WASHINGTON TITLE INSURANCE RATING ORGANIZATION

FORM AND RATE MANUAL

(Effective Date October 5, 2026)

Schedule of Changes

Date of Adoption: October 5, 2026
Change

Original Manual

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DEFINITIONS

A. ALTA - The American Land Title Association. When referenced it applies to the forms adopted and promulgated by the ALTA.

B. CLTA - The California Land Title Association. When referenced it applies to the forms adopted and promulgated by the CLTA.

C. Commercial - All real property that is not Residential.

D. 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.

E. Company - A company that is a member of, or subscriber to the Washington Title Insurance Rating Organization that adopts this Manual and issues a form of title insurance policy, endorsement, or Guarantee pursuant to the provisions of this Manual.

F. Construction - As defined in Chapter 2.09.

G. Construction Loan Policy - As defined in Chapter 2.09.

H. Extended Coverage - Any Policy issued without one or more of the Standard Exceptions identified in Schedule 2.

I. Extended Coverage Surcharge - Except as otherwise noted in this Manual, the surcharge for issuing a policy with Extended Coverage shall be an additional 35% of the General Rate Schedule.

J. Fair Market Value - The sales price in an arm's length transaction or where no sale is involved, the Fair Market Value will be based on available information, including, but not limited to, the expressed value of the real property, tax assessor's value, appraisal, broker's opinion of value or the total value of encumbrances insured under any Policy or Guarantee.

K. General Rate Schedule - See Schedule 1 for individual rate schedules.

L. **Guarantee -** A form of title insurance coverage in which one or more assurances are provided.

M. **Incremental Mechanics' Lien Coverage -** As defined in Chapter 2.09.

N. **Loan Policy -** A title insurance policy insuring a party as to the validity and priority of their Mortgage.

O. **Manual/Rating Manual -** Refers to this Manual, including all of the terms and provisions thereof as approved by the Washington Office of the Insurance Commissioner.

P. **Mortgage -** Mortgage, deed of trust, trust deed, land sale contract or similar security instrument.

Q. **Owner's Policy** - A policy of title insurance insuring an ownership interest in real property.

R. **Policy -** An Owner's Policy or Loan Policy.

S. **Residential -** Real property constructed and used primarily for residential purposes including a single family residence of 1 to 4 units, an individual condominium unit, a manufactured home permanently affixed to real estate, or other separate dwelling unit, but does not include undeveloped lots, or real estate intended principally for non-residential purposes even if some portion of the real estate is used for residential purposes.

T. **Standard Coverage -** Title insurance containing all the Standard Exceptions.

U. **Standard Exceptions -** The exceptions identified in Schedule 2.

V. **Up-Front Mechanics' Lien Coverage -** As defined in Chapter 2.09.

Chapter One - General Provisions

1.01 Basis of Rates

All rates for title insurance are to be computed in accordance with this Manual.

The charges for the described title products in this Manual are inclusive of the cost of a search and examination that may be undertaken for their issuance.

1.02 RESERVED

1.03 Rounding

When a rate for a Policy or Guarantee is not a whole dollar amount, the rate shall be rounded up to the nearest whole dollar. A rate that is a percentage of a General Rate Schedule shall be calculated from the unrounded rate amount of the applicable schedule with rounding done after all other calculations for the applicable rate.

1.04 Percentage Computations

When a provision of this manual calls for the use of a percentage of the General Rate Schedule, such percentage shall be applied to the rate (including any applicable minimum rate) computed under such General Rate Schedule.

Chapter Two – Special Rates

2.01 Owner's Policies

Owner's Policies that do not qualify for any of the special rates identified below are rated at 100% of the General Rate Schedule, plus any applicable surcharge. An Owner's Policy issued for an assemblage of parcels involving multiple purchase and sale contracts with different sellers must be rated on a per contract basis, notwithstanding the aggregated liability amount of the policy. Alternatively, a separate Owner's Policy may be issued for each contracted purchase.

2.02 Seller's Policy

When issuing an Owner's Policy to a purchaser, if requested, an Owner's Policy with standard coverage may be provided to a seller ("Seller's Policy"); however, the Seller's Policy must contain WATIRO Endorsement Form No. 13 (Pro Tanto Endorsement/Two Owners Policies).

The rate for a Seller's Policy is the minimum premium amount shown in the General Rate Schedule. No other special rate may be applied.

2.03 Binder Rate

The charge for a CLTA Interim Binder is equivalent to the premium for the policy to be issued, plus an additional charge of 10% of the General Rate Schedule. The Policy must be dated within 90 days from the date of the Binder. If the Policy liability amount is larger than the original Binder amount, the charge for the Policy shall be based on the increased amount of insurance at the rate provided in the General Rate Schedule. The amount paid for the Binder will be applied/credited to the charge for the Policy.

Supplemental reports and updates to the Binder shall be furnished for a charge of $40 during the 90-day period.

If within 90 days of the Binder, no other transaction occurs, a Policy as specified in the Binder will be issued without any additional charge.

Binders may not be issued for the purpose of qualifying for a Simultaneous Issue Rate.

