



WESTCOR

LAND TITLE INSURANCE COMPANY

RATE MANUAL

Rating Schedule For the State of Washington

Effective Date: November 14, 2018
(TC Rev. Per ALTA 2021 Forms)

In accordance with Revised Code of Washington §48.29.140

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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. 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.

C. ENDORSEMENTS

Endorsements and charges therefore are as set forth herein.

D. TYPES OF COVERAGE

1. **Standard Coverage:** Does not insure against matters set forth in Section 3.B. 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.B. Unless otherwise provided, the charge for extended coverage owner's and loan policies shall be as set forth in Section 3.

E. 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 100% of the General Schedule Rate based upon the amount in default.

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.

F. 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.

**G. 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.

H. 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.

I. MISCELLANEOUS GUARANTEES

The charges for any of the following guarantees 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.

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

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.

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.
2. Mortgage Policy: Thirty-Five percent (35%) of the appropriate General Schedule Rate. If issued simultaneously with an owner's policy which insures against the above matters, no additional charge shall be made.

C. 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.

SECTION 4 – RATE REDUCTIONS

Except where specifically provided for herein, rate reductions within this section shall not be combined. Unless otherwise stated, the 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.

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

B. EXTENDED COVERAGE PURCHASE MONEY LOAN

1. The charge for an Extended Coverage loan policy insuring a purchase money loan, regardless of whether or not the Company is issuing a concurrent owner's policy, shall be:
 - a. \$200 for each policy; plus
 - b. for a commercial transaction where the cumulative liability under all policies exceeds \$1,000,000.00, an additional \$350 for each policy; plus
 - c. the applicable charge for extended coverage under Section 3.B, above; plus

- d. in a commercial transaction where owner's policy(ies) are issued concurrently, the General Schedule Rate applicable to the amount by which the liability of the loan policy exceeds the liability amount of all concurrently issued owner's policy(ies).

C. MULTIPLE LOAN POLICIES

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.

D. CONCURRENT POLICIES UNDER REAL ESTATE CONTRACT

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.

E. 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 units and manufactured homes will be rated in accordance with the following schedule:

1. The premium for a lender's policy insuring a development loan, a construction loan, or 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.

F. 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.

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.

G. 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.

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

H. 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 35%.

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.

I. RENEWAL INSURANCE

The charge for an updated owner's policy insuring a previously insured owner of a particular property, when requested as part of a refinance transaction, 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 145% 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.

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.

If an owner's/purchaser's policy extended coverage is requested, the charge shall be one-hundred five percent (105%) of the General Schedule Rate.

	Standard Coverage		Extended Coverage	
	% GSR		% GSR	
Schedule A	70%		105%	
Schedule B	70%		105%	
Schedule C	n/a		n/a	
Schedule D	n/a		n/a	

M. SHORT FORM STATEWIDE RATE

When an ALTA Short Form Residential Loan Policy is requested on a residential refinance transaction and contains generic exceptions for:

1. Taxes and assessments not yet due;
2. Covenants, conditions and restrictions affecting title appearing in the public record;
3. Easements appearing in the public record;
4. Reservations or leases of mineral or mineral rights appearing in the public record.

The charge shall be as follows:

All Counties:

AMOUNT OF LIABILITY	RATE
Up to \$175,000	\$350
\$175,001 to \$260,000	\$403
\$260,001 to \$375,000	\$503

\$375,001 to \$500,000	\$626
\$500,001 to \$650,000	\$763
\$650,001 to \$800,000	\$1,186
\$800,001 to \$1,000,000	\$1,426
\$1,000,001 to \$1,250,000	\$1,532
\$1,250,001 to \$1,500,000	\$1,830

No additional charge for extended coverage shall apply. Policies issued under this rate are not eligible for any further discount.

SECTION 5 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.

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	Restrictions, etc.	Lender: Ext.	No charge. Endorsement is issued only at date of policy
100.12	Right of Reversion	Lender: Ext.	20% of Basic Rate
100.13	Upkeep assessments subordinate	Lender: Ext.	\$50
100.17	Modification of restrictions	All Policies	\$100.00
100.29	Mineral Rights, damage	All Policies	25% of Base Rate applicable to the amount of coverage stated in the policy
102.5	Foundation – No violation, no encroachments onto easements or adjoining land	Lenders	15% of the Base Rate applicable to the amount of coverage stated in the policy
102.7	Foundation – No violation, no encroachments onto easements or adjoining land described in policy	Lenders	15% of the Base Rate applicable to the amount of coverage stated in the policy
103.1	Easements, damages from use or maintenance	All Policies	\$100
103.3-06	Easements, removal of improvements	All Policies	\$100

