35%) of the appropriate General Schedule Rate with a minimum charge of \$150; if issued simultaneously with an owner's policy which insures against the above matters, no additional charge shall be made.

When questions of survey are insured against, a survey satisfactory to the Company may be required at the cost of the insured.

C. SPECIAL EXCEPTIONS INSURANCE

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

D. GAS, OIL, AND MINERAL INTERESTS

After the local office has received approval to issue, the charge for issuance of a mineral estate policy shall be 400% of the General Schedule Rate, with a minimum of \$1,000.00.

E. ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE AND ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY

A surcharge of 10% shall be added to the applicable scheduled rate when issuing the ALTA Homeowner's Policy of Title Insurance and the ALTA Expanded Coverage Residential Loan Policy. Minimum surcharge \$50.00.

SECTION 4 – RATE REDUCTIONS

Except where specifically provided for herein, rate reductions within this section shall not be combined. Unless otherwise stated, the minimum premium set forth in the General Schedule Rate tables shall apply.

A. SHORT TERM RATE

If a Title Insurance Policy has been issued by any title insurer and within five (5) years, and, thereafter application is made for a new Policy, the charge shall be 80% of the General Schedule Rate, with a minimum charge of \$300.00.

In no case shall the reduction in rate provided for herein be applied to the charge for any applicable special risks.

B. SIMULTANEOUS ISSUE

1. The charge for loan policies issued simultaneously with any owner's policy shall be:
 - a. \$200 for each policy; plus

- b. When the cumulative liability under all simultaneously issued policies for commercial and industrial property exceeds \$1,000,000.00, an additional \$350 for each policy; plus
 - c. Any charge for extended coverage which applies to the simultaneously issued loan policies and which is not paid under the owner's policy; plus
 - d. The amount by which the loan policy liabilities exceed the owner's policy liability shall be charged at the General Schedule Rate in the applicable brackets.
2. When a loan policy is issued insuring the lien of a mortgage and a policy insuring the lien of a junior mortgage is issued simultaneously therewith, the charge for both loan policies shall be computed as otherwise provided herein but based upon the aggregate amount of both policies plus \$125 for each additional policy.
 3. When two standard form owner's policies are issued simultaneously and in the same liability amount insuring both the seller and purchaser under a real estate contract the charge for said seller's policy shall be 30% of the General Schedule Rate.

C. BUILDERS AND SUBDIVIDER'S 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 units, residential condominium unit and manufactured homes will be rated in accordance with the following schedule:

1. The premium for a lender's 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 lender's 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 will be 40%.

The minimum premium for a policy issued under this subsection shall be \$200.00.

D. EQUITY RATE

When insurance to the full purchase price of the property has been issued to a purchaser under executor contract of sale, on a sale or mortgage of the vendor's equity, within five years of the issuance of the original policy, insurance will be issued to the full amount of such equity or the amount of the mortgage for twenty-five percent (25%) of the General Schedule Rate, with a minimum charge of \$250.00.

When insurance to the full purchase price of the property has not been issued to the purchaser under the executor contract of sale, insurance covering the sale of the vendor's equity will be rated under the General Schedule Rate on the full value of the property without deduction of the value of the vendee's equity or other encumbrances.

E. REFINANCE RATE

When a mortgage policy insuring the lien of a mortgage has been issued and a new mortgage on the same property is executed the charge for the mortgage policy shall be fifty-percent (50%) of the General Schedule Rate with a minimum charge of \$200.00.

If the loan for non-residential property exceeds \$1,000,000, the charge shall be forty-five percent (45%) of the Commercial Rate.

F. EMPLOYEE RATE

No charge shall be made to employees of the Company or affiliated companies, or policy issuing agents for policies issued in connection with the financing, refinancing, sale or purchase of the employee's bona fide residence. Waiver of such charges is authorized only in connection with those costs which the employee would be obligated to pay by established custom as a party to the transaction.