2.04 Owner's Policies Issued After Construction Completion

Owner's Policies issued after the completion of Construction (as defined in Chapter 2.09) of a Residential structure where the builder has or had a fee title interest in additional lots within the same subdivision plat shall be rated as follows:

a. 40% of the General Rate Schedule for a Standard Coverage Policy. The Extended Coverage Surcharge shall apply for an Extended Coverage Policy.

b. 45% of the General Rate Schedule for an ALTA Homeowner's Policy.

2.05 Loan Policies

Mortgages insured under Chapters 4.05 and 4.06 do not additionally qualify for any of the special rates identified below.

Loan Policies that do not qualify for any of the special rates identified below are rated at 100% of the General Rate Schedule, plus the Extended Coverage Surcharge when applicable.

2.06 Refinance Rate

When a Loan Policy is issued insuring a Mortgage, and the property is currently encumbered by an existing Mortgage (which existing Mortgage will be paid-off and released by the proceeds of the new Mortgage), the rate for the new Loan Policy shall be 50% of the General Rate Schedule.

The Extended Coverage Surcharge shall not apply.

The Refinance Rate is not applicable to a Construction Loan Policy or when the transaction involves a transfer of any interest in the title for consideration.

2.07 Residential Purchase Money Loan Rate

The rate for a Loan Policy issued in connection with a Residential purchase transaction shall be:

a. For a Standard Coverage Loan Policy, $250;

b. For an Extended Coverage Loan Policy, $250 plus the Extended Coverage Surcharge;

c. When both an Owner's Policy and a Loan Policy are being issued and the Loan Policy liability amount exceeds the Owner's Policy liability amount, the rate for the excess amount of liability shall be rated at the General Rate Schedule applicable to the excess amount. This amount shall be added to the amounts set forth in Chapter 2.07(a) and (if applicable) Chapter 2.07(b).

2.08 Simultaneous Issue Rate

When any Loan Policy insuring a Mortgage is issued simultaneously with an Owner's Policy, and does not qualify for the Residential Purchase Money Loan Rate identified in Chapter 2.07, the rate for each such Loan Policy is as follows:

a. Any Extended Coverage Loan Policy that is issued with any Standard Coverage Owner's Policy is the total of (i) $325, (ii) any excess coverage amount pursuant to Chapter 2.07(c) and (iii) any applicable Extended Coverage Surcharge.

b. Any Standard or Extended Coverage Loan Policy that is issued with any Extended Coverage Owner's Policy is the total of (i) $325 and (ii) the excess coverage amount pursuant to Chapter 2.07(c). When the Loan Policy liability amount exceeds the Owner's Policy liability amount, the rate for the excess amount of liability shall be rated at the General Rate Schedule applicable to the excess amount.

   In order to qualify for the Simultaneous Issue Rate, the insured Mortgage and the insured deed must be recorded the same day. Commitments may not be held open, and Binders may not be issued for the purpose of qualifying for a Simultaneous Issue Rate.

   The Simultaneous Issue Rate is not applicable to a Construction Loan Policy containing Up-Front Mechanics' Lien Coverage or Incremental Mechanics' Lien Coverage as defined in Chapter 2.09.

2.09 Construction Loan Policy Rate

"Construction" – Delivery of equipment or materials, clearing, grading, filling, demolishing, altering, constructing, expanding, renovating, remodeling, rehabilitating, or landscaping of new or existing improvements.

"Construction Loan Policy" – A Loan Policy insuring a Mortgage when the primary purpose of the loan is to finance Construction.

If the majority of the loan proceeds are not to be used to finance Construction, the policy insuring that loan is not considered a Construction Loan Policy. For example, if the majority of the loan proceeds are to be dedicated towards acquisition costs, refinance of existing debt, or drawing equity from the property for the purpose of restructuring borrower debt, the Policy insuring the loan is not a Construction Loan Policy and must be rated under other chapters of this Manual.

"Up-Front Mechanics' Lien Coverage" – Removal of Standard Exception 4 from a Construction Loan Policy.

"Incremental Mechanics' Lien Coverage" – Issuance of an ALTA 32 series endorsement as revised by ALTA 33 series endorsements and modification of Standard Exception 4 in a Construction Loan Policy, to provide coverage for mechanics' liens, to read as follows:

Any statutory lien or claim of lien, not shown by the Public Records at Date of Policy, that arises from services performed, or materials or equipment furnished, except as insured by an ALTA 32 series endorsement as it may be revised by an ALTA 33 series endorsement.

The charge for a Construction Loan Policy is 40% of the General Rate Schedule. When Incremental Mechanics' Lien Coverage is provided, charges for the ALTA 32 series and ALTA 33 endorsements are rated as described in Chapter 6.

