

EFFECTIVE June 1, 2005, the following charges for endorsements have been filed with and approved by the Louisiana Department of Insurance.

Endorsement charges are in addition to policy premium.

+ALTA Expanded Coverage Loan Policy Jacket language incorporates the ALTA 4, 5, 6, 6.2, 8.1, and 9. When issuing this policy (long or short form), charges for these endorsements must be collected, unless coverage afforded under a particular endorsement is shown on Schedule B as an exception.

ALTA FORM 1 (Street Assessments)	10%*
<i>Min. charge: \$30.00; Max. charge:\$200.00</i>	
ALTA FORM 2 (Truth in Lending)	10%*
<i>Min. charge: \$25.00; Max. charge:\$250.00</i>	
ALTA FORM 3 (Zoning)	10%*
ALTA FORM 3.1 (Zoning-Completed Structure) . . .	10%*
ALTA FORM 3.1 Modified (Contemplated Const) .	10%*
+ALTA FORM 4 (Condo)	\$50.00
ALTA FORM 4.1 (Condo)	\$50.00
+ALTA FORM 5 (PUD)	\$50.00
ALTA FORM 5.1 (PUD)	\$50.00
+ALTA FORM 6 (Variable Rate)	\$50.00
ALTA FORM 6.1 (Variable Rate-Regulation)	\$75.00
+ALTA FORM 6.2 (Negative Amortization)	\$50.00
ALTA FORM 7 (Manufactured Home)	\$50.00
+ALTA FORM 8.1 (Enviromental Lien Protection) . .	\$50.00
+ALTA FORM 9 (REM-for Lender)	10%*
<i>Min. charge: \$150.00</i>	
ALTA FORM 9.1 (REM-for Owner Unimproved) . . .	20%*
<i>Min. charge: \$150.00</i>	
ALTA FORM 9.2 (REM-for Owner Improved)	20%*
<i>Min. charge: \$150.00</i>	
ALTA FORM 10 (Assignment)	\$50.00
ALTA FORM 10.1 (Assignment, w/Date Down) . . .	\$50.00
ALTA FORM 11 (Modification)	\$0.50 per thousand
<i>Based on Unpaid Principal Balance (\$125 minimum)</i>	
ALTA FORM 12 (Aggregation)	\$0.15 per thousand
<i>Based on Amount of Policy (\$75 minimum)</i>	
ALTA FORM 13 (Leasehold-Owners)	\$-0-
ALTA FORM 13.1 (Leasehold-Lenders)	\$-0-

*calculate using original premium rate

Closing Protection Letter \$25.00
Remit 100% to Stewart Title Guaranty Company

Detailed information on each endorsement's charges and underwriting guidelines is available in Stewart Agent's Manual, www.vuwriter.com or by contacting your Stewart Title Guaranty representatives.

OWNER'S POLICY

An Owner's Policy is issued to the buyer of land. The buyer is named as the insured and the policy states that title is vested in the insured buyer. The policy also excepts to those defects, liens and encumbrances which in the judgment of the insurer should appear on the policy. The policy is not a report or abstract of title. Instead, the buyer is indemnified against loss or damage should matters exist which are not shown on the policy. An Owner's Policy will not be issued for less than the full value of the land.

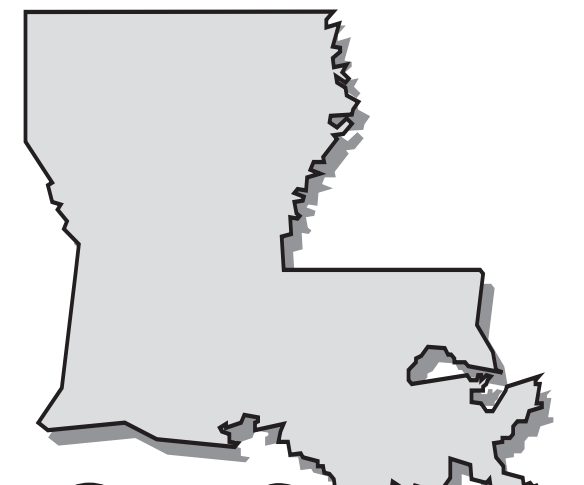
MORTGAGEE POLICY

A Mortgagee's Policy on a first mortgage insures title to the property securing a first lien on real estate and its priority and cannot be issued or reissued for an amount less than the full principal debt. A policy can, however, be issued for an amount up to 120% of the principal debt to reimburse for interest, foreclosure costs, etc., and up to 150% of the principal debt on adjustable (variable) rate mortgages.

