

August 11, 2009

State of Washington
Office of the Insurance Commissioner

Re: N.A.I.C. 000-50121 Stewart Title Guaranty Company
Title Insurance Form Filing
Company Tracking No.: 2009-04

ALTA Short Form Commitment (006-UN) (10/16/08)
ALTA Endorsement 4-06 Condominium (E-9417) (10/16/08)
ALTA Endorsement 4.1-06 Condominium (E-9418) (10/16/08)
ALTA Endorsement 5-06 Planned Unit Development (E-9419) (10/16/08)
ALTA Endorsement 5.1-06 Planned Unit Development (E-9420) (10/16/08)
ALTA Endorsement 6-06 Variable Rate Mortgage (E-9421) (10/16/08)
ALTA Endorsement 6.2-06 Variable Rate Mortgage-Negative Amortization (E-9422) (10/16/08)
ALTA Endorsement 8.2-06 Commercial Environmental Protection Lien (E-9485) (10/16/08)
ALTA Endorsement 10-06 Assignment (E-9441) (10/16/08)
ALTA Endorsement 10.1-06 Assignment and Date Down (E-9442) (10/16/08)
ALTA Endorsement 14.2-06 Future Advance-Letter of Credit (E-9451) (2/28/09)
ALTA Endorsement 17.2-06 Utility Access (E-9486) (10/16/08)
ALTA Endorsement 23-06 Co-Insurance -Single Policy (E-9480) (10/16/08)
ALTA Endorsement 24-06 Doing Business (E-9487) (10/16/08)
ALTA Endorsement 25-06 Same As Survey (E-9488) (10/16/08)
ALTA Endorsement 25.1-06 Same as Portion of Survey (E-9489) (10/16/08)
ALTA Endorsement 26-06 Subdivision (E-9490) (10/16/08)
ALTA Endorsement 27-06 Usury (E-9491) (10/16/08)
ALTA Endorsement 28-06 Easement-Damage or Enforced Removal (E-9492) (10/16/08)
Modification Guarantee, Schedule A, Schedule B (G-9496)

Ladies and Gentlemen:

Stewart Title Guaranty Company wishes to file the above referenced new forms and endorsements that were approved and adopted by the American Land Title Association ("ALTA") as of October 16, 2008. The forms and endorsements, although newly created, are products being offered nationally and it is believed that these submitted forms will also be offered by all major title insurance underwriters. These forms and endorsements will supplement the forms already approved for use in Washington by expanding the coverage currently offered and provides a choice to the potential insured to have forms that include a number of additional coverages benefiting the insured.

ALTA Short Form Commitment (10/16/08):

The ALTA Short Form Commitment adopted October 16, 2008 by the American Land Title Association, may be used when we commit to issue a Short Form Residential Loan Policy or Short Form Expanded Coverage Residential Loan Policy. The ALTA Short Form Commitment has all the insuring provisions, terms, and conditions of the ALTA Plain Language Commitment (06/17/06).

Endorsements:

In October, 2006 we filed, and you approved, several new endorsement forms that the ALTA had adopted to coincide with the 2006 ALTA Loan and Owner's policies. We are now submitting revised versions of some of these endorsements. The changed endorsements are as follows: 4-06, 4.1-06, 5-06, 5.1-06, 6-06, 6.2-06, 10-06, 10.1-06, 14.2-06 and 23-06. The revisions are generally technical and not substantive in nature. We are also submitting some new endorsements that were recently (October 16, 2008) adopted by the ALTA. These new endorsement forms are largely designed to better coordinate with the 2006 ALTA

Loan and Owner's Policies already approved for use in Washington State. The format of these new forms should aid in their understanding and interpretation as they have been written to clarify terms and reorganize the content of the language for easier understanding by the consumer. These newly adopted endorsements being filed are: ALTA Endorsement 8.2-06, 17.2-06, 24-06, 25-06, 25.1-06, 26-06, 27-06, and 28-06.

Our proposed rates for these endorsements are set forth in a separate rate filing. A description of each of these endorsements is set forth below

ALTA Endorsement 8.2-06 Commercial Environmental Protection Lien

The Commercial Environmental Protection Lien endorsement is issued in conjunction with a loan policy and can be used to insure property which is considered commercial type property. It provides assurances that there are no environmental protection liens filed in the local public records or in the federal district court clerk's office that could have priority over the lien of the insured mortgage (unless any such lien is excepted).

ALTA Endorsement 17.2-06 Utility Access

The new ALTA Endorsement 17.2-06 (Utility Access) insures against loss if there is a lack of a right of access to specific utilities or services over, under or upon rights-of-way or easements because of: (1) a gap or gore between the boundaries of the Land and the rights-of-way or easements, (2) a gap between the boundaries of the rights-of-way of easements, or (3) a termination by a grantor, or its successor, of the rights-of-way or easements.

