



First American
Title Insurance Company

Wisconsin Schedule of Title Insurance Rates

February 1, 2026

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Schedule of Title Insurance Rates

February 1, 2026

GENERAL INFORMATION

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

The Rates herein include title search and examination.

This Schedule supersedes all previous rate schedules and filings.

SECTION A DEFINITIONS

- ALTA: American Land Title Association.
- Basic Rate: Basic Rate for insurance set forth in Appendix A.
- Bifurcated Transaction: A transaction in which all of the title policies are not issued by the same issuing agent and/or insurer office.
- Commercial: Any property that is not Residential.
- Commitment: An offer furnished in connection with an application for title insurance stating the requirements, terms, and conditions upon which the Company is willing to insure an interest in the subject property.
- Company: First American Title Insurance Company.
- Construction Loan: A loan for the purpose of construction of improvements to the subject property.
- EAGLE™ Loan Policy: The Company's branded version of any of the ALTA Expanded Coverage Residential Loan Policies.
- EAGLE™ Owner's Policy: The Company's branded version of the ALTA Homeowner's Policy of Title Insurance.
- Loan Policy: A title insurance policy insuring a secured lender.
- Owner's Policy: A title insurance policy insuring an owner, optionee, vendee, or lessee.
- Rate: The amount to be paid for title insurance or a product or service. The amount is either a flat amount or a calculation per the amount of insurance or the amount of the product or service.

- Residential: Real property designed principally for the occupancy of one-to-four families. Residential includes individual units of condominiums and cooperatives and vacant land to be improved with a single one-to-four family dwelling.
- Scheduled Rate: The Rate for a policy pursuant to this Schedule, taking into account any surcharges or discounts.

SECTION B GENERAL PROVISIONS

B.1 COMPUTATION OF RATES

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

The Rate for an increased amount of insurance shall be the difference between the Scheduled Rate based upon the amount of insurance shown in the existing policy and the Scheduled Rate based upon the amount and type of insurance ultimately issued.

Whenever documents of any kind that impose liability on the Company are recorded in accordance with specific instructions, the Rates in accordance with this Schedule for a policy covering such documents will accrue immediately upon closing or recording, whichever comes first. Additional Rates shall be made for subsequent services or insurance provided in accordance with this Schedule.

B.2 RATES FOR UNUSUAL, DIFFERENT, OR ADDITIONAL RISKS OR SERVICES

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

B.3 REINSURANCE

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

B.4 HIGH VALUE COMMERCIAL TRANSACTIONS

Rates for Commercial transactions in excess of \$25,000,000 are negotiable, but will not be less than the applicable Rate calculated under Section D, Section E, or Section F, as applicable.

B.5 GOVERNMENTAL CONTRACTS

Contracts may be entered into with governmental agencies for a negotiated Rate and all such contracts must be approved in writing by the Company's underwriting department and legal department in advance.

**SECTION C
BASIC TITLE INSURANCE RATE**

The Basic Rate for title insurance is set forth in Appendix A.

**SECTION D
ENDORSEMENTS**

Endorsements providing additional or modified coverages or insurance may be issued upon compliance with the Company's underwriting requirements for the Rates set forth in Appendix B, except as otherwise expressly provided in this Schedule. When the same endorsement is attached to multiple policies in a transaction, the Rate for the endorsement shall be as set forth in Appendix B for the first policy and 50% of the Rate as set forth in Appendix B for each subsequent policy.

**SECTION E
OWNER'S INSURANCE**

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

For an Owner's Policy, other than an Owner's Policy expressly addressed in another section of this Schedule, the Rate is 100% of the Basic Rate.

E.2 REISSUE RATE - OWNER'S POLICIES

When a copy of an existing Owner's Policy on the same property is delivered to the Company by or at the request of the insured at the time an order is placed for a new Commitment and prior to a full search being completed, the Rate for the new ALTA Owner's Policy shall be 85% of the Basic Rate, and 100% of the Basic Rate for an EAGLE™ Owner's Policy, subject to a minimum Rate of \$575. A Commitment may also be used if the proposed insured named therein is the current seller and evidence is provided to confirm that all requirements of said Commitment were satisfied and would have resulted in issuance of an Owner's Policy to said proposed insured. This reissue Rate shall not be applied in addition to any other discount.

E.3 SIMULTANEOUS (CONCURRENT) ISSUE RATE

When two Owner's Policies are issued concurrently to different insureds, each covering an interest in identical land, the Rate for the Owner's Policy with the larger amount of insurance shall be the Scheduled Rate, and the Rate for the Owner's Policy with the smaller amount of insurance shall be 30% of the Basic Rate.

E.4 EAGLE™ OWNER'S POLICY

The Rate for an EAGLE™ Owner's Policy is 115% of the Basic Rate.

E.5 OWNER'S NEW HOME RATE

The Rate for an Owner's Policy insuring a Residential property containing a newly constructed residence being sold for first time occupancy is 60% of the Basic Rate, subject to a minimum Rate of \$575.

**SECTION F
LENDER'S INSURANCE**

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

For a Loan Policy, other than a Loan Policy expressly addressed in another section of this Schedule, the Rate is 100% of the Basic Rate.