FOR ADDITIONAL INFORMATION CONCERNING POLICY COVERAGES CONTACT US.



P.O. Box 62108
Lafayette, Louisiana 70596
(800) 209-4675



LOUISIANA FILED RATES for EXPANDED COVERAGE POLICIES

Courtesy of:

LOUISIANA FILED RATES FOR EXPANDED COVERAGE

AMOUNT	ALTA HOMEOWNERS	EXPANDED MORTGAGEE	AMOUNT	ALTA HOMEOWNERS	EXPANDED MORTGAGEE	AMOUNT	ALTA HOMEOWNERS	EXPANDED MORTGAGEE	AMOUNT	ALTA HOMEOWNERS	EXPANDED MORTGAGEE	AMOUNT	ALTA HOMEOWNERS	EXPANDED MORTGAGEE	AMOUNT	ALTA HOMEOWNERS	EXPANDED MORTGAGEE
\$12,000	\$63.80	\$53.90	\$71,000	\$344.30	\$269.50	\$130,000	\$595.65	\$455.95	\$189,000	\$839.03	\$634.43	\$440,000	\$1,874.40	\$1,393.70	\$725,000	\$2,864.40	\$2,132.08
\$13,000	\$68.75	\$57.75	\$72,000	\$348.70	\$272.80	\$131,000	\$599.78	\$458.98	\$190,000	\$843.15	\$637.45	\$445,000	\$1,895.03	\$1,408.83	\$730,000	\$2,880.90	\$2,144.45
\$14,000	\$73.70	\$61.60	\$73,000	\$353.10	\$276.10	\$132,000	\$603.90	\$462.00	\$191,000	\$847.28	\$640.48	\$450,000	\$1,915.65	\$1,423.95	\$735,000	\$2,897.40	\$2,156.83
\$15,000	\$78.65	\$65.56	\$74,000	\$357.50	\$279.40	\$133,000	\$608.03	\$465.03	\$192,000	\$851.40	\$643.50	\$455,000	\$1,936.28	\$1,439.08	\$740,000	\$2,913.90	\$2,169.20
\$16,000	\$83.60	\$69.30	\$75,000	\$361.90	\$282.70	\$134,000	\$612.15	\$468.05	\$193,000	\$855.53	\$646.53	\$460,000	\$1,956.90	\$1,454.20	\$745,000	\$2,930.40	\$2,181.58
\$17,000	\$88.55	\$73.15	\$76,000	\$366.30	\$286.00	\$135,000	\$616.28	\$471.08	\$194,000	\$859.65	\$649.55	\$465,000	\$1,977.53	\$1,469.33	\$750,000	\$2,946.90	\$2,193.95
\$18,000	\$93.50	\$77.00	\$77,000	\$370.70	\$289.30	\$136,000	\$620.40	\$474.10	\$195,000	\$863.78	\$652.58	\$470,000	\$1,998.15	\$1,484.45	\$755,000	\$2,963.40	\$2,206.33
\$19,000	\$98.45	\$80.85	\$78,000	\$375.10	\$292.60	\$137,000	\$624.53	\$477.13	\$196,000	\$867.90	\$655.60	\$475,000	\$2,018.78	\$1,499.58	\$760,000	\$2,979.90	\$2,217.70
\$20,000	\$103.40	\$84.70	\$79,000	\$379.50	\$295.90	\$138,000	\$628.65	\$480.15	\$197,000	\$872.03	\$658.63	\$480,000	\$2,039.40	\$1,514.70	\$765,000	\$2,996.40	\$2,231.08
\$21,000	\$108.35	\$88.55	\$80,000	\$383.90	\$299.20	\$139,000	\$632.78	\$483.18	\$198,000	\$876.15	\$661.65	\$485,000	\$2,060.03	\$1,529.83	\$770,000	\$3,012.90	\$2,243.45
\$22,000	\$113.30	\$92.40	\$81,000	\$388.30	\$302.50	\$140,000	\$636.90	\$486.20	\$199,000	\$880.28	\$664.68	\$490,000	\$2,080.65	\$1,544.95	\$775,000	\$3,029.40	\$2,255.83
\$23,000	\$118.25	\$96.25	\$82,000	\$392.70	\$305.80	\$141,000	\$641.03	\$489.23	\$200,000	\$884.40	\$667.70	\$495,000	\$2,101.28	\$1,560.08	\$780,000	\$3,045.90	\$2,268.20