ALTA Endorsement 24-06 Doing Business

The new ALTA Endorsement 24-06 (Doing Business) insures against unenforceability of the lien of the insured mortgage because making the loan violated doing business laws of the state in which the land is located.

ALTA Endorsement 25-06 Same As Survey

The new ALTA Endorsement 25-06 (Same As Survey) insures that the description of the land shown in Schedule A of the policy is the same as the land shown on the mentioned survey.

ALTA Endorsement 25.1-06 Same as Portion of Survey

The new ALTA Endorsement 25.1-06 (Same as Portion of Survey) insures that the description of the land shown in Schedule A of the policy is the same land shown on a defined parcel of the mentioned survey.

ALTA Endorsement 26-06 Subdivision

The new ALTA Endorsement 26-06 (Subdivision) insures against failure of the land to constitute a lawfully created parcel according to local subdivision ordinances.

ALTA Endorsement 27-06 Usury

The new ALTA Endorsement 27-06 (Usury) is issued only in conjunction with the Loan Policy. The endorsement insures against loss by reason of invalidity or unenforceability of the lien of the insured mortgage resulting from violation of the usury laws of a specific state in effect at the date of the policy.

ALTA Endorsement 28-06 Easement-Damage or Enforced Removal

The new ALTA Endorsement 28-06 (Easement-Damage or Enforced Removal) provides insurance to a lender against loss in the event that a specific easement holder shall (1) cause damage to a building located on the land at date of policy, or (2) compel the removal or alterations of an existing building located on the land at date of policy.

Modification Guarantee

The Modification Guarantee may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property only if the order, applicable legal description or address, and names of parties to the modification for issuance are placed and communications sent electronically through websites or other electronic communications to locations explicitly designated by Stewart Title Guaranty Company for placement or orders for the Modification Guarantee. The Modification Guarantee may be modified and extended by one or more continuations or down dates.

With the exception of ALTA endorsements 4-06, 4.1-06, 5-06, 5.1-06, 6-06, 6.2-06, 10-06, 10.1-06, 14.2-06 and 23-06, this filing is not a replacement of any previous filing but only an addition for the Commitment, Endorsements, and Guarantee being submitted.

The effective date for the use of these forms will be September 1st or the date of your stamp of approval.

Thank you for your consideration in reviewing this filing.

Sincerely,

Derek A. Matthews
Enclosures

Cc: Bob Burns

AMERICAN LAND TITLE ASSOCIATION (ALTA) ENDORSEMENTS

Endorsement Number	Policies to Issue With	Charge
1	Pre 6/17/06 policies	\$50
1-06	6/17/06 policies only	\$50
2	Pre 6/17/06 policies	0-5% depending upon risk
2-06	6/17/06 policies only	0-5% depending upon risk
3	Pre 6/17/06 policies	\$100-10% depending upon risk
3-06	6/17/06 policies only	\$100-10% depending upon risk
3.1	Pre 6/17/06 policies	\$100-10% depending upon risk
3.1-06	6/17/06 policies only	\$100-10% depending upon risk
4	Pre 6/17/06 policies	\$0 at policy; \$50 post policy
4.06	6/17/06 policies only	\$0 at policy; \$50 post policy
4.1	Pre 6/17/06 policies	\$0 at policy; \$50 post policy
4.1-06	6/17/06 policies only	\$0 at policy; \$50 post policy
5	Pre 6/17/06 policies	\$0-\$50 depending upon risk
5-06	6/17/06 policies only	\$0-\$50 depending upon risk
5.1	Pre 6/17/06 policies	\$0-\$50 depending upon risk
5.1-06	6/17/06 policies only	\$0-\$50 depending upon risk
6	Pre 6/17/06 policies	\$0 at policy; \$50 post policy
6-06	6/17/06 policies only	\$0 at policy; \$50 post policy
6.1	Pre 6/17/06 policies	\$0 at policy; \$50 post policy
6.2	Pre 6/17/06 policies	\$0 at policy; \$50 post policy
6.2-06	6/17/06 policies only	\$0 at policy; \$50 post policy
7	Pre 6/17/06 policies	\$0 at policy; \$50 post policy
7-06	6/17/06 policies only	\$0 at policy; \$50 post policy
7.1	Pre 6/17/06 policies	\$0 at policy; \$50 post policy
7.1-06	6/17/06 policies only	\$0 at policy; \$50 post policy
7.2	Pre 6/17/06 policies	\$0 at policy; \$50 post policy
7.2-06	6/17/06 policies only	\$0 at policy; \$50 post policy
8.1	Pre 6/17/06 policies	\$0 residential
8.1-06	6/17/06 policies only	\$0 residential
8.2-06	6/17/06 policies only	\$100
9	Pre 6/17/06 policies	\$0 at policy; \$50 post policy
9-06	6/17/06 policies only	\$0 at policy; \$50 post policy
9.1	Pre 6/17/06 policies	\$0 at policy; \$50 post policy
9.1-06	6/17/06 policies only	\$0 at policy; \$50 post policy
9.2	Pre 6/17/06 policies	\$0 at policy; \$50 post policy
9.2-06	6/17/06 policies only	\$0 at policy; \$50 post policy
9.3	Pre 6/17/06 policies	\$0 at policy; \$50 post policy
9.3-06	6/17/06 policies only	\$0 at policy; \$50 post policy
9.4	Pre 6/17/06 policies	\$0 at policy; \$50 post policy
9.4-06	6/17/06 policies only	\$0 at policy; \$50 post policy
9.5	Pre 6/17/06 policies	\$0 at policy; \$50 post policy