2.10 High Value Commercial Transactions

The rate for a Loan Policy or Owner's Policy with an Amount of Insurance of $10,000,000 or more that insure title to Commercial property must be calculated in accordance with the following rules:

a. Apply the applicable General Rate Schedule including the Extended Coverage Surcharge, if applicable.

b. The Simultaneous Issue Rate in Chapter 2.08 may be applied. Otherwise, do not apply rates or rules found in any other Chapter of this Manual.

c. If the transaction includes one or more of the risks identified below, apply the stated surcharge:

(1) Issuance of a Construction Loan Policy with Up-Front Mechanics' Lien Coverage: +20% of General Rate Schedule.
(2) Insuring title to land utilized for an energy project: +10% of General Rate Schedule.
(3) Insuring title that will be vested through deed-in-lieu of foreclosure: +5% of General Rate Schedule.

Chapter Three – Owner's Policies

3.01 Basis of Rates

All rates shall be based upon the Fair Market Value or such higher amount as agreed upon between the Company and the Insured.

3.02 Owner's Policy Standard Coverage

The rate for an Owner's Policy containing all of the Standard Exceptions shall be 100% of the General Rate Schedule, or a lesser amount as authorized by this Manual.

3.03 Owner's Policy Extended Coverage

The rate for an Owner's Policy with any of the Standard Exceptions removed shall be the General Rate Schedule plus the Extended Coverage Surcharge.

3.04 Homeowner's Policy Coverage

The rate for an ALTA Homeowner's Policy shall be the applicable rate for a Standard Coverage Owner's Policy as determined under Chapter 3.02, above, plus an additional surcharge of 5% of the applicable General Rate Schedule.

Chapter Four - Loan Policies

4.01 Basis of Rates

A single site Loan Policy shall be rated based on the face amount of the Mortgage, the value of the property, or a higher amount as agreed upon between the Company and the Insured unless the amount includes both real and personal property. In the instance of mixed security assets, the premium shall be based upon the Fair Market Value of the real property.

Loans for Portfolio Transactions: If one loan will be secured by multiple Mortgages on multiple sites, requiring the issuance of multiple Loan Policies, each Policy liability amount shall be the amount of the loan allocated to that site. The rate for each Policy will be based on that allocated liability amount.

For Loan Policies in transactions involving land outside Washington, the rate due in Washington may be based upon the Fair Market Value of the land in Washington provided premium is paid in all the states where encumbered land is located.

4.02 Loan Policy Standard Coverage

The rate for a Loan Policy containing all of the Standard Exceptions shall be 100% of the General Rate Schedule, or a percentage thereof or other rating as authorized by the provisions of this Manual.

4.03 Loan Policy Extended Coverage

The rate for a Loan Policy with any of the Standard Exceptions removed shall be 100% of the General Rate Schedule plus the Extended Coverage Surcharge, unless a Special Rate in Chapter 2 is applicable.

4.04 Reserved

4.05 Residential Limited Coverage Junior Loan Policy

For second or lesser priority Mortgage loan transactions involving improved Residential properties, the rate for an ALTA Residential Limited Coverage Junior Loan Policy is $125.00 for an Amount of Insurance not to exceed $250,000.

4.06 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 $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 liability above $2,000,000 or part thereof up to $20,000,000, add $100.

Chapter Five - Guarantees

5.01 Basis of Rates

All rates for Guarantees shall be based upon the provisions of this chapter and Special Rates from Chapter Two shall not apply.

5.02 Trustee's Sale Guarantee

The rate for a Trustee's Sale Guarantee shall be 90% of the applicable General Rate Schedule based upon the unpaid balance of the Mortgage in default.

Included in the rate for a Trustee's Sale Guarantee are six (6) continuation endorsements within 36 months from the date of guarantee, not to exceed more than two (2) per 12 month period, from the date of the original guarantee. Additional continuation endorsements may be issued for a charge of $30 per endorsement.

If a Trustee's Sale Guarantee previously issued by the Company is reissued as a Litigation Guarantee or is reissued for the benefit of a newly substituted trustee, an additional surcharge of $25 shall be made for the reissuance.

5.03 Contract Forfeiture Guarantee

The rate for a Contract Forfeiture Guarantee shall be 100% of the applicable General Rate Schedule based upon the unpaid balance of the defaulted contract.

Included in the rate for a Contract Forfeiture Guarantee are two (2) continuation endorsements within 12 months from the date of guarantee. Additional continuation endorsements may be issued for a charge of $30.

5.04 Litigation Guarantee

The rate for a Litigation Guarantee shall be 100% of the applicable General Rate Schedule based upon the unpaid balance of the Mortgage, lien or contract which is the subject of the action or when the action involves a matter other than foreclosure or forfeiture, upon the Fair Market Value of the estate or interest involved.

Included in the rate for a Litigation Guarantee is 1 continuation endorsement within 24 months from the date of guarantee. Additional endorsements may be issued within 24 months of the date of guarantee for a charge of $30.

5.05 RESERVED

5.06 Chain of Title Guarantee

The rate for the Chain of Title Guarantee shall be $350 per parcel. The amount of liability of a Chain of Title Guarantee shall be limited to $1,000.

5.07 Condition of Title Guarantee

The minimum rate for the issuance of a Condition of Title Guarantee, involving a single chain of title, is the minimum amount of the applicable General Rate Schedule.

The amount of liability of a Condition of Title Guarantee shall be $1,000. Liabilities in excess of this amount can be provided at 100% of the applicable General Rate Schedule.