\$24,000	\$123.20	\$100.10	\$83,000	\$397.10	\$309.10	\$142,000	\$645.15	\$492.25	\$205,000	\$905.03	\$682.83	\$500,000	\$2,121.90	\$1,575.20	\$785,000	\$3,062.40	\$2,280.58
\$25,000	\$128.15	\$103.95	\$84,000	\$401.50	\$312.40	\$143,000	\$649.28	\$495.28	\$210,000	\$925.65	\$697.95	\$505,000	\$2,138.40	\$1,587.58	\$790,000	\$3,078.90	\$2,292.95
\$26,000	\$133.10	\$107.80	\$85,000	\$405.90	\$315.70	\$144,000	\$653.40	\$498.30	\$215,000	\$946.28	\$713.08	\$510,000	\$2,154.90	\$1,599.95	\$795,000	\$3,095.40	\$2,305.33
\$27,000	\$138.05	\$111.65	\$86,000	\$410.30	\$319.00	\$145,000	\$657.53	\$501.33	\$220,000	\$966.90	\$728.20	\$515,000	\$2,171.40	\$1,612.33	\$800,000	\$3,111.90	\$2,317.70
\$28,000	\$143.00	\$115.50	\$87,000	\$414.70	\$322.30	\$146,000	\$661.65	\$504.35	\$225,000	\$987.53	\$743.33	\$520,000	\$2,187.90	\$1,624.70	\$805,000	\$3,128.40	\$2,330.08
\$29,000	\$147.95	\$119.35	\$88,000	\$419.10	\$325.60	\$147,000	\$665.78	\$507.38	\$230,000	\$1,008.15	\$758.45	\$525,000	\$2,204.40	\$1,637.08	\$810,000	\$3,144.90	\$2,342.45
\$30,000	\$152.90	\$123.20	\$89,000	\$423.50	\$328.90	\$148,000	\$669.90	\$510.40	\$235,000	\$1,028.78	\$773.58	\$530,000	\$2,220.90	\$1,649.45	\$815,000	\$3,161.40	\$2,354.83
\$31,000	\$157.85	\$127.05	\$90,000	\$427.90	\$332.20	\$149,000	\$674.03	\$513.43	\$240,000	\$1,049.40	\$788.70	\$535,000	\$2,237.40	\$1,661.83	\$820,000	\$3,177.90	\$2,367.20
\$32,000	\$162.80	\$130.90	\$91,000	\$432.30	\$335.50	\$150,000	\$678.15	\$516.45	\$245,000	\$1,070.03	\$803.83	\$540,000	\$2,253.90	\$1,674.20	\$825,000	\$3,194.40	\$2,379.58
\$33,000	\$167.75	\$134.75	\$92,000	\$436.70	\$338.80	\$151,000	\$682.28	\$519.48	\$250,000	\$1,090.65	\$818.95	\$545,000	\$2,270.40	\$1,686.58	\$830,000	\$3,210.90	\$2,391.95
\$34,000	\$172.70	\$138.60	\$93,000	\$441.10	\$342.10	\$152,000	\$686.40	\$522.50	\$255,000	\$1,111.28	\$834.08	\$550,000	\$2,286.90	\$1,698.95	\$835,000	\$3,227.40	\$2,404.33
\$35,000	\$177.65	\$142.45	\$94,000	\$445.50	\$345.40	\$153,000	\$690.53	\$525.53	\$260,000	\$1,131.90	\$849.20	\$555,000	\$2,303.40	\$1,711.33	\$840,000	\$3,243.90	\$2,416.70
\$36,000	\$182.60	\$146.30	\$95,000	\$449.90	\$348.70	\$154,000	\$694.65	\$528.55	\$265,000	\$1,152.53	\$864.33	\$560,000	\$2,319.90	\$1,723.70	\$845,000	\$3,260.40	\$2,429.08
\$37,000	\$187.55	\$150.15	\$96,000	\$454.30	\$352.00	\$155,000	\$698.78	\$531.58	\$270,000	\$1,173.15	\$879.45	\$565,000	\$2,336.40	\$1,736.08	\$850,000	\$3,276.90	\$2,441.45
\$38,000	\$192.50	\$154.00	\$97,000	\$458.70	\$355.30	\$156,000	\$702.90	\$534.60	\$275,000	\$1,193.78	\$894.58	\$570,000	\$2,352.90	\$1,748.45	\$855,000	\$3,293.40	\$2,453.83
