

(g) Correction Due to Error or Misunderstanding

A charge in the amount of \$150 is made for an endorsement or replacement policy to correct an error or misunderstanding not the fault of the Company. Endorsement Form 110.3 is authorized for use to correct errors in commitments and/or policies. The Company may elect in its sole discretion to issue either an endorsement or a replacement policy.

(h) Tax and Assessment Examination

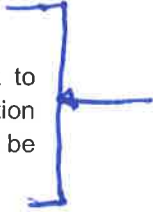
Any charges, taxes, or assessments imposed by the taxing authority in connection with the examination shall be charged to the customer.

(i) Title Examination in Unusual Circumstances

A charge for a title examination in which unusual conditions are encountered, special or unusual risks are insured, special services are rendered, multiple legal descriptions are to be insured, or physical inspections are required will be charged at a rate of \$125 per hour spent performing the examination and will be in addition to the rates and charges for the product or service being performed as provided in this Schedule of Rates.

(j) Closing Protection Letters

The fee for a closing protection letter issued to a seller, buyer, borrower and/or lender pursuant to Regulation 8-1-3 shall be Twenty Five Dollars (\$25.00) for each party protected by a closing protection letter provided in a transaction. The closing protection letter fee charged by a title insurer shall not be subject to any agreement requiring a division of fees or premiums.



B.5 ISSUANCE OF POLICIES

No policy will be issued until the charges have been remitted to the issuing agent. Furthermore, the conditions set forth in the Commitment must be complied with before the final policy is issued, or those items not complied with will be reflected as an exception on the final policy if the policy is issued.

B.6 SHORT TERM RATE - RESIDENTIAL ONLY

When an Owner's Policy, Leasehold Policy, or Loan Policy other than a junior Loan Policy on Residential property is ordered within 5 years of the effective date of a prior policy issued in conjunction with a recorded mortgage loan to an institutional lender or a recorded deed to a bona fide purchaser for value on the same property, the charge for the new Owner's Policy, Leasehold Policy, or Loan Policy shall be based on the amount of liability under the new policy at the rate set forth below.

(a) All Areas Except Area B under Appendix 1

Time Period Since Previous Policy

Charge

### APPENDIX 3

#### Schedule of Bundled Purchase Loan Policy Rates for Residential Properties

**All counties except Summit County:**

AMOUNT OF INSURANCE UP TO AND INCLUDING	RATE
\$0 to \$100,000	\$350
\$100,001 to \$300,000	\$400
\$300,001 to \$500,000	\$500
\$500,001 to \$1,000,000	\$550
\$1,000,001 to \$1,500,000	\$800
\$1,500,001 to \$2,000,000	\$1,100
\$2,000,001 to \$3,000,000	Add \$1.50 per \$1,000
\$3,000,001 to \$5,000,000	Add \$1.40 per \$1,000
\$5,000,001 to \$8,000,000	Add \$1.30 per \$1,000
\$8,000,001 to \$10,000,000	Add \$1.20 per \$1,000
\$10,000,001 to \$50,000,000	Add \$1.10 per \$1,000
\$50,000,001 and above	Add \$1 per \$1,000

**Summit County Only**

AMOUNT OF INSURANCE UP TO AND INCLUDING	RATE:
\$0 to \$100,000	\$500
\$100,001 to \$200,000	\$550
\$200,001 to \$300,000	\$600
\$300,001 to \$750,000	\$650
\$750,001 to \$1,000,000	\$700
\$1,000,001 to \$3,000,000	Add \$1.50 per \$1,000
\$3,000,001 to \$5,000,000	Add \$1.40 per \$1,000
\$5,000,001 to \$8,000,000	Add \$1.30 per \$1,000
\$8,000,001 to \$10,000,000	Add \$1.20 per \$1,000
\$10,000,001 to \$50,000,000	Add \$1.10 per \$1,000
\$50,000,001 and above	Add \$1 per \$1,000

NOTE: The total Basic Rate shall be rounded up to the next dollar.

**APPENDIX 4A**

**Schedule of Rates for Bundled Loan Policies for Residential Properties**

AMOUNT OF INSURANCE UP TO AND INCLUDING	RATE
\$0 to \$100,000	\$500
\$100,001 to \$250,000	\$600
\$250,001 to \$750,000	\$725
\$750,001 to \$2,000,000	\$1,350

For Amount of Insurance from \$2,000,001 up to and including \$3,000,000 add \$1.65 per \$1,000.

For Amount of Insurance from \$3,000,001 up to and including \$5,000,000 add \$1.55 per \$1,000.

For Amount of Insurance from \$5,000,001 up to and including \$8,000,000 add \$1.45 per \$1,000.

For Amount of Insurance from \$8,000,001 up to and including \$10,000,000 add \$1.35 per \$1,000.

For Amount of Insurance from 10,000,001 up to and including \$50,000,000 add \$1.20 per \$1,000.

For Amount of Insurance from \$50,000,001 add \$1 per \$1,000.

NOTE: The total Basic Rate shall be rounded up to the next dollar.

NOTE: Applicable to all counties.

**APPENDIX 4B**

**Schedule of Rates for Non Bundled Loan Policies for Residential Properties**

AMOUNT OF INSURANCE UP TO AND INCLUDING	RATE
\$0 to \$100,000	\$365
\$100,001 to \$250,000	\$539
\$250,001 to \$750,000	\$677
\$750,001 to \$2,000,000	\$1,167

For amount of insurance from \$2,000,001 up to and including \$3,000,000 add \$1.65 per \$1,000.

For amount of insurance from \$3,000,001 up to and including \$5,000,000 add \$1.55 per \$1,000.

For amount of insurance from \$5,000,001 up to and including \$8,000,000 add \$1.45 per \$1,000.

For amount of insurance from \$8,000,001 up to and including \$10,000,000 add \$1.35 per \$1,000.

For amount of insurance from 10,000,001 up to and including \$50,000,000 add \$1.20 per \$1,000.

For amount of insurance from \$50,000,001 add \$1 per \$1,000.

NOTE: The total Basic Rate shall be rounded up to the next dollar.

NOTE: Applicable to all counties.

**APPENDIX 5**

**Schedule of Junior Loan Rates for Title Insurance for Residential Properties**

AMOUNT OF INSURANCE UP TO AND INCLUDING:	RATE:
\$0 to \$50,000	\$250
\$50,001 to \$100,000	\$300
\$100,001 to \$250,000	\$400
\$250,001 to \$750,000	\$525
\$750,001 to \$2,000,000	\$1,150

For amount of insurance from \$2,000,001 add \$1.25 per \$1,000.

NOTE: The total Basic Rate shall be rounded up to the next dollar.

NOTE: Applicable to all counties.