

The Principal's Name shall be amended:

FROM: Ravenswood Title Company, LLC

TO: Advocus Title Agency, LLC

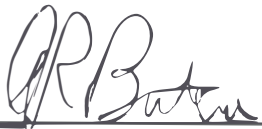
It is further understood and agreed that all other terms and conditions of this bond shall remain unchanged.

This Rider is to be Effective this 5th day of July, 2023.

Signed, Sealed & Dated this 6th day of July, 2023.


ADVOCUS TITLE AGENCY, LLC

(Principal)

By:  EVU

THE HANOVER INSURANCE COMPANY

(Surety)

By: 
Tracy Sapere, Attorney-in-Fact



ATTACHMENT 1

CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES

Service

Charge

COMMERCIAL ESCROW CLOSING

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds

Service not currently offered

RESIDENTIAL REAL ESTATE CLOSING

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. *Without* assistance of attorney and/or broker.

\$800.00

RESIDENTIAL REAL ESTATE CLOSING

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. *With* assistance of attorney and/or broker.

\$650.00

RESIDENTIAL LOAN CLOSING

Includes preparation of all loan documents required by the lender including, but not limited to mortgage, deed of trust, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds

\$400.00

DOCUMENT PREPARATION when not included in closings:

1. deeds
2. mortgages, notes
3. affidavits
4. assignments, releases
5. contract for deed/option contracts
6. real estate contracts
7. escrow deposit agreements

\$100.00 for deeds

\$50.00 for all other documents listed

FEES FOR ANCILLARY SERVICES

notary public fees; cash; contract for deed; seller carry back assumption; equity purchase; exchange of property; loan closing for third party lender; other

\$200.00 - \$400.00

Permission will be obtained from Department of Insurance before charging.

FORECLOSURE COMMITMENT

Commitment issued for filing foreclosure proceedings

- a. Do not take policy
- b. Do take policy

Service not currently offered

Service not currently offered

LOT SALE TO BUYER

(not builder)

- a. No policy until improvement completed
- b. Policy issued for cost of lot

N/A – policy issued for cost of lot

No issuance fee. Policy is at filed rates.

PLATTING COMMITMENT

Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc. Nominal amount

Service not currently offered

INFORMATIONAL COMMITMENT

Issued for "amount to be agreed upon" where customer wants check of title before sale/mortgage

\$125.00 plus search costs if cost is over \$100 to obtain

FILED

NOV 18 2015

KEN SELZER
Commissioner of Insurance

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY
Issued when contract purchaser pays off contract and wants current policy showing title in his name

No separate conversion charge. Filed rates for owners policy premium apply.

MECHANICS LIEN WORK OUT
Obtaining lien waivers, disbursing funds to pay claimants

\$5.00 per contractor claimant

EXCHANGE CLOSING
Closing transaction having more than one parcel of real property

Service not currently offered

DISBURSEMENT OF FUNDS
No closing services but asked to disburse money

\$200.00

DISBURSEMENT OF FUNDS
No closing services, disbursing funds and collecting signatures on documents furnished to us

\$300.00

FILED

NOV 18 2015

INDEMNITY DEPOSIT
Held in escrow, no closing

\$175.00 per year

**KEN SELZER
Commissioner of Insurance**

OTHER (Specify)
TAX PAYMENT FEE
Payment of property taxes as part of the transaction when more than one property is involved.

\$50.00 per property after one

*SERVICES CUSTOMARILY PROVIDED THAT ARE NOT INCLUDED IN THE ABOVE RATES (LIST)

*If there is a charge for such services, they should be included on the previous page.

ATTACHMENT 3

RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

<u>Type of Transaction</u>	<u>Rate</u>
SPECIAL COVERAGES	Varies by situation. Permission will Be obtained from Department of Insurance before charging.
RESIDENTIAL NEW CONSTRUCTION LOAN POLICY issued with owners policy on new construction	Reference Old Republic Filed Rates FILED
SECOND MORTGAGE POLICIES – Loan policies issued on 2 nd , 3 rd or more loans	Reference Old Republic and American Guaranty Filed Rates NOV 18 2015
HOLD OPEN CHARGES	\$175.00 per year KEN SELZER Commissioner of Insurance
RESIDENTIAL OWNERS POLICIES – Policies of title insurance protecting the owners interest in one – four family residences	Reference Old Republic filed rates.
RESIDENTIAL MORTGAGEES POLICIES – Policies of title insurance protecting the interest of mortgage lenders	Reference Old Republic and American Guaranty Filed Rates
SIMULTANEOUSLY ISSUED LOAN POLICIES – A loan policy issued simultaneously with the issue of an owners policy in an amount equal to or exceeding the amount of said loan policy	Reference Old Republic filed rates. No Additional fee for issuance.
RESIDENTIAL CONSTRUCTION LOAN POLICY – A loan policy issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes	Reference Old Republic filed rates.
CONSTRUCTION LOAN BINDER (COMMITMENT) – A commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes	Reference Old Republic filed rates. No Additional fee for issuance.
DEVELOPMENT LOAN POLICY – A mortgages policy issued for the protection of the lender who provides the funds to make improvements to the land so that said land can be resold for a different purpose (i.e. subdivision development and subsequent loan sales)	Service not currently offered
BUILDERS RATE (Residential Owners Policies) - A rate afforded to builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination	Service not currently offered
RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES – A rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing	Reference Old Republic and American Guaranty Filed Rates.

RE-ISSUE RATE – A rate afforded to the owner as a seller or borrower due to the fact that the title at issue had previously been searched and examined for durability as evidenced by the issuance of a policy of title insurance with a prior date.

Reference Old Republic and American Guaranty Filed Rates.

MULTIPLE LOT OR TRACT CHARGES – A charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title.

\$50.00 per additional chain of title.

ABSTRACT RETIREMENT RATE – A reduction in the premium charge as a result of being furnished an abstract of title on the property to be insured and that the abstract remains the property of the insured.

\$25.00 to \$50.00 depending on age of abstract.

ENDORSEMENTS – Coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer. Specify type of endorsement and the charge/rate for each.

Reference Old Republic and American Guaranty Filed Rates.

FILED
NOV 18 2015

LEASEHOLD POLICIES – Policies issued to protect the interest of a lessee in real property insuring the validity of an option to purchase granted to a lessee.

Reference Old Republic filed rates.

KENSELZER
Commissioner of Insurance

COMMERCIAL TITLE INSURANCE RATE - Premiums charged on policies issued on transactions involving commercial, multi-family, or industrial real estate.

Service not currently offered.

CANCELLATION FEE – A charge made for actual work performed on a title insurance file that for some reason or circumstances does not result in the issuance of a title insurance policy

\$0.00 unless cancellation exceed 40% of total orders per customer, then \$50.00 Per file for cancellation.

OTHER – (Specify)

\$ _____