5.08 Judgment and Tax Lien Guarantee

The rate for a Judgment and Tax Lien Guarantee is $75 per parcel plus $75 per name, (a married couple or domestic partners are considered to constitute one name) plus an additional surcharge of $5 for each lien over 2 reported.

The amount of insurance shall be the next multiple of $100 above the charge for the guarantee. For example, if there are two parcels, one name, and two liens, the charge would be $225, and the amount of insurance could be $300.

5.09 Lot Book Guarantee

The rate for a Lot Book Guarantee shall be $75 per parcel described.

The amount of liability of a Lot Book Guarantee shall be limited to $100 per parcel.

5.10 Plant Information Guarantee

The rate for the Plant Information Guarantee shall be $350.

The amount of liability of a Plant Information Guarantee shall be limited to $1,000.

5.11 Recorded Document Guarantee

The recorded document guarantee is based upon an examination of the Company's title plant records as to certain designated documents which describe the subject real property. Date-downs are not available for this guarantee. The amount of insurance shall be $3,000.

a. If the Company has an open order placed by the applicant on the subject property for the purpose of insuring title, the charge for the recorded document guarantee shall be $150 for Residential property and $500 for Commercial property.

b. If the Company does not have an open order placed by the applicant on the subject property, the charge shall be as follows:

(1) Deeds and Leases Only: If the requested guarantee will pertain only to deeds and leases, the charge is $200 for a single Residential parcel or $500 for a single Commercial parcel, plus (1) $100 per contiguous parcel over one (non-contiguous parcels must be covered under a separate guarantee); (2) $2 for every year that title records are searched (for example, 50 years = $100); and (3) $4 for each abstracted document.

(2) All Documents: If the requested guarantee will pertain to all recorded documents, the charge is $300 for a single Residential parcel or $500 for a single Commercial parcel plus (1) $150 per contiguous parcel over one (non-contiguous parcels must be covered under a separate guarantee); and (2) $2 for every year that title records are searched (for example, 50 years = $100); and (3) $4 for each abstracted document.

5.12 Subdivision Guarantee

The rate for a Subdivision Guarantee for up to two contiguous parcels shall be $350 for land intended to be used as Residential property and $750 for land intended to be used as Commercial property.

The amount of liability of the Subdivision Guarantee shall be limited to $2,000.

Chapter Six - Endorsements

As used in this chart, N/A = Not Applicable, N/C = No Charge. Percentages refer to a percentage of the General Rate Schedule based upon the amount of insurance of the Policy for which the endorsement is applicable unless otherwise stated. There is no permitted deviation for the rate or form of the Endorsements approved by the Washington Office of the Insurance Commissioner. When policies are issued simultaneously, endorsement charges apply to each policy.

OIC No.	Endorsement	Description	Owner's Policy	Loan Policy
07-001	ALTA 1-06	Street Assessments	N/A	N/C
07-002	ALTA 3	Zoning - Unimproved Land	10%, Min $250, Max $3,000	10%, Min $250, Max $3,000
07-003	ALTA 3-06	Zoning - Unimproved Land	10%, Min $250, Max $3,000	10%, Min $250, Max $3,000
07-004	ALTA 3.1	Zoning - Improved Land	15%, Min $500, Max $3,000	15%, Min $500, Max $3,000
07-005	ALTA 3.1-06	Zoning - Improved Land	15%, Min $500, Max $3,000	15%, Min $500, Max $3,000
07-006	ALTA 3.2	Zoning – Land Under Development	20%, Min $500, Max $5,000	20%, Min $500, Max $5,000
07-007	ALTA 3.2-06	Zoning – Land Under Development	20%, Min $500, Max $5,000	20%, Min $500, Max $5,000
07-008	ALTA 3.3	Zoning – Completed Improvement – Non-Conforming Use	15%, Min $500, Max $3,000	15%, Min $500, Max $3,000

OIC No.	Endorsement	Description	Owner's Policy	Loan Policy
07-009	ALTA 3.3-06	Zoning – Completed Improvement – Non-Conforming Use	15%, Min $500, Max $3,000	15%, Min $500, Max $3,000
07-010	ALTA 3.4	Zoning – No Zoning Classification	15%, Min $200, Max $3,000	15%, Min $200, Max $3,000
07-011	ALTA 3.4-06	Zoning – No Zoning Classification	15%, Min $500, Max $3,000	15%, Min $500, Max $3,000
07-012	ALTA 4	Condominium (all assessment liens)	$75	$75
07-013	ALTA 4-06	Condominium (all assessment liens)	$75	$75
07-014	ALTA 4.1	Condominium (assessments unpaid at policy date)	$50	$50
07-015	ALTA 4.1-06	Condominium (assessments unpaid at policy date)	$50	$50
07-016	ALTA 5-06	Planned Unit Development (all assessment liens)	$75	$75
07-017	ALTA 5.1-06	Planned Unit Development (assessments unpaid at policy date)	$75	$75
07-018	ALTA 6	Variable Rate	N/A	$50
07-019	ALTA 6-06	Variable Rate	N/A	$50
07-020	ALTA 6.2	Variable Rate, Negative Amortization	N/A	$50