G. COMMERCIAL RATE

Major commercial and industrial parcels, but excluding detached single family residences, having a value of \$1,000,000 or more shall be rated in accordance with the following schedule:

\$1,000,000.00 = \$2400.00

For each \$1,000.00 or fraction thereof above \$1,000,000.00

Add \$1.35 per \$1,000.00 up to and including	\$	5,000,000.00
Add \$1.00 per \$1,000.00 up to and including	\$	10,000,000.00
Add \$0.75 per \$1,000.00 up to and including	\$	50,000,000.00
Add \$ 0.65 per \$1,000.00 in excess of	\$	50,000,000.00

The above charges are applicable for standard owner's and lessee's and for extended coverage lender's insurance. For extended coverage owner's or lessee's policies, compute as above and add 30%.

Where the Commercial Rate applies, a reference to a percentage of the General Schedule Rate in other sections of this schedule shall be the stated percentage of the above rates.

If a policy of title insurance has been issued by any title insurer and an order for title insurance is placed within 3 years of the date of the prior policy, the coverage's shall be calculated at 70% of the above schedule.

In computing the charges under this section it is permissible to aggregate the amount of insurance issued on all the land involved in the particular transaction including those parcels insured by another title insurer.

Notwithstanding the fees set forth in this section, special pricing consideration may be given to transactions involving policies aggregating \$10,000,000.00 or more based upon factors including competitive environment and other reasonable considerations.

H. MORTGAGE POLICY INSURING EXTENSION, ASSIGNMENT, AND/OR MODIFICATION OF MORTGAGE OR DEED OF TRUST

- A. 20% of General Schedule Rate, if the original and new policy are both standard coverage form. Minimum \$200.00
- B. 30% of General Schedule Rate, if the original and new policy are both extended coverage form. Minimum \$200.00
- C. 40% of General Schedule Rate, if the original policy is standard coverage form and the new policy is extended coverage form. Minimum \$200.00

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

The "Short Term Rate" is not applicable to this section.

I. RENEWAL INSURANCE

The charge for an owner's policy insuring a previously insured owner of a particular property shall be:

50% of the General Schedule Rate for liability up to the amount of the previous policy.

Liabilities in excess of the previous policy liability shall be charged on an increased liability basis in the applicable brackets.

J. OWNER'S POLICY FOLLOWING FORECLOSURE OR TRUSTEE'S SALE

Owner's insurance may be issued to the foreclosing beneficiary or mortgagee, upon request, at no charge up to the liability shown on the Trustee's Sale Guarantee or Litigation Guarantee.

Liabilities in excess of the guarantee liability shall be charged on an increased liability basis in the applicable brackets.

The Company must have issued the Guarantee to qualify for this rate and the defaulted encumbrance must have been insured.

K. SALE WITH A COMMITMENT TO INSURE A RESALE (RESALE COMMITMENT)

The charge for a commitment to insure an ultimate resale purchaser through a standard coverage policy form is 110% of the General Schedule Rate based on the full value of the initial sale. The Short Term Rate may apply to the General Schedule Rate for the sale, but not the Resale Commitment charge. This section is effective only on the following conditions; otherwise the basic charges applicable on both the sale and resale shall be made.

1. A Resale Commitment to issue upon recording the initial conveyance in lieu of a policy of title insurance.
2. The future transaction involves only a single resale to one ultimate purchaser.
3. The final sale to the ultimate insured is recorded within ninety (90) days from the date of the Resale Commitment, and if not, the policy of title insurance will automatically be issued insuring the grantee in the initial sale in the amount of said sale and at no additional charge. This resale Commitment may be extended for one additional year prior to its expiration by payment of an additional 10% of the basic insurance rate based on the amount of the Resale Commitment.
4. If separate lender's insurance is requested concurrently with the issuance of the Resale Commitment, an additional charge shall be made at the rate applicable to the type of insurance issued.
5. If an extended coverage owner's policy is issued, the charge shall be 140% of the General Schedule.
6. If the ultimate sale amount is in excess of the Resale Commitment amount, the charge for the additional amount of insurance shall be the difference between the General Schedule Rate applicable to the amount of the outstanding Resale Commitment and the General Schedule Rate applicable to the amount of the policy to be issued.