103.4	Easements, providing ingress and egress	All Policies	\$100
103.5	Surface rights to extract water	All Policies	\$100
103.6	No encroachments on specific easements	All Lenders	\$100
103.7	Land abuts on existing street	All Policies	\$100
104 (WA-49)	Assignment of beneficial interest	Lenders	No Charge if issued within 6 mos. Thereafter \$50
104.4	Collateral Assignment of beneficial interest	Lender	No Charge if issued within 6 mos. Thereafter \$50.
104.6	Assignment of Rents	All Policies	\$100
104.7	Validity and priority	Lender	\$100
105	Multiple Mortgages	Lenders	\$0.00 at policy; thereafter \$100
107.1	Allocation of Liabilities	All Policies	\$50
107.2	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	Additional Insured	All	\$0.00 at policy issuance; thereafter \$50.00
107.10	Additional Insured	All	\$0.00 at policy issuance; thereafter \$50.00
107.11	When Mortgagee has also acquired a fee interest	Lenders	20% based on amount of loan
108.8	Additional Advance	Lenders	50% of the Rate of the amount of the additional advance
110.1	Encumbrance Deleted	All	20% of the Rate applicable to the amount of coverage stated in the policy
110.5	Modification of Deed of Trust	Lenders	20% of the Rate applicable to the unpaid balance of loan.
110.6	Modification of Deed of Trust	Lenders	20% of the Rate applicable to the unpaid balance of loan

110.7	Enforcement of Lien of Encumbrance	All	No charge
111	Partial Reconveyance, no impairment	All	10% of Rate applicable to the remaining loan balance
111.2	Subordination Agreement – No impairment	Lenders	10% of the Rate applicable to the amount of coverage stated in the policy if attached concurrently with issuance of the policy 20% of the Rate applicable to the amount of coverage stated in the policy if attached subsequent to the issuance of the policy
111.6 ALTA 6.1	Variable Rate Mortgage	Lenders	No charge
111.7	Variable Rate Mortgage Negative Amortization	Lenders	No charge if issued at time of policy.
111.8 (ALTA 6.2-06)	Variable Rate Mortgage	Lenders	No charge
115.1 ALTA 4-06	Condominium	All Policies	No charge at policy issuance; \$50 for post-policy issuance.
116	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	Description in the policy is the same as the property shown in the survey	All	\$100
116.2	Modification of End 116 to cover condominiums	All	\$100
116.4-06 (ALTA 19.1-06)	Contiguous Parcels	All	10% of the Rate applicable to the amount of coverage stated in the policy
122	Priority of advance over intervening matters	Lenders	\$50
123.1 (Same as ALTA 3-06)	Compliance with zoning – vacant land	All	10% of the Rate applicable to the amount of coverage stated in the policy

123.2 (Same as ALTA 3.1-06)	Compliance with zoning – improvements of land	All	20% of the Rate applicable to the amount of coverage stated in the policy
ALTA 1-06	Street Assessment	Lenders	\$50
ALTA 2-06	Truth in Lending	Lenders	5 of the Rate applicable to the amount of coverage stated in the policy
ALTA 3	Zoning – Vacant Land	All	10% of the Rate applicable to the amount of coverage stated in the policy
ALTA 3.1	Zoning – Improved Land	All	20% of the Rate applicable to the amount of coverage stated in the policy
ALTA 3.2	Zoning – Land Under Development	All	20% of the Rate applicable to the amount of coverage stated in the policy
ALTA 4	Condominiums	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 4.1	Condominium	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 5-06	Planned Unit Development	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 5.1-06	Planned Unit Development (Assessments unpaid)	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 6	Variable Rate Mortgage	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 6.2	Variable Rate Mortgage – Negative Amortization	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 7-06	Manufactured Housing	All	\$0 at policy, \$50.00 post policy.
ALTA 7.1	Manufactured Housing – Conversion	Lenders	\$0 at policy, \$50.00 post policy.

ALTA 7.2	Manufactured Housing – Conversion	Owners	\$0 at policy, \$50.00 post policy.
ALTA 8.1	Environmental Liens	Lender 1-4 family residences	\$0.00
ALTA 8.1-06 <u>MODIFIED</u>	Environmental Liens	Lenders	\$100
ALTA 9-06	Restrictions, etc.	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 9.1-06	Restrictions, etc – unimproved land	Owners	\$0 at policy, \$50.00 post policy.
ALTA 9.2-06	Restrictions, etc. – improved land	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 9.3-06	Restrictions, etc. – future improvements	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 9.6-06	Private Rights – Loan Policy	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 9.6.1-06	Private Rights - Current Assessments - Loan Policy	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 9.7-06	Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 9.8-06	Covenants Conditions and Restrictions – Land Under Development – Owner’s Policy		\$0 at policy, \$50.00 post policy.
ALTA 9.9-06	Private Right – Owner’s Policy		\$0 at policy, \$50.00 post policy.
ALTA 9.10-06	Restrictions, Encroachments, Minerals – Current Violations – Loan Policy	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 10	Assignment	Lenders	\$0 at policy, \$100.00 post policy.