F.2 SIMULTANEOUS (CONCURRENT) LOAN POLICY

This section applies to Loan Policies issued concurrently with an Owner's Policy, including Bifurcated Transactions, covering the same land and bearing the same effective date, where the date of the mortgage is no more than 60 days later than the date of the deed to the mortgagor. The Rate for each Loan Policy issued under this section is:

1. For Residential property: \$500
2. For Commercial property: \$800 if the Owner's Policy was issued by the Company or 100% of the Basic Rate. Bifurcated Transactions are only permissible on Commercial transactions with loan amounts less than \$1,000,000.

If the Loan Policy or aggregate amount of the Loan Policies exceeds the amount of the Owner's Policy, the Rate shall be as set forth above for an amount up to the Owner's Policy, and insurance in excess of the Owner's Policy amount shall be calculated at the Basic Rate and shall be added to the Rate calculated above.

F.3 REFINANCE RATE - RESIDENTIAL PROPERTY

For a Loan Policy on Residential property, including ALTA endorsement forms 8.1, 9 and 22 where applicable, where the loan proceeds are being used for any purpose other than the financing of the acquisition of the property, the Rates in this section apply.

(a) Expedited Refinance Rates

For a Loan Policy, other than a policy covering a new construction refinance loan, that either: (a) is based on a limited search and contains generic exceptions for easements and restrictions of record; or (b) contains specific references to recorded easements and restrictions of record that were obtained from a prior policy issued by or provided to the Company, the Rate is:

Amount of Insurance	Rate
Up to and including \$400,000	\$500
Above \$400,000	Add \$1 per \$1,000

Note: The above Rate includes lender coverage over survey matters.

(b) Full Search Refinance Rates

For a Loan Policy subject to this Section F.3 that is not subject to paragraph (a) above, the Rate is:

Amount of Insurance	Rate
Up to and including \$400,000	\$700
Above \$400,000	Add \$1 per \$1,000

Note: The above Rate includes lender coverage over survey matters.

F.4 CONSTRUCTION LOAN - RESIDENTIAL

(a) Residential Construction Loan Issued Simultaneously (Concurrently) with Owner's Policy

For a Loan Policy insuring a mortgage to finance new construction that is issued concurrently with an Owner's Policy, the Rate for the Loan Policy is as set forth in Section F.2.

When a copy of an existing Owner's Policy on the same property, with the same insured, is delivered to the Company by or at the request of the insured at the time an order is placed for a new Commitment and prior to a full search being completed, the Rate for the new Owner's Policy shall be 60% of the Basic Rate for the Owner's Policy, subject to a minimum Rate of \$575. A Commitment may also be used if the proposed insured named therein is the current owner and evidence is provided to confirm that all requirements of said Commitment were satisfied and would have resulted in issuance of an Owner's Policy to said proposed insured. If a prior Owner's Policy or Commitment is not provided, the Rate for the Owner's Policy is 100% of the Basic Rate.

(b) Full Search Residential Construction Loan

For a Loan Policy insuring a mortgage to finance new construction that is not issued concurrently with an Owner's Policy, the Rate is:

Amount of Insurance	Rate
Up to and including \$400,000	\$800
Above \$400,000	Add \$1 per \$1,000

Note: The above Rate includes lender coverage over survey matters.

(c) Expedited Residential Construction Loan

For a Loan Policy insuring a mortgage to finance new construction of a Residential dwelling for speculative resale purposes and that either: (a) is based on a limited search and contains generic exceptions for easements and restrictions of record; or (b) contains specific references to recorded easements and restrictions of record that were obtained from a prior policy issued by or provided to the Company, the Rate is:

Amount of Insurance	Rate
Up to and including \$400,000	\$500

Amount of Insurance	Rate
Above \$400,000	Add \$1 per \$1,000

Note: The above Rate includes lender coverage over survey matters.

(d) Residential New Construction Refinance Rate

Where a Construction Loan is being refinanced into permanent financing with the same lender, the Rate for a new Loan Policy issued by the same issuing office to insure the mortgage securing the permanent financing is \$400, plus \$1 per \$1,000 for any amount in excess of the original Loan Policy.

Note: The above Rate includes lender coverage over survey matters.

F.5 REISSUE RATE - LOAN POLICY (COMMERCIAL ONLY)

When a copy of an existing Owner's Policy or Loan Policy on the same Commercial property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the Rate for the new Loan Policy shall be 85% of the Basic Rate, subject to a minimum Rate of \$575. The Rate in this Section F.5 shall not be applied in addition to any other discount.

F.6 LIMITED COVERAGE JUNIOR LOAN POLICY

The Rate for a limited coverage Junior Loan Policy providing limited coverage on a Residential mortgage, other than the financing of the acquisition of the property, for a loan amount up to and including \$300,000 is \$150. The Junior Loan Policy is not available for a mortgage exceeding \$300,000.

F.7 EAGLE™ LOAN POLICY/ALTA SHORT FORM EAGLE™ LOAN POLICY

The Rate for an EAGLE™ Loan Policy or an ALTA Short Form EAGLE™ Loan Policy is 110% of the applicable Rate.

F.8 SURVEY CLEARANCE - COMMERCIAL ONLY

When a lender requests survey clearance without a survey in connection with a Commercial loan, the standard survey exceptions may be deleted for a Rate of \$500. This Rate applies only to Commercial loans with an amount of insurance up to and including \$5,000,000 for land containing less than 25 acres, and it may not be provided on vacant land or in connection with new construction.