A minimum fee of \$75.00 is applicable to the additional 10% Resale Commitment charge.

L. HOMEOWNER'S RATE

The charge for a standard Coverage owner's/purchaser's policy to insure the buyer on a sale of an existing one to four family residential structure or condominium shall be seventy-percent (70%) of the General Schedule Rate with a minimum charge of \$270.00.

If an owner's/purchaser's policy extended coverage is requested, the charge shall be one-hundred percent (110%) of the General Schedule Rate with a minimum charge of \$350.00.

	Standard Coverage		Extended Coverage	
	% GSR	Minimum	% GSR	Minimum
Schedule A	70%	\$270	110%	\$350
Schedule B	70%	\$270	110%	\$350
Schedule C	n/a	n/a	n/a	n/a
Schedule D	n/a	n/a	n/a	n/a
Schedule E	n/a	n/a	n/a	n/a

SECTION 5 - BULK CENTRALIZED REFINANCE RATES

A. BULK CENTRALIZED REFINANCE RATE (100 order minimum)

The Bulk Centralized Refinance Rate applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$2,000,000
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. The loan proceeds must be used to refinance an existing loan secured by the same property;
4. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
5. The Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
6. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
7. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.
8. The lender or mortgage broker would have a required minimum of **one hundred (100)** monthly title openings ordered through an Underwritten Title Company of Westcor Land Title Insurance Company to qualify for the below rate.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$380
\$250,001 - \$500,000	\$560

\$500,001 - \$750,000	\$680
\$750,001 - \$1,000,000	\$820
\$1,000,001 - \$1,250,000	\$945
\$1,250,001 - \$1,500,000	\$1,020
\$1,500,001 - \$2,000,000	\$3,000

Rates include customarily issued endorsements.

B. BULK CENTRALIZED REFINANCE RATE (300 order minimum)

The Bulk Centralized Refinance Rate applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$2,000,000.00
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. The loan proceeds must be used to refinance an existing loan secured by the same property;
4. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
5. The Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
6. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
7. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.
8. The lender or mortgage broker would have a required minimum of **three hundred (300)** monthly title openings ordered through an Underwritten Title Company of Westcor Land Title Insurance Company to qualify for the below rate.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$300
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$760
\$1,250,001 - \$1,500,000	\$860
\$1,500,001 - \$2,000,000	\$1050

Rates include customarily issued endorsements.

SECTION 6 ENDORSEMENTS

This section contains endorsements, and the pricing therefore. All of the endorsements alter the regularly issued policies in some manner. In general, some of them expand the coverage, some limit the coverage, some are used to clarify coverage's, some are used to delete exceptions and some are used to add additional insured's or insurers.

General Rules

The percentage figures shown following each Endorsement are to be interpreted to mean, in all cases, the percentages of the same insurance rate schedule that was used to price the policy to which the Endorsement is to be attached.

Many of the Endorsements are not priced for some of the policy forms because of 1) infrequency of use; 2) wide ranges of risks; 3) the form was designed to be attached to a specific policy but can be modified for other policies. If any of these coverage's are desired, such request shall be considered a "unique requirement". Any decision relative to the issuance and pricing of same shall be governed solely by the guidelines set forth in Paragraph E, Section 1 hereof.

Situations may arise, where in the opinion of the Company, a scheduled Endorsement charge is too low or too high relative to the risk involved, probability of loss or other matters related to underwriting practices. Any decision relative to the issuance and pricing of same shall be governed solely by the guidelines set forth in Paragraph E, Section 1 hereof.