OIC No.	Endorsement	Description	Owner's Policy	Loan Policy
07-021	ALTA 6.2-06	Variable Rate, Negative Amortization	N/A	$50
07-022	ALTA 7-06	Manufactured Housing Unit	$100	$25
07-023	ALTA 7.1	Manufactured Housing Unit – Conversion – Loan	N/A	$25
07-024	ALTA 7.1-06	Manufactured Housing Unit – Conversion – Loan	N/A	$25
07-025	ALTA 7.2	Manufactured Housing Unit – Conversion – Owner	$100	N/A
07-026	ALTA 7.2-06	Manufactured Housing Unit – Conversion – Owner	$100	N/A
07-027	ALTA 8.1	Environmental Protection Lien	N/A	N/C
07-028	ALTA 8.1-06	Environmental Protection Lien	N/A	N/C
07-029	ALTA 8.2-06	Commercial Environmental Protection Lien	$250	$250
07-030	ALTA 9-06	Restrictions, Encroachments, Minerals – Loan	N/A	N/C
07-031	ALTA 9.1-06	Covenants, Conditions and Restrictions - Owner - Unimproved Land	15%, Min $150, Max $750	N/A

OIC No.	Endorsement	Description	Owner's Policy	Loan Policy
07-032	ALTA 9.2-06	Covenants, Conditions and Restrictions - Owner - Improved Land	15%, Min $250, Max $1,000	N/A
07-033	ALTA 9.3-06	Covenants, Conditions and Restrictions - Loan	N/A	$100
07-034	ALTA 9.6-06	Private Rights - Loan	N/A	$150
07-035	ALTA 9.6.1-06	Private Rights - Current Assessments - Loan Policy	N/A	$150
07-036	ALTA 9.7-06	Restrictions, Encroachments, Minerals - Land Under Development - Loan	N/A	$750
07-037	ALTA 9.8-06	Covenants Conditions and Restrictions - Land Under Development - Owner	20%, Min $350, Max $1,500	N/A
07-038	ALTA 9.9-06	Private Rights - Owner	$250	N/A
07-039	ALTA 9.10-06	Restrictions, Encroachments, Minerals - Current Violations - Loan	N/A	N/C
07-040	ALTA 10	Assignment of Mortgage	N/A	$100

OIC No.	Endorsement	Description	Owner's Policy	Loan Policy
07-041	ALTA 10-06	Assignment of Mortgage	N/A	$100
07-042	ALTA 10.1	Assignment of Mortgage with priority coverage (date down)	N/A	30% (applied to unpaid principal balance), Min $200
07-043	ALTA 10.1-06	Assignment of Mortgage with priority coverage (date down)	N/A	30% (applied to unpaid principal balance), Min $200
07-044	ALTA 11	Modification of Mortgage	N/A	35% (applied to unpaid principal balance), Min $300
07-045	ALTA 11-06	Modification of Mortgage	N/A	35% (applied to unpaid principal balance), Min $300
07-046	ALTA 11.1	Mortgage Modification with Subordination	N/A	35% (applied to unpaid principal balance), Min $300
07-047	ALTA 11.1-06	Mortgage Modification with Subordination	N/A	35% (applied to unpaid principal balance), Min $300

OIC No.	Endorsement	Description	Owner's Policy	Loan Policy
07-048	ALTA 11.2	Mortgage Modification with Additional Amount of Insurance	N/A	35% applied to unpaid principal balance plus the increased amount of insurance at the applicable rate for the type of loan policy being endorsed
07-049	ALTA 11.2-06	Mortgage Modification with Additional Amount of Insurance	N/A	35% applied to unpaid principal balance plus the increased amount of insurance at the applicable rate for the type of loan policy being endorsed
07-050	ALTA 12	Aggregation – Loan (Tie-in)	N/A	$300
07-051	ALTA 12-06	Aggregation – Loan (Tie-in)	N/A	$300
07-052	ALTA 12.1	Aggregation - State Limits - Loan	N/A	$300
07-053	ALTA 12.1-06	Aggregation - State Limits - Loan	N/A	$300
07-054	ALTA 13-06	Leasehold - Owner	N/C	N/A
07-055	ALTA 13.1-06	Leasehold - Loan	N/A	N/C
07-056	ALTA 14	Future Advance - Priority	N/A	$150
07-057	ALTA 14-06	Future Advance - Priority	N/A	$150
07-058	ALTA 14.1	Future Advance - Knowledge	N/A	$150