F.9 CENTRALIZED LOAN RATE

The Rate set forth in this section applies to the issuance of the ALTA Short Form Commitment, ALTA Short Form Expanded Coverage Residential Loan Policy (if this form is not offered in this state, issue the ALTA Short Form Residential Loan Policy), and includes the ALTA endorsements 4/4.1, 5/5.1, 6, 8.1, and 9/9.3/9.10. Additional fees may apply for additional endorsements (see Appendix B). This Rate is charged on a loan transaction that meets the criteria set forth below and is either (i) coordinated by one of the Company's centralized processing divisions (including First American Mortgage Solutions Group) or (ii) processed in a centralized production environment and coordinated by a multi-state policy issuing agent of the Company authorized in writing by the Company to apply this Rate:

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

The Rate for Loan Policies subject to this section is:

Amount of Insurance	Rate
Up to and including \$250,000	\$403
\$250,001 to \$500,000	\$518
\$500,001 to \$750,000	\$633
\$750,001 to \$1,000,000	\$748
\$1,000,001 to \$1,500,000	\$863
\$1,500,001 to \$2,000,000	\$920

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

F.10 equiSMART™ MASTER LOAN PROGRAM

FACT Loan Policies issued under the equiSMART™ master loan program are available for Residential equity line loan transactions for lenders participating in the Company's equiSMART™ Program at the Rates specified in this section.

Amount of Insurance	Rate
Up to and including \$100,000	\$186
\$100,001 to \$250,000	\$211
\$250,001 to \$500,000	\$276

F.11 equiLite™ RESIDENTIAL LIMITED COVERAGE LOAN POLICY

For mortgage and home equity loan transactions involving Residential property, the Rate for an equiLite™ Residential Limited Coverage Loan Policy is:

Amount of Insurance	Rate
Up to and including \$100,000	\$25
\$100,001 to \$250,000	\$40
\$250,001 to \$500,000	\$50

The above Rate does not include the cost of the Title Report referenced in the equiLite™ Residential Limited Coverage Loan Policy.

The equiLite™ Residential Limited Coverage Loan Policy may not be issued for transactions in which the face amount of the mortgage or home equity loan exceeds \$500,000.

F.12 ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

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

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

For each \$500,000 of insurance above \$2,000,000, up to and including \$20,000,000, add \$100.

**SECTION G
NEW HOME/SUBDIVISION RATE**

G.1 OWNER'S MASTER POLICY – ELIGIBILITY: AREA

An owner's master policy (the "Master Policy") may be issued when an application is made to cover an area divided or intended to be divided into two or more parcels of real estate for subdivision, construction or resale by the same individual, corporation, corporation controlled by the same individual, or other legal entity. The Rate for the Master Policy is as set forth in Section E.

G.2 OWNER'S MASTER POLICY – INCREASED INSURANCE

The amount of insurance on a Master Policy may be increased as of the original date of the policy if the title remains insurable for a Rate equal to the Basic Rate in effect on the date the additional insurance is applied for based on the cumulative amount of insurance purchased under the Master Policy.

G.3 TAKE-OFF POLICY RATE

After the Master Policy has been issued, the Rate for an Owner's Policy insuring a parcel of land or condominium unit, that is subdivided off from the area insured in the Master Policy, also known as a take-off policy, is:

1. \$250 per Residential parcel or reissue Rate, whichever is less
2. \$450 per Commercial parcel
3. If the Master Policy is not increased after the coverage has been used through issuance of take-off policies, then the Rate for additional take-off policies shall be 60% of the Basic Rate.

SECTION H GUARANTEES

H.1 FORECLOSURE GUARANTEE

The Rate for a foreclosure guarantee and Commitment for title insurance is \$650 for Residential and \$750 for Commercial property for insurance up to and including \$15,000. Additional insurance shall be calculated at the Basic Rate.

SECTION I UCC INSURANCE

I.1 UCC BASIC INSURANCE RATES

The Rate in this Section I.1 is the “UCC Basic Insurance Rate.”

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

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

I.2 MIXED COLLATERAL TRANSACTIONS

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

I.3 PROJECT OR PORTFOLIO RATE

For transactions of any amount that may be considered part of the same project or portfolio of loans having a common lender, centralized electronic order processing and tracking capabilities, and a single point of contact with the originating lender, EAGLE 9® UCC Insurance Policies may be issued at a Rate of not less than 50% of the UCC Basic Insurance Rate. No other discounts shall apply.

I.4 BUYERS' POLICIES

In transactions in which the EAGLE 9® UCC Insurance Policy for Buyers is the only UCC insurance policy issued by the Company, the Rate shall be 50% of the UCC Basic Insurance Rate, with a minimum Rate of \$500, but in no event shall the Rate for an EAGLE 9® UCC Insurance Policy for Buyers be less than \$0.35 per \$1,000 of insurance.

I.5 SIMULTANEOUS (CONCURRENT) ISSUED POLICIES

In transactions in which both the EAGLE 9® UCC Insurance Policy and the EAGLE 9® UCC Insurance Policy for Buyers are issued, the EAGLE 9® UCC Insurance Policy for Buyers may be issued at a Rate of 10% of the Rate for the EAGLE 9® UCC Insurance Policy, with a minimum Rate of \$500, in addition to the Rate for the EAGLE 9® UCC Insurance Policy. In transactions in which the amount of the EAGLE 9® UCC Insurance Policy for Buyers exceeds that of the EAGLE 9® UCC Insurance Policy, the Rate applicable to such excess amount shall be 50% of the UCC Basic Insurance Rate.