Where computed charges are a fraction of a dollar, the charge will be rounded to the next higher dollar.

END #s	TYPE	APPLICABLE POLICY	CHARGE
100 EN-33	Restrictions, etc.	Lender: Ext.	No charge. Endorsement is issued only at date of policy
100.12 EN-40	Right of Reversion	Lender: Ext.	20% of Basic Rate; \$20 Minimum Res.; \$50 Min. Commercial; \$500 Max.
100.13 EN-41	Upkeep assessments subordinate	Lender: Ext.	\$50
100.17 EN-42	Modification of restrictions	All Policies	Minimum \$50 Maximum 20%
100.29 EN-52	Mineral Rights, damage	All Policies	Min. \$50; Max. 30% Dependent Upon Risk
102.5 EN-58	Foundation – No violation, no encroachments onto easements or adjoining land	Lenders	Minimum \$25 Maximum 15%
102.7 EN-117	Foundation – No violation, no encroachments onto easements or adjoining land described in policy	Lenders	Minimum \$25 Maximum 15%
103.1 EN-201	Easements, damages from use or maintenance	All Policies	\$50.00 – 20% Depending on risk
103.3-06 EN-178	Easements, removal of improvements	All Policies	\$50.00 – 20% Depending on risk

103.4 EN-61	Easements, providing ingress and egress	All Policies	Minimum \$50 Maximum 20%
103.5 EN-62	Surface rights to extract water	All Policies	Minimum \$50 Maximum 10%
103.6 EN-203	No encroachments on specific easements	All Lenders	Minimum \$50 Maximum 10%
103.7 EN-204	Land abuts on existing street	All Policies	10% Min. \$50; Max. \$1000
104 (WA-49) EN-66	Assignment of beneficial interest	Lenders	No Charge if issued within 6 mos. Thereafter \$25 Res.; \$50 Commercial.
104.4 EN-205	Collateral Assignment of beneficial interest	Lender	No Charge if issued within 6 mos. Thereafter \$25 Res.; \$50 Commercial.
104.6 EN-69	Assignment of Rents	All Policies	\$50.00
104.7 EN-70	Validity and priority	Lender	\$50.00
105 EN-73	Multiple Mortgages	Lenders	\$0.00 at policy; thereafter \$50.00
107.1 EN-206	Allocation of Liabilities	All Policies	\$50
107.2 EN-207	Increased Liability	All Policies	The insurance rate applicable for the increased liability assumed in excess of the amount shown of the existing Policy.
107.9 EN-208	Additional Insured	All	\$0.00 at policy; thereafter \$50.00
107.10 EN-78	Additional Insured	All	\$0.00 at policy; thereafter \$50.00
107.11 EN-79	When Mortgagee has also acquired a fee interest	Lenders	20% based on amount of loan
108.8 EN-209	Additional Advance	Lenders	50% based on amount of additional advance
110.1 EN-210	Encumbrance Deleted	All	Up to 20%, depending on risk.
110.5 EN-212	Modification of Deed of Trust	Lenders	20% Based on unpaid balance of loan; \$100 min.
110.6 EN-124	Modification of Deed of Trust	Lenders	20% Based on unpaid balance of loan; \$100 min.
110.7 EN-125	Enforcement of Lien of Encumbrance	All	No charge
111 EN-86	Partial Reconveyance, no impairment	All	10% based on loan balance. Maximum \$100
111.2 EN-127	Subordination Agreement – No impairment	Lenders	10% if attached concurrently with issuance of the policy, Maximum \$500 20% if attached subsequent to the issuance of the policy, Maximum \$500
111.6 ALTA 6.1 EN-27	Variable Rate Mortgage	Lenders	No charge
111.7 EN-90	Variable Rate Mortgage Negative Amortization	Lenders	No Charge if issued at time of policy. Thereafter \$50.