ALTA 10.1	Assignment and Date Down	Lenders	\$0 at policy, \$100.00 post policy.
ALTA 11	Mortgage Modification	Lenders	10% of the Rate applicable to the amount of coverage stated in the policy
ALTA 11.1	Mortgage Modification with Subordination (10-22-09)	Lenders	10% of the Rate applicable to the amount of coverage stated in the policy
ALTA 11.2	Mortgage Modification with Additional Amount of Insurance	Lenders	10% of the Rate applicable to the amount of coverage stated in the policy, plus 50% based on amount of additional advance.
ALTA 12	Aggregation – Tie In	Lenders	\$75
ALTA 12.1	Aggregation – State Limits - Loan Policy	Lenders	\$75
ALTA 13-06	Leasehold Owners	Owners	No charge
ALTA 13.1-06	Leasehold Loan	Lenders	No charge
ALTA 14	Future Advance – Priority	Lenders	\$50
ALTA 14.1	Future Advance – Knowledge	Lenders	\$50
ALTA 14.2	Future Advance – Letter of Credit	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 14.3	Future Advance – Reverse Mortgage	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 15-06	Non-Imputation – Full Equity Transfer	Owners	20% of the Rate applicable to the amount of coverage stated in the policy
ALTA 15.1-06	Non-Imputation – Additional Insured	Owners	20% of the Rate applicable to the amount of coverage stated in the policy

ALTA 15.2-06	Non-Imputation – partial equity transfer	Owners	20% of the Rate applicable to the amount of coverage stated in the policy
ALTA 16.06	Mezzanine Financing	Owners	\$50.00
ALTA 17-06	Access and Entry	All Policies	\$100
ALTA 17.1-06	Indirect Access and Entry	Lenders and Owners	5% of the Rate applicable to the amount of coverage stated in the policy
ALTA 17.2-06	Utility Access (10-16-08)	All	\$250
ALTA 18-06	Single Tax Parcel	Lenders and Owners	\$50
ALTA 18.1-06	Multiple Tax Parcel	Lenders and Owners	\$50
ALTA 19-06	Contiguity – Multiple Parcels	Lenders and Owners	5% of the Rate applicable to the amount of coverage stated in the policy
ALTA 19.1-06	Contiguity – Single Parcel	Lenders and Owners	5% of the Rate applicable to the amount of coverage stated in the policy
ALTA 19.2-06	Contiguity - Specified Parcels	Lenders and Owners	5% of the Rate applicable to the amount of coverage stated in the policy.
ALTA 20-06	First Loss – Multiple Parcels	Lenders	\$100
ALTA 22-06	Location	Lenders and Owners	No charge if issued concurrently with policy and no subsequent inspection required; otherwise \$50.00.
ALTA 22.1-06	Location and Map	Lenders and Owners	No charge if issued concurrently with policy and no subsequent inspection required: Otherwise \$50.00
ALTA 23-06	Coinsurance-Single Policy	All	No Charge

ALTA 23.1-06	Co-Insurance (08-01-2016)	All	No Charge
ALTA 24-06	Doing Business	Lenders	\$0 at policy, \$50.00 post policy.
ALTA 25-06	Same as Survey	All	\$100
ALTA 25.1-06	Same as Portion of Survey	All	\$100
ALTA 26	Subdivision	All	\$150
ALTA 28-06	Easement-Damage for Forced Removal	All	\$100
ALTA 28.1	Encroachments – Boundaries and Easements	All	\$100
ALTA 28.2-06	Encroachments – Boundaries and Easements – Described Improvements	All	\$100
ALTA 28.3-06	Encroachments - Boundaries and Easements - Described Improvements and Land Under Development	All	\$300
ALTA 29-06	Interest Rate Swap Endorsement - Direct Obligation	Lenders	10% of Basic Rate; Minimum \$100; Maximum \$500; plus applicable rate for additional insurance specified in endorsement.
ALTA 29.1-06	Interest Rate Swap - Additional Interest	Lenders	10% of Basic Rate; Minimum \$100; Maximum \$500; plus applicable rate for additional insurance specified in endorsement.
ALTA 29.2-06	Interest Rate Swap Endorsement - Direct Obligation - Defined Amount	Lenders	10% of Basic Rate; Minimum \$100; Maximum \$500; plus applicable rate for additional insurance specified in endorsement.
ALTA 29.3-06	Interest Rate Swap Endorsement - Additional Interest - Defined Amount	Lenders	10% of Basic Rate; Minimum \$100; Maximum \$500; plus applicable rate for additional insurance specified in endorsement.
ALTA 32	Construction Loan – Loss of Priority	Lenders	Liability up to \$1,000,000 = \$250 Liability over \$1,000,000 = \$500
ALTA 32.1	Construction Loan - Loss of Priority - Direct Payment	Lenders	Liability up to \$1,000,000 = \$250 Liability over \$1,000,000 = \$500