\$39,000	\$197.45	\$157.85	\$98,000	\$463.10	\$358.60	\$157,000	\$707.03	\$537.63	\$280,000	\$1,214.40	\$909.70	\$575,000	\$2,369.40	\$1,760.83	\$860,000	\$3,309.90	\$2,466.20
\$40,000	\$202.40	\$161.70	\$99,000	\$467.50	\$361.90	\$158,000	\$711.15	\$540.65	\$285,000	\$1,235.03	\$924.83	\$580,000	\$2,385.90	\$1,773.20	\$865,000	\$3,326.40	\$2,478.58
\$41,000	\$207.35	\$165.55	\$100,000	\$471.90	\$365.20	\$159,000	\$715.28	\$543.68	\$290,000	\$1,255.65	\$939.95	\$585,000	\$2,402.40	\$1,785.58	\$870,000	\$3,342.90	\$2,490.95
\$42,000	\$212.30	\$169.40	\$101,000	\$476.03	\$368.23	\$160,000	\$719.40	\$546.70	\$295,000	\$1,276.28	\$955.08	\$590,000	\$2,418.90	\$1,797.95	\$875,000	\$3,359.40	\$2,503.33
\$43,000	\$217.25	\$173.25	\$102,000	\$480.15	\$371.25	\$161,000	\$723.53	\$549.73	\$300,000	\$1,296.90	\$970.20	\$595,000	\$2,435.40	\$1,810.33	\$880,000	\$3,375.90	\$2,515.70
\$44,000	\$222.20	\$177.10	\$103,000	\$484.28	\$374.28	\$162,000	\$727.65	\$552.75	\$305,000	\$1,317.53	\$985.33	\$600,000	\$2,451.90	\$1,822.70	\$885,000	\$3,392.40	\$2,528.08
\$45,000	\$227.15	\$180.95	\$104,000	\$488.40	\$377.30	\$163,000	\$731.78	\$555.78	\$310,000	\$1,338.15	\$1,000.45	\$605,000	\$2,468.40	\$1,835.08	\$890,000	\$3,408.90	\$2,540.45
\$46,000	\$232.10	\$184.80	\$105,000	\$492.53	\$380.33	\$164,000	\$735.90	\$558.80	\$315,000	\$1,358.78	\$1,015.58	\$610,000	\$2,484.90	\$1,847.45	\$895,000	\$3,425.40	\$2,552.83
\$47,000	\$237.05	\$188.65	\$106,000	\$496.65	\$383.35	\$165,000	\$740.03	\$561.83	\$320,000	\$1,379.40	\$1,030.70	\$615,000	\$2,501.40	\$1,859.83	\$900,000	\$3,441.90	\$2,565.20
\$48,000	\$242.00	\$192.50	\$107,000	\$500.78	\$386.38	\$166,000	\$744.15	\$564.85	\$325,000	\$1,400.03	\$1,045.83	\$620,000	\$2,517.90	\$1,872.20	\$905,000	\$3,458.40	\$2,577.58
\$49,000	\$246.95	\$196.35	\$108,000	\$504.90	\$389.40	\$167,000	\$748.28	\$567.88	\$330,000	\$1,420.65	\$1,060.95	\$625,000	\$2,534.40	\$1,884.58	\$910,000	\$3,474.90	\$2,589.95
\$50,000	\$251.90	\$200.20	\$109,000	\$509.03	\$392.43	\$168,000	\$752.40	\$570.90	\$335,000	\$1,441.28	\$1,076.08	\$630,000	\$2,550.90	\$1,896.95	\$915,000	\$3,491.40	\$2,602.33
\$51,000	\$256.85	\$203.50	\$110,000	\$513.15	\$395.45	\$169,000	\$756.53	\$573.93	\$340,000	\$1,461.90	\$1,091.20	\$635,000	\$2,567.40	\$1,909.33	\$920,000	\$3,507.90	\$2,614.70
\$52,000	\$260.70	\$206.80	\$111,000	\$517.28	\$398.48	\$170,000	\$760.65	\$576.95	\$345,000	\$1,482.53	\$1,106.33	\$640,000	\$2,583.90	\$1,921.70	\$925,000	\$3,524.40	\$2,627.08