I.6 CANCELLATION

The Company shall impose a cancellation Rate in connection with any UCC Commitment which does not result in the issuance of a UCC Policy. The cancellation Rate shall be reasonable and based on the work involved, with a minimum Rate of \$250.

I.7 VACATION INTEREST POLICIES

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

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

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

I.8 INSURED SEARCH POLICIES

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

Amount of Insurance	Rate
Up to and including \$25,000	\$34
\$25,001 to \$50,000	\$44
\$50,001 to \$100,000	\$54
\$100,001 to \$150,000	\$65
\$150,001 to \$200,000	\$74
\$200,001 to \$250,000	\$84

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

I.9 INSURED FILING POLICY

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

Amount of Insurance	Rate
Up to and including \$25,000	\$34
\$25,001 to \$50,000	\$44
\$50,001 to \$100,000	\$54
\$100,001 to \$150,000	\$65
\$150,001 to \$200,000	\$74
\$200,001 to \$250,000	\$84

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

I.10 UCC ENDORSEMENTS

Number	Description	Rate
E9-5.0	Seller's Lien Endorsement	10% of policy Rate for the first seller of the pledged collateral to the debtor and 5% for each additional seller, with a minimum endorsement Rate of \$250 per seller. Costs associated with searches are not included.
E9-6.0	Tax Lien Endorsement	\$150 for up to and including \$250,000 of insurance and \$0.18 per \$1,000 of insurance for \$250,001 and above in coverage per jurisdiction per debtor. Costs associated with tax lien searches are not included.
E9-7.0	Renewal Endorsement	10% of policy Rate, with a minimum endorsement Rate of \$500.
E9-10.0	Tracking Endorsement	\$29
E9-11.0	Lender's Aggregation Endorsement	\$250
E9-16.0	Mezzanine Endorsement	10% of policy Rate for the first issuer of the pledged equity and 5% for each additional issuer, with a minimum endorsement Rate of \$250 per issuer.
E9-17.0	Pledged Equity Endorsement	10% of policy Rate for the first issuer of the pledged equity and 5% for each additional issuer, with a minimum endorsement Rate of \$250 per issuer.
E9-26.0	Waiver of Attorney Subrogation Rights Endorsement	\$125, if to insured lender's counsel. \$1,000 if to debtor's counsel.

Number	Description	Rate
E9-28.0	Springing Control Endorsement	5% of policy Rate for the first issuer of the pledged equity and 5% for each additional issuer, with a minimum endorsement Rate of \$250 per issuer.
E9-29.0	Post-Policy Tax Lien Endorsement	\$125 per jurisdiction searched per debtor per bring down endorsement. Costs associated with tax lien searches are not included.
E9-30.0	Endorsement to Issue Post-Policy Judgment Lien Endorsement	\$125 per jurisdiction searched per debtor per bring down endorsement. Costs associated with tax lien searches are not included.
E9-34.0	Borrower's Status	\$125
E9-35.0	Date Down Endorsement to the EAGLE 9® UCC Foreclosure Notice Insurance Policy	Within 90 days of the original date of policy: \$100 for \$250,000, and \$0.03 per \$1,000 in coverage above \$250,000. Over 90 days from the original date of policy: \$100 for \$250,000, and \$0.09 per \$1,000 in coverage above \$250,000.
E9-37.0	Post-Policy Modification Endorsement	Rate will depend on type of modification. Change of name of insured: \$500 Update to all of Schedule A: \$850 single debtor (\$150 for each additional debtor) Costs associated with searches are not included.
E9B-1.0	Buyer's Aggregation Endorsement	\$250
E9B-2.0	Increase to Insuring Clause 2 Coverage Endorsement	\$0.18 per \$1,000 of insurance above \$250,000 per seller name per jurisdiction. Costs associated with tax lien searches are not included.
E9B-3.0	Equity Ownership Endorsement	10% of policy Rate for the first issuer of pledged equity and 5% for each additional issuer, with a minimum endorsement Rate of \$250 per issuer.
E9B-4.0	Increase in Tax Lien Coverage Endorsement	\$0.18 per \$1,000 of insurance above \$250,000 per seller name per jurisdiction. Costs associated with tax lien searches are not included.
E9B-5.0	Amendment to Insuring Clause Coverage Endorsement	\$0.18 per \$1,000 of insurance above \$250,000 per name. Costs associated with tax lien searches are not included.

I.11 FORECLOSURE NOTICE POLICY

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

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

APPENDIX A
BASIC TITLE INSURANCE RATE

Amount of Insurance	Rate
Up to and including \$15,000	\$575
\$15,001 to \$300,000	Add \$3.50 per \$1,000
\$300,001 to \$500,000	Add \$2.50 per \$1,000
\$500,001 to \$2,000,000	Add \$1.00 per \$1,000
\$2,000,001 to \$10,000,000	Add \$0.85 per \$1,000
\$10,000,001 to \$50,000,000	Add \$0.65 per \$1,000
Above \$50,000,000	Add \$0.55 per \$1,000

APPENDIX B **ENDORSEMENT RATES**

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

When requested to issue concurrently a series of the same type of endorsement on a single policy, including issuance of duplicate endorsements for separate parcels within the policy (e.g., ALTA 17 for Parcel 1 and ALTA 17 for Parcel 2) and endorsements in the same series of endorsements with separate coverages (e.g., ALTA 9.2 and 9.9), the Rate for the first endorsement will be as listed in the chart below, and the Rate for endorsements after the first shall be 50% of that Rate. When an endorsement is issued concurrently on both the Owner's Policy and Loan Policy, the Rate for the endorsement on the Owner's Policy shall be as listed in the chart below, and the Rate for the endorsement on the Loan Policy shall be 50% of that Rate.