OIC No.	Endorsement	Description	Owner's Policy	Loan Policy
07-059	ALTA 14.1-06	Future Advance - Knowledge	N/A	$150
07-060	ALTA 14.2	Future Advance - Letter of Credit	N/A	$150
07-061	ALTA 14.2-06	Future Advance - Letter of Credit	N/A	$150
07-062	ALTA 14.3	Future Advance - Reverse Mortgage	N/A	$150
07-063	ALTA 14.3-06	Future Advance - Reverse Mortgage	N/A	$150
07-064	ALTA 15-06	Nonimputation - Full Equity Transfer	15%, Min $1,000	N/A
07-065	ALTA 15.1-06	Nonimputation - Additional Insured	15%, Min $1,000	N/A
07-066	ALTA 15.2-06	Nonimputation - Partial Equity Transfer	15%, Min $1,000	N/A
07-067	ALTA 16-06	Mezzanine Financing	15%, Min $1,000	N/A
07-068	ALTA 17-06	Access and Entry	$150	$100
07-069	ALTA 17.1-06	Indirect Access and Entry	$300	$300
07-070	ALTA 17.2-06	Utility Access	$500	$500
07-071	ALTA 18-06	Single Tax Parcel	$100	$100
07-072	ALTA 18.1-06	Multiple Tax Parcels - Easements	$100	$100
07-073	ALTA 18.2-06	Multiple Tax Parcels	$100	$100
07-074	ALTA 18.3-06	Single Tax Parcel and ID	$100	$100
07-075	ALTA 19-06	Contiguity - Multiple Parcels	$200	$200
07-076	ALTA 19.1-06	Contiguity - Single Parcel	$200	$200

OIC No.	Endorsement	Description	Owner's Policy	Loan Policy
07-077	ALTA 19.2-06	Contiguity - Specified Parcels	$200	$200
07-078	ALTA 20-06	First Loss - Multiple Parcels	N/A	10%, min $500
07-079	ALTA 22-06	Location	N/C	N/C
07-080	ALTA 22.1-06	Location and Map	N/C	N/C
07-081	ALTA 23-06	Co-Insurance - Single Parcel	N/C	N/C
07-082	ALTA 23.1-06	Co-Insurance - Multiple Parcels	N/C	N/C
07-083	ALTA 24-06	Doing Business	N/A	$100
07-084	ALTA 25-06	Same as Survey	$150	$150
07-085	ALTA 25.1-06	Same as Portion of Survey	$150	$150
07-086	ALTA 26	Subdivision	$250	$250
07-087	ALTA 26-06	Subdivision	$250	$250
07-088	ALTA 27	Usury	N/A	$100
07-089	ALTA 27-06	Usury	N/A	$100
07-090	ALTA 28-06	Easement - Damage or Enforced Removal	$350	$150
07-091	ALTA 28.1	Encroachments - Boundaries and Easements	10%, min $500, max $1,500	$250
07-092	ALTA 28.1-06	Encroachments - Boundaries and Easements	10%, min $500, max $1,500	$250
07-093	ALTA 28.2-06	Encroachments - Boundaries and Easements - Described Improvements	10%, min $500, max $1,500	$250

OIC No.	Endorsement	Description	Owner's Policy	Loan Policy
07-094	ALTA 28.3-06	Encroachments - Boundaries and Easements - Land Under Development	10%, min $750, max $1,500	$500
07-095	ALTA 29-06	Interest Rate Swap Endorsement - Direct Obligation	N/A	$500
07-096	ALTA 29.1-06	Interest Rate Swap Endorsement - Additional Interest	N/A	$500
07-097	ALTA 29.2-06	Interest Rate Swap Endorsement - Direct Obligation - Defined Amount	N/A	$500 plus the additional amount of insurance at the rate applied to the policy
07-098	ALTA 29.3-06	Interest Rate Swap Endorsement - Additional Interest - Defined Amount	N/A	$500 plus the additional amount of Insurance at the rate applied to the policy
07-099	ALTA 30	Shared Appreciation – One to Four Family	N/A	$150
07-100	ALTA 30-06	Shared Appreciation - One to Four Family	N/A	$150
07-101	ALTA 30.1	Commercial Participation Interest	N/A	$150

OIC No.	Endorsement	Description	Owner's Policy	Loan Policy
07-102	ALTA 30.1-06	Commercial Participation Interest	N/A	$150
07-103	ALTA 31-06	Severable Improvements	5%, $250 Min, $1,500 Max	5%, $250 Min, $1,500 Max
07-104	ALTA 32	Construction Loan	N/A	N/C
07-105	ALTA 32-06	Construction Loan	N/A	N/C
07-106	ALTA 32.1	Construction Loan - Direct Payment	N/A	N/C
07-107	ALTA 32.1-06	Construction Loan - Direct Payment	N/A	N/C
07-108	ALTA 32.2	Construction Loan - Insured's Direct Payment	N/A	N/C
07-109	ALTA 32.2-06	Construction Loan - Insured's Direct Payment	N/A	N/C
07-110	ALTA 33-06	Construction Loan - Disbursement	N/A	$250 Residential $350 Commercial
07-111	ALTA 34-06	Identified Risk Coverage	$750	$500
07-112	ALTA 34.1	Identified Risk Coverage	$750	$500
07-113	ALTA 35-06	Minerals and Other Subsurface Substances - Buildings	$300	$150