\$53,000	\$265.10	\$210.10	\$112,000	\$521.40	\$401.50	\$171,000	\$764.78	\$579.98	\$350,000	\$1,503.15	\$1,121.45	\$645,000	\$2,600.40	\$1,934.08	\$930,000	\$3,540.90	\$2,639.45
\$54,000	\$269.50	\$213.40	\$113,000	\$525.53	\$404.53	\$172,000	\$768.90	\$583.00	\$355,000	\$1,523.78	\$1,136.58	\$650,000	\$2,616.90	\$1,946.45	\$935,000	\$3,557.40	\$2,651.83
\$55,000	\$273.90	\$216.70	\$114,000	\$529.65	\$407.55	\$173,000	\$773.03	\$586.03	\$360,000	\$1,544.40	\$1,151.70	\$655,000	\$2,633.40	\$1,958.83	\$940,000	\$3,573.90	\$2,664.20
\$56,000	\$278.30	\$220.00	\$115,000	\$533.78	\$410.58	\$174,000	\$777.15	\$589.05	\$365,000	\$1,565.03	\$1,166.83	\$660,000	\$2,649.90	\$1,971.20	\$945,000	\$3,590.40	\$2,676.58
\$57,000	\$282.70	\$223.30	\$116,000	\$537.90	\$413.60	\$175,000	\$781.28	\$592.08	\$370,000	\$1,585.65	\$1,181.95	\$665,000	\$2,666.40	\$1,983.58	\$950,000	\$3,606.90	\$2,688.95
\$58,000	\$287.10	\$226.60	\$117,000	\$542.03	\$416.63	\$176,000	\$785.40	\$595.10	\$375,000	\$1,606.28	\$1,197.08	\$670,000	\$2,682.90	\$1,995.95	\$955,000	\$3,623.40	\$2,701.33
\$59,000	\$291.50	\$229.90	\$118,000	\$546.15	\$419.65	\$177,000	\$789.53	\$598.13	\$380,000	\$1,626.90	\$1,212.20	\$675,000	\$2,699.40	\$2,008.33	\$960,000	\$3,639.90	\$2,713.70
\$60,000	\$295.90	\$233.20	\$119,000	\$550.28	\$422.68	\$178,000	\$793.65	\$601.15	\$385,000	\$1,647.53	\$1,227.33	\$680,000	\$2,715.90	\$2,020.70	\$965,000	\$3,656.40	\$2,726.08
\$61,000	\$300.30	\$236.50	\$120,000	\$554.40	\$425.70	\$179,000	\$797.78	\$604.18	\$390,000	\$1,668.15	\$1,242.45	\$685,000	\$2,732.40	\$2,033.08	\$970,000	\$3,672.90	\$2,738.45
\$62,000	\$304.70	\$239.80	\$121,000	\$558.53	\$428.73	\$180,000	\$801.90	\$607.20	\$395,000	\$1,688.78	\$1,257.58	\$690,000	\$2,748.90	\$2,045.45	\$975,000	\$3,689.40	\$2,750.83
\$63,000	\$309.10	\$243.10	\$122,000	\$562.65	\$431.75	\$181,000	\$806.03	\$610.23	\$400,000	\$1,709.40	\$1,272.70	\$695,000	\$2,765.40	\$2,057.83	\$980,000	\$3,705.90	\$2,763.20
\$64,000	\$313.50	\$246.40	\$123,000	\$566.78	\$434.78	\$182,000	\$810.15	\$613.25	\$405,000	\$1,730.03	\$1,287.83	\$700,000	\$2,781.90	\$2,070.20	\$985,000	\$3,722.40	\$2,775.58
\$65,000	\$317.90	\$249.70	\$124,000	\$570.90	\$437.80	\$183,000	\$814.28	\$616.28	\$410,000	\$1,750.65	\$1,302.95	\$705,000	\$2,798.40	\$2,082.58	\$990,000	\$3,738.90	\$2,787.95
\$66,000	\$322.30	\$253.00	\$125,000	\$575.03	\$440.83	\$184,000	\$818.40	\$619.30	\$415,000	\$1,771.28	\$1,318.08	\$710,000	\$2,814.90	\$2,094.95	\$995,000	\$3,755.40	\$2,800.33
\$67,000	\$326.70	\$256.30	\$126,000	\$579.15	\$443.85	\$185,000	\$822.53	\$622.33	\$420,000	\$1,791.90							