As used in this chart, N/C = no charge, N/A = not applicable, Res = Residential; Com = Commercial, CLTA = California Land Title Association, FA = First American Title Insurance Company, Scheduled Rate = the Scheduled Rate for the title insurance policy for which the endorsement is applicable. Percentages refer to a percentage of the Basic Rate based on the amount of insurance of the title insurance policy for which the endorsement is applicable, unless otherwise indicated.

Endorsements will be issued only if underwriting requirements are satisfied.

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RATE
	1		Street Assessment	Res: \$175 Com: \$350
	3		Zoning	Res: \$275 Com: \$550
	3.1		Zoning – Completed Structure	Res: \$400 Com: 10% of the Basic Rate, subject to a minimum Rate of \$550, and a maximum Rate of \$3,250
	3.2		Zoning – Land Under Development	Res: \$400 Com: 10% of the Basic Rate, subject to a minimum Rate of \$550, and a maximum Rate of \$3,250
	3.3		Completed Improvement – Non-Conforming Use	Res: \$275 Com: 10% of the Basic Rate, subject to a minimum Rate of \$550, and a maximum Rate of \$3,250
	3.4		Zoning – No Zoning Classification	Res: \$275 Com: \$550

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RATE
	4		Condominium – Assessments Priority	Res: N/C Com: \$350
	4.1		Condominium – Current Assessments	Res: \$250 Com: \$350
	5		Planned Unit Development – Assessments Priority	Res: N/C Com: \$350
	5.1		Planned Unit Development – Current Assessments	Res: N/C Com: \$350
	6		Variable Rate Mortgage	Res: \$175 Com: \$350
	6.2		Variable Rate Mortgage – Negative Amortization	Res: \$175 Com: \$350
	7		Manufactured Housing Unit	Res: \$175 Com: N/A
	7.1		Manufactured Housing – Conversion – Loan	Res: \$175 Com: N/A
	7.2		Manufactured Housing – Conversion – Owner's	Res: \$175 Com: N/A
	8.1		Environmental Protection Lien	Res: N/C Com: \$350
	8.2		Commercial Environmental Protection Lien	Res: N/A Com: \$350
	9		Restrictions, Encroachments, Minerals – Loan Policy	Res: N/C Com: 10% of the Basic Rate, subject to a minimum Rate of \$550, and a maximum Rate of \$3,250
	9.1		Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy	Res: \$250 Com: 10% of the Basic Rate, subject to a minimum Rate of \$550, and a maximum Rate of \$3,250
	9.2		Covenants, Conditions and Restrictions – Improved Land – Owner's Policy	Res: \$250 Com: 10% of the Basic Rate, subject to a minimum Rate of \$550, and a maximum Rate of \$3,250
	9.3		Covenants, Conditions and Restrictions – Loan Policy	Res: \$250 Com: 10% of the Basic Rate, subject to a minimum Rate of \$550, and a maximum Rate of \$3,250
	9.6		Private Rights – Loan Policy	Res: \$250 Com: 10% of the Basic Rate, subject to a minimum Rate of \$550, and a maximum Rate of \$3,250

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RATE
	9.6.1		Private Rights – Current Assessments – Loan Policy	Res: \$250 Com: 10% of the Basic Rate, subject to a minimum Rate of \$550, and a maximum Rate of \$3,250
	9.7		Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy	Res: \$250 Com: 10% of the Basic Rate, subject to a minimum Rate of \$550, and a maximum Rate of \$3,250
	9.8		Covenants, Conditions and Restrictions – Land Under Development – Owner's Policy	Res: \$250 Com: 10% of the Basic Rate, subject to a minimum Rate of \$550, and a maximum Rate of \$3,250
	9.9		Private Rights – Owner's Policy	Res: \$250 Com: 10% of the Basic Rate, subject to a minimum Rate of \$550, and a maximum Rate of \$3,250
	9.10		Restrictions, Encroachments, Minerals – Current Violations – Loan Policy	Res: \$250 Com: 10% of the Basic Rate, subject to a minimum Rate of \$550, and a maximum Rate of \$3,250
	10		Assignment	Res: \$175 Com: \$550
	10.1		Assignment and Date Down	Res: \$350 Com: 10% of the Basic Rate per year up to four (4) years, then 40% until ten (10) years, then the full Basic Rate, subject to a minimum Rate of \$800
	10.2		Collateral Assignment	Res: \$350 Com: 10% of the Basic Rate per year up to four (4) years, then 40% until ten (10) years, then the full Basic Rate, subject to a minimum Rate of \$800