111.8 (ALTA 6.2-06) EN-545	Variable Rate Mortgage	Lenders	No charge
115.1 ALTA 4-06 EN-559	Condominium	All Policies	No charge
116 EN-214	Designation of improvements, land location	Lenders	No charge, if attached concurrently with issuance of policy. If attached subsequent to issuance of the policy, the charge shall be \$50.00.
116.1 EN-215	Description in the policy is the same as the property shown in the survey	All	Standard Policy: 20%; Max. \$500. Extended Policy: \$50
116.2 EN216	Modification of End 116 to cover condominiums	All	Same as charge for End. 116.1
116.4-06 (ALTA 19.1-06) EN-285	Contiguous Parcels	All	10% Maximum \$500
122 EN105	Priority of advance over intervening matters	Lenders	10% Basic Rate; Min. \$50; Max. \$350.
123.1 (Same as ALTA 3-06) EN-248	Compliance with zoning – vacant land	All	Minimum \$100 Maximum 15%
123.2 (Same as ALTA 3.1-06) EN-558	Compliance with zoning – improvements of land	All	Minimum \$100 Maximum 15%
ALTA 1-06 EN-246	Street Assessment	Lenders	\$50
ALTA 2-06 EN-247	Truth in Lending	Lenders	5% Basic Rate Min. \$25
ALTA 3-06 EN-248	Zoning – Vacant Land	All	\$100-10%, depending on risk.
ALTA 3.1-06 EN-558	Zoning – Improved Land	All	\$100-10%, depending on risk.
ALTA 4-06 EN-559	Condominiums	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 4.1-06 EN-541	Condominium	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 5-06 EN-560	Planned Unit Development	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 5.1-06 EN-543	Planned Unit Development (Assessments unpaid)	Lenders	\$0 at policy, \$50.00 post policy.

ALTA 6-06 EN-544	Variable Rate Mortgage	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 6.2-06 EN-545	Variable Rate Mortgage – Negative Amortization	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 7-06 EN-256	Manufactured Housing	All	\$0 at policy, \$50.00 post policy.
ALTA 7.1-06 EN-257	Manufactured Housing – Conversion	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 7.2-06 EN-258	Manufactured Housing – Conversion	Owners	\$0 at policy, \$50.00 post policy.
ALTA 8.1-06 EN-259	Environmental Liens	Lender 4-1 family residences	\$0.00
ALTA 8.1-06 <u>MODIFIED</u> EN-227	Environmental Liens	Lenders	\$100
ALTA 9-06 EN-260	Restrictions, etc.	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 9.1-06 EN-261	Restrictions, etc – unimproved land	Owners	\$0 at policy, \$50.00 post policy.
ALTA 9.2-06 EN-262	Restrictions, etc. – improved land	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 9.3-06 EN-263	Restrictions, etc. – future improvements	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 9.4-06 EN-264	Restrictions, etc. – unimproved land, future improvements	Owners	\$0 at policy, \$50.00 post policy.
ALTA 9.5-06 EN-265	Restrictions, etc. – improved land, future improvements	Owners	\$0 at policy, \$50.00 post policy.
ALTA 10-06 EN-561	Assignment	Lenders	\$0 at policy, \$100.00 post policy.
ALTA 10.1-06 EN-562	Assignment and Date Down	Lenders	\$0 at policy, \$100.00 post policy.
ALTA 11-06 EN-268	Mortgage Modification	Lenders	10% Basic Rate
ALTA 12-06 EN-269	Aggregation – Tie In	Lenders	\$75
ALTA 13-06	Leasehold Owners	Owners	No charge