ALTA 32.2	Construction Loan – Loss of Priority – Insured’s Direct Payment	Lenders	Liability up to \$1,000,000 = \$250 Liability over \$1,000,000 = \$500
ALTA 33-06	Disbursement Endorsement	Lenders	\$150 Flat Fee
ALTA 37-06	Assignment of Rents or Leases	Lenders	\$100
ALTA 39-06	Policy Authentication	All	No Charge
ALTA 47	ALTA 47 Operative Law-2006 Owner’s Policy	Owners	No Charge
ALTA 47.1	ALTA 47.1 Operative Law-2006 Loan Policy	Lenders	No Charge
ALTA 47.2	ALTA 47.2 Operative Law – 2013 Homeowner’s Policy	Owners	No Charge
ALTA 47.3	ALTA 47.3 Operative Law – 2015 Expanded Coverage Residential Loan Policy	Lenders	No Charge
ALTA JR-1	Supplemental Coverage	Lenders	No Charge
ALTA JR-2	Revolving Credit/Variable Rate	Lenders	\$25
WLTIC # EN-170	Guarantee Date-Down Endorsement	All Guarantees	\$50
WA 126.1	WA Comprehensive Coverage for Homeowner		No charge. Endorsement is issued only at date of policy
WA 115	WA Condominium	Lenders	\$0 at policy issuance, \$50.00 post policy.

Appendix A

Schedule A

For the Counties of:

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

Amount of Liability	Rate
Up to \$50,000	\$443
\$50,001 to \$100,000	Add \$17.02 per \$5,000 or fractional part thereof
\$100,001 to \$1,000,000	Add \$11.70 per \$5,000 or fractional part thereof
\$1,000,001 to \$5,000,000	Add \$7.98 per \$5,000 or fractional part thereof
\$5,000,001 to \$10,000,000	Add \$5.32 per \$5,000 or fractional part thereof
\$10,000,001 to \$50,000,000	Add \$3.19 per \$5,000 or fractional part thereof
\$50,000,001 and up	Add \$2.13 per \$5,000 or fractional part thereof

Schedule B

For the Counties of:

Thurston and Whatcom

Amount of Liability	Rate
Up to \$50,000	\$422
\$50,001 to \$100,000	Add \$16.22 per \$5,000 or fractional part thereof
\$100,001 to \$1,000,000	Add \$11.15 per \$5,000 or fractional part thereof
\$1,000,001 to \$5,000,000	Add \$7.61 per \$5,000 or fractional part thereof
\$5,000,001 to \$10,000,000	Add \$5.07 per \$5,000 or fractional part thereof
\$10,000,001 to \$50,000,000	Add \$3.04 per \$5,000 or fractional part thereof
\$50,000,001 and up	Add \$2.03 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 \$50,000	\$416
\$50,001 to \$100,000	Add \$16.00 per \$5,000 or fractional part thereof
\$100,001 to \$1,000,000	Add \$11.00 per \$5,000 or fractional part thereof
\$1,000,001 to \$5,000,000	Add \$7.50 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 \$2.00 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, Gray's Harbour, Lewis, Lincoln, Okanogan, Pacific, Wahkiakum, Whitman, Skamania

Amount of Liability	Rate
Up to \$50,000	\$399
\$50,001 to \$100,000	Add \$15.34 per \$5,000 or fractional part thereof
\$100,001 to \$1,000,000	Add \$10.55 per \$5,000 or fractional part thereof
\$1,000,001 to \$5,000,000	Add \$7.19 per \$5,000 or fractional part thereof
\$5,000,001 to \$10,000,000	Add \$4.80 per \$5,000 or fractional part thereof
\$10,000,001 to \$50,000,000	Add \$2.88 per \$5,000 or fractional part thereof
\$50,000,001 and up	Add \$1.92per \$5,000 or fractional part thereof