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RATE
	10.3		Collateral Assignment and Date Down	Res: \$350 Com: 10% of the Basic Rate per year up to four (4) years, then 40% until ten (10) years, then the full Basic Rate, subject to a minimum Rate of \$800
	11		Mortgage Modification	Res: \$375 Com: 20% based on original loan amount, subject to a minimum Rate of \$750. If prior policy is more than ten (10) years old, then reissue Rate.
	11.1		Mortgage Modification with Subordination	Res: \$375 Com: 20% based on original loan amount, subject to a minimum Rate of \$750. If prior policy is more than ten (10) years old, then reissue Rate.
	11.2		Mortgage Modification with Additional Amount of Insurance	Res: \$375, plus 100% of the Basic Rate for any increase in the amount of insurance Com: 20% based on original loan amount, subject to a minimum Rate of \$750, plus reissue Rate for any increase in the amount of insurance. If prior policy is more than ten (10) years old, then the Rate shall be calculated using the reissue Rate.
	12		Aggregation – Loan	Res: N/A Com: \$350
	12.1		Aggregation – State Limits – Loan	Res: N/A Com: \$350
	13		Leasehold – Owner's Policy	Res: N/C Com: N/C
	13.1		Leasehold – Loan Policy	Res: N/C Com: N/C
	14.1		Future Advance – Knowledge	Res: \$175 Com: \$550
	14.2		Future Advance – Letter of Credit	Res: \$175 Com: \$550

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RATE
	14.3		Future Advance – Reverse Mortgage	Res: \$175 Com: \$550
	15		Non-Imputation – Full Equity Transfer	Res: N/A Com: 10% of the Basic Rate, subject to a minimum Rate of \$2,000, and a maximum Rate of \$5,000
	15.1		Non-Imputation – Additional Insured	Res: N/A Com: 10% of the Basic Rate, subject to a minimum Rate of \$2,000, and a maximum Rate of \$5,000
	15.2		Non-Imputation – Partial Equity Transfer	Res: N/A Com: 10% of the Basic Rate, subject to a minimum Rate of \$2,000, and a maximum Rate of \$5,000
	16		Mezzanine Financing	Res: N/A Com: 10% of the Basic Rate, subject to a minimum Rate of \$2,000, and a maximum Rate of \$5,000
	17		Access and Entry	Res: \$175 Com: \$500
	17.1		Indirect Access and Entry	Res: \$275 Com: \$350
	17.2		Utility Access	Res: \$175 Com: \$350
	18		Single Tax Parcel	Res: \$175 Com: \$250
	18.1		Multiple Tax Parcels – Easements	Res: \$175 Com: \$250
	18.2		Multiple Tax Parcel	Res: \$175 Com: \$250
	18.3		Single Tax Parcel and ID	Res: \$175 Com: \$250
	19		Contiguity – Multiple Parcels	Res: \$175 Com: \$250
	19.1		Contiguity – Single Parcel	Res: \$175 Com: \$250
	19.2		Contiguity – Specified Parcels	Res: \$175 Com: \$250
	20		First Loss – Multiple Parcel Transactions	Res: N/A Com: \$350
	22		Location	Res: N/C Com: \$250

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RATE
	22.1		Location and Map	Res: N/C Com: \$250
	22.2		Land Access	Res: N/C Com: \$250
	23		Co-Insurance – Single Policy	\$550 for amount of insurance up to and including \$1,000,000. \$550 plus \$0.10 per \$1,000 for policies in excess of \$1,000,000.
	23.1		Co-Insurance – Multiple Policies	\$550 for amount of insurance up to and including \$1,000,000. \$550 plus \$0.10 per \$1,000 for policies in excess of \$1,000,000.
	24		Doing Business	Res: \$175 Com: \$350
	25		Same as Survey	Res: \$175 Com: \$250
	25.1		Same as Portion of Survey	Res: \$175 Com: \$250
	26		Subdivision	Res: \$175 Com: \$250
	27		Usury	Res: N/A Com: \$350
	28		Easement – Damage or Enforced Removal	Res: \$275 Com: \$550
	28.1		Encroachments – Boundaries and Easements	Res: \$275 Com: \$550
	28.2		Encroachments – Boundaries and Easements	Res: \$275 Com: \$550
	28.3		Encroachments – Boundaries and Easements – Land Under Development	Res: \$275 Com: 10% of the Basic Rate, subject to a minimum Rate of \$550, and a maximum Rate of \$3,250
	29		Interest Rate Swap – Direct Obligation	Res: \$275 Com: \$550 for amount of insurance up to and including \$1,000,000. \$550 plus \$0.05 per \$1,000 for policies in excess of \$1,000,000, subject to a maximum Rate of \$3,250.

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RATE
	29.1		Interest Rate Swap – Additional Interest	Res: \$275 Com: \$550 for amount of insurance up to and including \$1,000,000. \$550 plus \$0.05 per \$1,000 for policies in excess of \$1,000,000, subject to a maximum Rate of \$3,250.
	29.2		Interest Rate Swap – Direct Obligation – Defined Amount	Res: \$275 Com: \$550 for amount of insurance up to and including \$1,000,000. \$550 plus \$0.05 per \$1,000 for policies in excess of \$1,000,000, subject to a maximum Rate of \$3,250.
	29.3		Interest Rate Swap – Additional Interest – Defined Amount	Res: \$275 Com: \$550 for amount of insurance up to and including \$1,000,000. \$550 plus \$0.05 per \$1,000 for policies in excess of \$1,000,000, subject to a maximum Rate of \$3,250.
	30		Shared Appreciation Mortgage	Res: \$275 Com: \$550
	30.1		Commercial Participation Interest	Res: \$275 Com: \$550
	31		Severable Improvements	Res: \$275 Com: \$550