EN-270			
ALTA 13.1-06 EN-271	Leasehold Loan	Lenders	No charge
ALTA 14.06 EN-564	Future Advance – Priority	Lenders	\$0 – 10%, depending on risk.
ALTA 14.1-06 EN-565	Future Advance – Knowledge	Lenders	\$0 – 10%, depending on risk.
ALTA 14.2-06 EN-566	Future Advance – Letter of Credit	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 14.3-06 EN-567	Future Advance – Reverse Mortgage	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 15-06 EN-276	Non-Imputation – Full Equity Transfer	Owners	\$250.00 – 20%, depending on risk.
ALTA 15.1-06 EN-277	Non-Imputation – Additional Insured	Owners	\$250.00 – 20%, depending on risk.
ALTA 15.2-06 EN-278	Non-Imputation – partial equity transfer	Owners	\$250.00 – 20%, depending on risk.
ALTA 16.06 EN-526	Mezzanine Financing	Owners	\$50.00
ALTA 17-06 EN-280	Access and Entry	All Policies	\$50.00 to 5%, depending on risk.
ALTA 17.1-06 EN-281	Indirect Access and Entry	Lenders and Owners	\$50.00 to 5%, depending on risk.
ALTA 18-06 EN-282	Single Tax Parcel	Lenders and Owners	\$50
ALTA 18.1-06 EN-283	Multiple Tax Parcel	Lenders and Owners	\$50
ALTA 19-06 EN-284	Contiguity – Multiple Parcels	Lenders and Owners	5% Basic Rate Maximum \$500
ALTA 19.1-06	Contiguity – Single Parcel	Lenders and Owners	5% Basic Rate Maximum \$500

EN-285			
ALTA 20-06 EN-286	First Loss – Multiple Parcels	Lenders	\$100
ALTA 22-06 EN-288	Location	Lenders and Owners	Lenders: No charge if issued concurrently with policy and no subsequent inspection required; otherwise \$50.00.
ALTA 22.1-06 EN-304	Location and Map	Lenders and Owners	No charge if issued concurrently with policy and no subsequent inspection required: Otherwise \$50.00
ALTA 23-06 EN-550	Coinsurance-Single Policy	All	No Charge
ALTA 24-06 EN-551	Doing Business	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 25-06 EN-552	Same as Survey	All	Standard Policy: 20%; Max. \$500. Extended Policy: \$50
ALTA 25.1-06 EN-553	Same as Portion of Survey	All	Standard Policy: 20%; Max. \$500. Extended Policy: \$50
ALTA 26-06 EN-554	Subdivision	All	\$150
ALTA 28-06 EN-568	Easement-Damage for Forced Removal	All	\$50.00 – 20%, depending on risk.
ALTA JR-1 EN-143	Supplemental Coverage	Lenders	No Charge
ALTA JR-2 EN-144	Revolving Credit/Variable Rate	Lenders	\$25
EN-170	Guarantee Date-Down Endorsement	All Guarantees	The first two date downs will be at no charge, after two, the charge is \$40 per endorsement.
WA 126.1 EN-226	WA Comprehensive Coverage for Homeowner		No charge. Endorsement is issued only at date of policy
WA 115 EN-225	WA Condominium	Lenders	\$0 at policy, \$50.00 post policy.

Appendix A

Schedule A

For the Counties of:

Jefferson, Mason, King, San Juan, Pierce, Snohomish, Kitsap

Amount of Liability	Rate
Up to \$50,000	\$378.00
\$50,000 to \$60,000	\$422.00
\$60,001 to \$70,000	\$465.00
\$70,001 to \$80,000	\$508.00
\$80,001 to \$90,000	\$551.00
\$90,001 to \$100,000	\$594.00
\$100,001 to \$110,000	\$638.00
\$110,001 to \$120,000	\$681.00
\$120,001 to \$130,000	\$724.00
\$130,001 to \$140,000	\$756.00
\$140,001 to \$150,000	\$789.00
\$150,001 to \$160,000	\$821.00
\$160,001 to \$180,000	\$875.00
\$180,001 to \$200,000	\$929.00
\$200,001 to \$220,000	\$983.00
\$220,001 to \$240,000	\$1,037.00
\$240,001 to \$260,000	\$1,091.00
\$260,001 to \$1,000,000.00	Add \$43.00 per \$20,000 or fractional part thereof
\$1,000,001 to \$5,000,000	Add \$30.00 per \$20,000 or fractional part thereof
\$5,000,001 to \$10,000,000	Add \$23.00 per \$20,000 or fractional part thereof
\$10,000,001 and above	Add \$8.00 per \$10,000 or fractional part thereof