9.5-06	6/17/06 policies only	\$0 at policy; \$50 post policy
10	Pre 6/17/06 policies	\$0 w/in 6 months; \$100 otherwise
10-06	6/17/06 policies only	\$0 w/in 6 months; \$100 otherwise
10.1	Pre 6/17/06 policies	\$0 w/in 6 months; \$100 otherwise
10.1-06	6/17/06 policies only	\$0 w/in 6 months; \$100 otherwise
11	Pre 6/17/06 policies	0-5% depending upon risk
11-06	6/17/06 policies only	0-5% depending upon risk
12	Pre 6/17/06 policies	\$50-10% depending upon risk
12-06	6/17/06 policies only	\$50-10% depending upon risk
13	Pre 6/17/06 policies	\$0
13-06	6/17/06 policies only	\$0
13.1	Pre 6/17/06 policies	\$0
13.1-06	6/17/06 policies only	\$0
14	Pre 6/17/06 policies	0-10% depending upon risk
14-06	6/17/06 policies only	0-10% depending upon risk
14.1	Pre 6/17/06 policies	0-10% depending upon risk
14.1-06	6/17/06 policies only	0-10% depending upon risk
14.2	Pre 6/17/06 policies	\$0 at policy; \$50 post policy
14.2-06	6/17/06 policies only	\$0 at policy; \$50 post policy
14.3	Pre 6/17/06 policies	\$0 at policy; \$50 post policy
14.3-06	6/17/06 policies only	\$0 at policy; \$50 post policy
15	Pre 6/17/06 policies	\$250-20% depending upon risk
15-06	6/17/06 policies only	\$250-20% depending upon risk
15.1	Pre 6/17/06 policies	\$250-20% depending upon risk
15.1-06	6/17/06 policies only	\$250-20% depending upon risk
15.2	Pre 6/17/06 policies	\$250-20% depending upon risk
15.2-06	6/17/06 policies only	\$250-20% depending upon risk
16	Pre 6/17/06 policies	\$50
16-06	6/17/06 policies only	\$50
17	Pre 6/17/06 policies	\$50-5% depending upon risk
17-06	6/17/06 policies only	\$50-5% depending upon risk
17.1	Pre 6/17/06 policies	\$50-5% depending upon risk
17.1-06	6/17/06 policies only	\$50-5% depending upon risk
17.2-06	6/17/06 policies only	10%
18	Pre 6/17/06 policies	\$50
18-06	6/17/06 policies only	\$50
18.1	Pre 6/17/06 policies	\$50
18.1-06	6/17/06 policies only	\$50
19	Pre 6/17/06 policies	\$50-5% depending upon risk
19-06	6/17/06 policies only	\$50-5% depending upon risk
19.1	Pre 6/17/06 policies	\$50-5% depending upon risk
19.1-06	6/17/06 policies only	\$50-5% depending upon risk
20	Pre 6/17/06 policies	\$100
20-06	6/17/06 policies only	\$100
21	Pre 6/17/06 policies	0-5% depending upon risk
21-06	6/17/06 policies only	0-5% depending upon risk

22	Pre 6/17/06 policies	\$0 at policy; \$50 post policy
22-06	6/17/06 policies only	\$0 at policy; \$50 post policy
22.1	Pre 6/17/06 policies	\$0 at policy, \$50 post policy
22.1-06	6/17/06 policies only	\$0 at policy; \$50 post policy
23-06	6/17/06 policies only	\$0
24-06	6/17/06 policies only	\$0 at policy, \$50 post policy
25-06	6/17/06 policies only	\$50 -20% depending upon risk
25.1-06	6/17/06 policies only	\$75-20% depending upon risk
26-06	6/17/06 policies only	10%
27-06	6/17/06 policies only	\$100-5% depending upon risk
28-06	6/17/06 policies only	\$50 -20% depending upon risk