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RATE
	32		Construction Loan	<p>Res: \$275 for amount of insurance up to and including \$10,000,000. \$500 for amount of insurance in excess of \$10,000,000. There shall be no charge to the lender if the Company or its issuing agent is handling the construction disbursements under a written disbursing agreement.</p> <p>Com: \$350 for amount of insurance up to and including \$10,000,000. \$600 for amount of insurance in excess of \$10,000,000. There shall be no charge to the lender if the Company or its issuing agent is handling the construction disbursements under a written disbursing agreement.</p>

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RATE
	32.1		Construction Loan – Direct Payment	Res: \$275 for amount of insurance up to and including \$10,000,000. \$500 for amount of insurance in excess of \$10,000,000. There shall be no charge to the lender if the Company or its issuing agent is handling the construction disbursements under a written disbursing agreement. Com: \$350 for amount of insurance up to and including \$10,000,000. \$600 for amount of insurance in excess of \$10,000,000. There shall be no charge to the lender if the Company or its issuing agent is handling the construction disbursements under a written disbursing agreement.
	32.2		Construction Loan – Insured's Direct Payments	Res: \$275 for amount of insurance up to and including \$10,000,000. \$500 for amount of insurance in excess of \$10,000,000. Com: \$350 for amount of insurance up to and including \$10,000,000. \$600 for amount of insurance in excess of \$10,000,000.

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RATE
	33		Disbursement	Res: \$275 per draw. There shall be no charge to the lender if the Company or its issuing agent is handling the construction disbursements under a written disbursing agreement. Com: \$400 per draw. There shall be no charge to the lender if the Company or its issuing agent is handling the construction disbursements under a written disbursing agreement.
	34		Identified Risk Coverage	Res: \$275 Com: Commensurate with agreed-upon risk, but not less than \$350
	34.1		Identified Exception & Identified Risk Exception	Res: \$275 Com: Commensurate with agreed-upon risk, but not less than \$350
	35		Minerals and Other Subsurface Substances – Buildings	Res: \$375 Com: \$500
	35.1		Minerals and Other Subsurface Substances – Improvements	Res: \$375 Com: \$550
	35.2		Minerals and Other Subsurface Substances – Described Improvements	Res: \$375 Com: \$550
	35.3		Minerals and Other Subsurface Substances – Land Under Development	Res: \$375 Com: 10% of the Basic Rate, subject to a minimum Rate of \$550
	36		Energy Project – Leasehold – Easement – Owner's Policy	Res: N/A Com: 20% of the Basic Rate for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500
	36.1		Energy Project – Leasehold – Easement – Loan Policy	Res: N/A Com: 20% of the Basic Rate for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RATE
	36.2		Energy Project – Leasehold – Owner's Policy	Res: N/A Com: 20% of the Basic Rate for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500
	36.3		Energy Project – Leasehold – Loan Policy	Res: N/A Com: 20% of the Basic Rate for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500
	36.4		Energy Project – Covenants, Conditions and Restrictions – Land Under Dev. – Owner's Policy	Res: N/A Com: 20% of the Basic Rate for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500
	36.5		Energy Project – Covenants, Conditions and Restrictions – Land Under Dev. – Loan Policy	Res: N/A Com: 20% of the Basic Rate for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500
	36.6		Energy Project – Encroachments	Res: N/A Com: 20% of the Basic Rate for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500
	36.7		Energy Project – Fee Estate – Owner's Policy	Res: N/A Com: N/C
	36.8		Energy Project – Fee Estate – Loan Policy	Res: N/A Com: N/C
	36.9		Energy Project – Minerals and Other Subsurface Substances – Land Under Development	Res: N/A Com: 20% of the Basic Rate for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500
	37		Assignment of Rents or Leases	Res: \$175 Com: 350
	39		Policy Authentication	Res: N/C Com: N/C
	40		Tax Credit – Owner's Policy	Res: N/A Com: \$500

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RATE
	40.1		Tax Credit – Defined Amount – Owner's Policy	Res: N/A Com: \$500
	41		Water – Buildings	Res: \$275 Com: \$500
	41.1		Water – Improvements	Res: \$275 Com: \$500
	41.2		Water – Described Improvements	Res: \$275 Com: \$500
	41.3		Water – Land Under Development	Res: \$275 Com: 10% of the Basic Rate, subject to a minimum Rate of \$500
	42		Commercial Lending Group	Res: N/A Com: \$500
	43		Anti-Taint – Loan Policy	Res: \$175 Com: \$500
	44		Insured Mortgage Recording – Loan	Res: \$175 Com: \$500
	45		Pari Passu Mortgage – Loan Policy	Res: \$275 Com: \$500
	46		Option	Res: Rate calculated under Section E based on the price of the option Com: Rate calculated under Section E based on the price of the option
	47		Operative Law – 2006 Owner's Policy	Res: N/C Com: N/A
	47.1		Operative Law – 2006 Loan Policy	Res: N/C Com: N/A
	47.2		Operative Law – 2013 Homeowner's Policy	Res: N/C Com: N/A
	47.3		Operative Law – 2015 Expanded Coverage Residential Loan Policy	Res: N/C Com: N/A
	48		Tribal Waivers and Consents	N/C
	48.1		Tribal Limited Waiver and Consent Agreement	N/C
	49		Forgery – New Owner's Policy – Residential	Res: 5% of the Basic Rate, based on the policy amount; subject to a minimum Rate of \$100 Com: N/A