Schedule B

For the Counties of:

Thurston and Whatcom

Up to \$20,000	\$285.00
\$20,001 to \$60,000	Add \$21.00 per \$5,000 or fractional part thereof
\$60,001 to \$100,000	Add \$16.00 per \$5,000 or fractional part thereof
\$100,001 to \$1,000,000	Add \$10.50 per \$5,000 or fractional part thereof
\$1,000,001 to \$5,000,000	Add \$7.25 per \$5,000 or fractional part thereof
\$5,000,001 to \$10,000,000	Add \$5.25 per \$5,000 or fractional part thereof
\$10,000,001 to \$50,000,000	Add \$3.20 per \$5,000 or fractional part thereof
\$50,000,001 and up	Add \$2.90 per \$5,000 or fractional part thereof

Schedule C

For the Counties of:

Chelan, Clark, Cowlitz, Douglas, Island, Klickitat, Skagit, Spokane and Yakima Counties

Amount of Liability	Rate
Up to \$20,000	\$285.00
\$20,001 to \$60,000	Add \$21.00 per \$5,000 or fractional part thereof
\$60,001 to \$100,000	Add \$15.50 per \$5,000 or fractional part thereof
\$100,001 to \$1,000,000	Add \$10.50 per \$5,000 or fractional part thereof
\$1,000,001 to \$5,000,000	Add \$7.00 per \$5,000 or fractional part thereof
\$5,000,001 to \$10,000,000	Add \$5.25 per \$5,000 or fractional part thereof
\$10,000,001 to \$50,000,000	Add \$3.25 per \$5,000 or fractional part thereof
\$50,000,001 and up	Add \$2.90 per \$5,000 or fractional part thereof

Schedule D

For the Counties of:

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

Amount of Liability	Rate
Up to \$20,000	\$253.00
\$20,001 to \$30,000	\$297.00
\$30,001 to \$40,000	\$347.00
\$40,001 to \$50,000	\$391.00
\$50,001 to \$60,000	\$435.00
\$60,001 to \$70,000	\$468.00
\$70,001 to \$80,000	\$501.00
\$80,001 to \$90,000	\$534.00
\$90,001 to \$100,000	\$567.00
\$100,001 to \$1,000,000	Add \$22.00 per \$10,000 or fractional part thereof for amount above \$100,000
\$1,000,001 to \$5,000,000	Add \$16.00 per \$10,000 or fractional part thereof
\$5,000,001 to \$10,000,000	Add \$11.00 per \$10,000 or fractional part thereof
\$10,000,001 and above	Add \$7.00 per \$10,000 or fractional part thereof

Schedule E

For the Counties of:

Gray's Harbour, Lewis, Lincoln, Okanogan, Pacific, Wahkiakum, Whitman, Skamania

Amount of Liability	Rate
Up to \$20,000	\$270.00
\$20,001 to \$60,000	Add \$20.00 per \$5,000 or fractional part thereof
\$60,001 to \$100,000	Add \$15.00 per \$5,000 or fractional part thereof
\$100,001 to \$1,000,000	Add \$10.00 per \$5,000 or fractional part thereof
\$1,000,001 to \$5,000,000	Add \$6.75 per \$5,000 or fractional part thereof
\$5,000,001 to \$10,000,000	Add \$5.00 per \$5,000 or fractional part thereof
\$10,000,001 to \$50,000,000	Add \$3.00 per \$5,000 or fractional part thereof
\$50,000,001 and up	Add \$2.75 per \$5,000 or fractional part thereof