OIC No.	Endorsement	Description	Owner's Policy	Loan Policy
07-114	ALTA 35.1-06	Minerals and Other Subsurface Substances - Improvements	$300	$150
07-115	ALTA 35.2-06	Minerals and Other Subsurface Substances – Described Improvements	$300	$150
07-116	ALTA 35.3-06	Minerals and Other Subsurface Substances - Land Under Development	$500	$300
07-117	ALTA 36-06	Energy Project – Leasehold / Easement - Owner	10%, Min $500	N/A
07-118	ALTA 36.1-06	Energy Project – Leasehold / Easement - Loan	N/A	10%, Min $500
07-119	ALTA 36.2-06	Energy Project - Leasehold - Owner	10%, Min $500	N/A
07-120	ALTA 36.3-06	Energy Project - Leasehold - Loan	N/A	10%, Min $500
07-121	ALTA 36.4-06	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Owner	10%, Min $500	N/A
07-122	ALTA 36.5-06	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Loan	N/A	10%, Min $500

OIC No.	Endorsement	Description	Owner's Policy	Loan Policy
07-123	ALTA 36.6-06	Energy Project – Encroachments	10%, Min $500	10%, Min $500
07-124	ALTA 36.7-06	Energy Project - Fee Estate - Owner	10%, Min $500	N/A
07-125	ALTA 36.8-06	Energy Project - Fee Estate - Loan	N/A	10%, Min $500
07-126	ALTA 37-06	Assignment of Rents or Leases	N/A	$100
07-127	ALTA 39-06	Electronic Policy Authentication	N/C	N/C
07-128	ALTA 40-06	Tax Credit – Owner	10%, Min $250, Max $1,000	N/A
07-129	ALTA 40.1-06	Tax Credit – Defined Amount – Owner	Same as ALTA 40 plus the applicable rate for the policy on the defined amount	N/A
07-130	ALTA 41-06	Water – Buildings	$150	$150
07-131	ALTA 41.1-06	Water – Improvements	$150	$150
07-132	ALTA 41.2-06	Water – Described Improvements	$150	$150
07-133	ALTA 41.3-06	Water – Land Under Development	$500	$300
07-134	ALTA 42-06	Commercial Lender Group Endorsement	N/A	$250

OIC No.	Endorsement	Description	Owner's Policy	Loan Policy
07-135	ALTA 43-06	Anti-Taint	N/A	$250
07-136	ALTA 44-06	Insured Mortgage Recording – Loan	N/A	N/C
07-137	ALTA 45-06	Pari Passu Mortgage – Loan	N/A	$250
07-138	ALTA 46-06	Option	$200	N/A
07-139	ALTA 47	Operative Law Owner's Policy	N/C	N/A
07-140	ALTA 47.1	Operative Law Loan Policy	N/A	N/C
07-141	ALTA 47.2	Operative Law Homeowner's Policy	N/C	N/A
07-142	ALTA 47.3	Operative Law Expanded Coverage Residential Loan Policy	N/A	N/C
07-142A	ALTA 48	Tribal Waivers and Consents	N/C	N/C
07-142B	ALTA 48.1	Tribal Waivers and Consents	N/C	N/C
07-143	ALTA Addendum: Short Form Residential Loan Policy	Operative Law	N/A	N/C
07-144	ALTA Addendum: Short Form Residential Loan Policy – Current Violations	Operative Law	N/A	N/C

OIC No.	Endorsement	Description	Owner's Policy	Loan Policy
07-145	ALTA Addendum: Short Form Expanded Coverage Residential Loan Policy	Operative Law	N/A	N/C
07-146	CLTA 100.4-06	CC&R's, Violations	10%	$100
07-147	CLTA 100.5-06	CC&R's, Violations	20%, min $250	$100
07-148	CLTA 100.6-06	CC&R's, Violations	20%, min $250	$150
07-149	Withdrawn			
07-150	Withdrawn			
07-151	CLTA 100.19-06	CC&R's, Violations	$250	$150
07-152	CLTA 100.20-06	CC&R's, Violations	5%	$150
07-153	CLTA 102.4-06	Foundation	N/A	10%, Min $250, Max $750
07-154	CLTA 102.5-06	Foundation	N/A	15%, Min $250, Max $1,000
07-155	CLTA 102.7-06	Foundation, Portion of Premises	N/A	15%, Min $100, Max $1,000
07-156	CLTA 103.3-06	Easement, Existing Encroachment	N/A	$150
07-157	CLTA 103.4-06	Easement, Access to Public Street	$300	$250

OIC No.	Endorsement	Description	Owner's Policy	Loan Policy
07-158	CLTA 103.7-06	Land Abuts Street	$50	$50
07-159	CLTA 104.7-06	Assignments of Rents/Leases	N/A	$100
07-160	CLTA 104.11-06	Collateral Assignment of Mortgage	N/A	$100
07-161	Withdrawn			
07-162	CLTA 107.1-06	Allocation of Liability to Parcels	N/C	N/C
07-164	CLTA 107.9-06	Additional Insured	$100	$100
07-165	CLTA 107.11-06	Non-Merger after Lender Acquires Title	N/A	$250
07-166	CLTA 108.8-06	Additional Advance	N/A	The increase in the amount of insurance from the advance at 70% of the applicable rate for the type of loan policy being endorsed
07-167	CLTA 110.1-06	Deletion of Item from Policy	$100	$100
07-168	CLTA 111-06	Mortgage Priority, Partial Reconveyance	N/A	10% based on unpaid balance, Minimum $100
07-169	CLTA 111.4-06	Mortgage Impairment After Conveyance	N/A	10% of unpaid balance