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RATE
	49.1		Forgery – Existing Owner's Policy – Residential	Res: 10% of the current Basic Rate, based on the original policy amount; subject to a minimum Rate of \$200 Com: N/A
	50		Residential Solar – Loan Policy	Res: N/C Com: N/A
	JR 1		ALTA JR1	Res: \$50 Com: N/A
	JR 2		JR2 Future Advance	Res: \$50 Com: N/A
103.7			Land Abuts Street	Res: N/A Com: \$200
104.6			Assignment of Rents or Leases	Res: \$125 Com: \$250
107.2			Amount of Insurance, Increase	Res: 100% of the Scheduled Rate for each additional \$1,000 of insurance assumed in excess of the amount shown on the existing policy Com: 100% of the Scheduled Rate for each additional \$1,000 of insurance assumed in excess of the amount of the original outstanding debt
			GAP Coverage Commitment – WI	Res: N/C for lender coverage only when the Company is closing the transaction on behalf of a lender and issuing a closing protection letter for the benefit of the lender or endorsement issued under a concurrently issued Loan Policy when Rate has been collected on the Owner's Policy. Otherwise \$175. Com: \$300
		55	Fairway	Res: N/A Com: \$300
		55.1	Fairway and Successor Insured	Res: N/A Com: \$300

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RATE
		61	Construction Loan Pending Disbursement	Res: N/A Com: \$350 for amount of insurance up to and including \$10,000,000. \$600 for amount of insurance in excess of \$10,000,000. There shall be no charge to the lender if the Company or its issuing agent is handling the construction disbursements under a written disbursing agreement.
		61.1	Construction Loan Disbursement	Res: N/A Com: \$350 per draw. There shall be no charge to the lender if the Company or its issuing agent is handling the construction disbursements under a written disbursing agreement.
		61.2	F.A. Form 61.2 – Construction Loan – Reinstatement of Covered Risk 11(a)	Res: N/A Com: \$350 per draw
		61.3	Pending Disbursement – Owner	Res: N/A Com: \$350 per draw. There shall be no charge to the lender if the Company or its issuing agent is handling the construction disbursements under a written disbursing agreement.
		FA	Special PACE Agreement – WI	Res: N/A Com: \$150
			equiSMART™ Receipt – Policy Activation – NAL WI	Res: N/C Com: N/A
		EP 1	Energy Project – Definitions	Res: N/A Com: N/C
		EP 2	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's Policy	Res: N/A Com: 20% of the Basic Rate for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RATE
		EP 3	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan Policy	Res: N/A Com: 20% of the Basic Rate for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500
		EP 4	Energy Project – Encroachments	Res: N/A Com: 20% of the Basic Rate for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500
		EP 5	Energy Project – Leasehold – Easement – Owner's Policy	Res: N/A Com: 20% of the Basic Rate for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500
		EP 6	Energy Project – Leasehold – Owner's Policy	Res: N/A Com: 20% of the Basic Rate for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500
		EP 7	Energy Project – Leasehold – Easement – Loan Policy	Res: N/A Com: 20% of the Basic Rate for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500
		EP 8	Energy Project – Leasehold – Loan Policy	Res: N/A Com: 20% of the Basic Rate for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500
		EP 9	Energy Project – Land Treated As "Single" Integrated Whole	Res: N/A Com: N/C
		EP 10	Energy Project – Special Measure of Loss – Owner's Policy	Res: N/A Com: N/C
		EP 11	Energy Project – Special Measure of Loss – Loan Policy	Res: N/A Com: N/C
		EP 12	Energy Project – Severable Improvement	Res: N/A Com: N/C

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RATE
		EP 13	Energy Project – Zoning	Res: N/A Com: 20% of the Basic Rate for a combined set of Energy Endorsements, subject to a minimum Rate of \$2,500
		EP 14	Energy Project – Minerals and Other Subsurface Substances	Res: N/A Com: 10% of the Basic Rate, subject to a minimum Rate of \$550
		EP 16	Energy Project – Owner's Policy Date Down	Res: N/A Com: \$0.35 per \$1,000 of insurance
		FA Special	Wisconsin JR – NAL WI	Res: N/C Com: N/A
		FA Special	Wisconsin ALTA Residential Limited Coverage Mortgage Modification Policy – NAL WI	Res: N/C Com: N/A
		FA 93	Mortgage Modification with Policy Date Down	Res: \$375 Com: See FA 93 Pricing (Commercial Only) below for pricing
		FA 94	Record Matters Date Down	\$500
			equiLite EL1	Res: N/C if issued concurrently with the equiLite™ Residential Limited Coverage Loan Policy Com: N/A
			equiLite EL2	Res: \$10 Com: N/A
			equiLite EL3	Res: \$10 Com: N/A

FA 93 Pricing (Commercial Only)

The Rate shall be 40% of the Basic Rate for the original loan amount, with a minimum Rate of \$750. An original prior policy that is more than ten (10) years old shall be calculated at the reissue Rate. Additional insurance shall be billed at the reissue Rate.

Endorsements that are reissued in connection with each Date Down Mortgage Modification endorsement or any FA 93 series modification endorsement to a Loan Policy(ies) issued under this section shall be charged at 50% of the current endorsement original Rate as listed under Appendix B, unless an extra-hazardous risk Rate is applicable.

Any endorsements not previously issued shall be at the current endorsement original Rate as listed under Appendix B, unless an extra-hazardous risk Rate is applicable.