OIC No.	Endorsement	Description	Owner's Policy	Loan Policy
07-170	CLTA 112.1-06	Bondholder	N/A	$50
07-171	CLTA 116.2-06	Designation of Improvements, Condo	$150	$150
07-172	CLTA 116.3-06	Legal Description – New Subdivision	20%	10%
07-173	CLTA 122-06	Construction Lender Advance	N/A	10%, $250 Min, $2,500 Max.
07-174	CLTA 122.1A-06	Initial Advance	N/A	10%, Min $25
07-175	CLTA 124.1-06	Covenants are Binding	10%	10%
07-176	CLTA 150-06	Solar – Loan	N/A	$100
07-177	WATIRO 1	Arbitration Deletion	N/C	N/C
07-178	WATIRO 2	Easements Shown on Survey	$150	$150
07-179	WATIRO 3	Extension of Maturity Date	N/A	25% based on unpaid balance, Min $200
07-180	WATIRO 4	Fairway	N/C	N/A
07-181	WATIRO 5	Municipal Encroachments	$350	$150
07-182	WATIRO 6	Natural Persons Endorsement	N/C	N/A
07-183	WATIRO 7	Patent	$300	$150
07-184	WATIRO 8	Source Deed	$100	$100

OIC No.	Endorsement	Description	Owner's Policy	Loan Policy
07-185	WATIRO 9	Subsequent Improvement	N/C	N/A
07-186	WATIRO 10	Tax Parcel (Not yet segregated)	$100	$100
07-187	WATIRO 11	WA Date Down Endorsement	$300	$100
07-188	Withdrawn			
07-189	WATIRO 13	Pro Tanto Endorsement (Two Owner's Policies)	N/C	N/A
07-190	Withdrawn			
07-191	WATIRO 15	47 Modification of Mortgage (Limited)	N/A	$200
07-192	WATIRO 16	48A Modification of Mortgage (Limited)	N/A	$200
07-193	WATIRO 17	Future Insurance	$100	$100
07-194	WATIRO 18	Construction Lender Advance (WA)	N/A	$100
07-195	WATIRO 19	Restrictions-Loan-Vacant Land	N/A	$150 Residential, $450 Commercial

SCHEDULE 1 – GENERAL RATE SCHEDULES

Territory 1: Benton, Chelan, Clark, Douglas, Franklin, King, Kitsap, Pierce, Snohomish, Spokane, Thurston, Whatcom, and Yakima Counties

The following General Rate Schedule table applies to all title insurance rate calculations in Territory 1:

Liability Amount		Premium
From	**To**	
$0	$20,000	Minimum Premium - $541.08
$20,001	$500,000	Add $36.07 per $20,000
$500,001	$1,000,000	Add $31.56 per $20,000
$1,000,001	$5,000,000	Add $27.05 per $20,000
$5,000,001	$10,000,000	Add $19.84 per $20,000
$10,000,001	$100,000,000	Add $10.82 per $20,000
Over $100,000,001		Add $9.02 per $20,000

Territory 2: All Other Counties

The following General Rate Schedule table applies to all title insurance rate calculations in Territory 2:

Liability Amount		Premium
From	**To**	
$0	$20,000	Minimum Premium - $450.90
$20,001	$500,000	Add $32.46 per $20,000
$500,001	$1,000,000	Add $28.86 per $20,000
$1,000,001	$5,000,000	Add $25.25 per $20,000
$5,000,001	$10,000,000	Add $18.04 per $20,000
$10,000,001	$100,000,000	Add $10.82 per $20,000
Over $100,000,001		Add $9.02 per $20,000

SCHEDULE 2 – STANDARD EXCEPTIONS

1. Rights or claims of parties in possession, or claiming possession, not shown by the Public Records.

2. Any encroachment, encumbrance, violation, variation, adverse circumstance, discrepancies, conflicts in boundary lines or shortages in area affecting the Title that would be disclosed by an accurate and complete and current survey of the Land.

3. Easements, prescriptive rights, rights-of-way, liens or encumbrances, or claims thereof, not shown by the Public Records.

4. Any lien, or right to a lien, for contributions to employee benefit funds, or for state workers' compensation, or for services, labor, or material heretofore or hereafter furnished, all as imposed by law, and not shown by the Public Records.

5. Taxes or special assessments which are not yet payable, or which are not shown as existing liens by the Public Records.

6. Any lien for service, installation, connection, maintenance, tap, capacity, or construction or similar charges for sewer, water, electricity, natural gas or other utilities, or for garbage collection and disposal not shown by the Public Records.

7. (a) Unpatented mining claims, and all rights relating thereto; (b) reservations and exceptions in United States Patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.

8. Indian tribal codes or regulations, Indian treaty or aboriginal rights, including easements or equitable servitudes.