

ALABAMA

TITLE INSURANCE RATES AND RULES MANUAL

For use in all Counties of Alabama
Effective November 7, 2022



**FIRST
NATIONAL**™
TITLE INSURANCE COMPANY

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GENERAL RULES

A. APPLICABILITY

This manual is filed by First National Title Insurance Company (FNTI) and charges for title insurance herein are specifically for land located in Alabama. Policy issuing agents for FNTI may issue preliminary reports, commitments, binders, policies, endorsements, and guarantees, and collect the applicable premium on behalf of FNTI.

FNTI reserves the right to decline to issue any title insurance policy, which in its sole and absolute discretion, determines to present an unacceptable risk.

All short form versions of any policy shall be charged at the same premium rate as the full version of the same policy.

B. COMPUTATION OF RATES

Rates are calculated at per thousand dollars of liability basis. If the amount of insurance or liability exceeds a particular increment, the rate at the next highest increment is charged. By way of example, a \$125,600 liability shall be charged at the \$126,000 price tier.

C. AMOUNT OF INSURANCE

The amount of insurance stated in the policy shall be the Fair Value or the face amount of the insured security instrument. Where no sale is involved, the Fair Value may be determined from all available information, including but not limited to, the aggregate of all recorded voluntary monetary liens, appraisals, assessed values, etc. Any amount of insurance above the Fair Value or face amount of the insured security instrument must be approved by FNTI.

D. INCREASED LIABILITY

The amount of insurance provided for in an existing policy of title insurance issued by FNTI may be increased as provided for in various sections of this Manual. Insurance exceeding the original amount of an existing policy is charged on an increased liability basis. The charge for an increased liability is the difference between the scheduled charge for the amount of insurance in the new policy and the scheduled charge based on the amount of insurance in the existing policy, calculated using the applicable rate for the type and amount of coverage.

E. ROUNDING PREMIUMS

When percentages are used to calculate premium, the amount must be rounded up to the next whole dollar. (e.g., \$105.51 is rounded to \$106.00. and \$105.39 is rounded up to \$106.00)

F. RISK RATE

The rates set forth herein do not include any charge made for title search, title examination, closing, or escrow services performed by the Insurer, or any of its approved attorneys or agents. Charges made for such services are in addition to the rates and charges set forth herein.

G. COMMITMENT FOR TITLE INSURANCE

The Commitment for Title Insurance (often referred to as a binder) is an offer to insure title, subject to certain exceptions and the satisfaction of requirements (including payment of a correct premium) prior to policy issuance. It is not a report of title and should never be issued as a representation of the status of title, nor relied on as such. The Company does not authorize the issuance of its policy or policies until all requirements set forth in the Commitment have been satisfied.

H. DEFINITIONS

ALTA: American Land Title Association

Basic Rate: Rates listed in Section 1.1 and Section 2.1

Charge: The dollar amount to be paid for a title insurance product or service

Commercial: Any property that is not Residential

Commitment: An offer furnished in connection with an application for title insurance stating the requirements, terms, and conditions upon which FNTI is willing to insure an interest in the subject property

Company: FNTI and authorized agents or agencies of FNTI

Construction Loan: A loan for the purpose of construction of improvements to the subject property

Construction Loan Policy: A policy insuring a loan in which all or a portion of the funds are used for construction, repair, or alteration of Residential or Commercial property

Extended Coverage: Coverage without Standard Exceptions 1, 2, 3, and 4.

Fair Value: The Fair Value is the sale price, including any encumbrances being assumed by the buyer; except where no sale is involved, the Fair Value is determined based on available information, but in no event is less than the sum of all the monetary encumbrances to which the title is subject, excluding blanket encumbrances.

FNTI: First National Title Insurance Company

Leasehold Policy: A title insurance policy insuring a leasehold estate or interest that was created for or held by a lessee or lender

Loan Policy: A title insurance policy insuring a lender or assignee of a lender

Multi-Unit: Property with more than four developed Commercial units

Owner's Policy: A title insurance policy insuring an owner, optionee, vendee, or lessee

Rate: The unit price per liability increment used to determine the Charge

Parcel:

1. Property in the same tract, subdivision or section, title to which is vested in one ownership, is one Parcel, except that when the property is divided by a county line, the property in each county is considered a separate Parcel
2. Properties in the same or different tracts, subdivisions or sections, title to which is vested in separate ownerships, are separate Parcels
3. Properties in different tracts, subdivisions or sections, title to which is vested in one ownership, are separate Parcels
4. Any vacated portion of a street or alley or an easement or right-of-way not previously insured is a separate Parcel

Residential: Improved one-to-four family residential property

Scheduled Charge: The Charge for a policy pursuant to this Schedule, taking into account any surcharges, endorsement charges, or discounts

Standard Exceptions: Industry-standard, preprinted exceptions, other than exceptions specific to a particular property or particular transaction

Vacant Land: Unimproved land

CHAPTER 1 – OWNERS PREMIUM RATES SCHEDULE

The rates listed herein are applicable to Alabama only. Policy rates should be rounded up to the nearest \$1,000.00 to compute premiums.

The minimum premium charged for policies is \$125.00, excluding the Short Form Residential Limited Coverage Junior Loan Policy and the Residential Limited Coverage Junior Loan Policy.

1.1 Owner's Basic Rate

	Per Thousand
Up to \$100,000.00 of liability written	3.50
Over \$100,000.00 and up to \$500,000.00 add	2.50
Over \$500,000.00 and up to \$10,000,000.00, add	1.75
Over \$10,000,000.00 and up to \$15,000,000.00, add	1.50
Over \$15,000,000.00, add	1.25

Minimum premium - \$125

1.2 Owner's Re-Issue Rate

	Per Thousand
Up to \$100,000.00 of liability written	2.10
Over \$100,000.00 and up to \$500,000.00 add	1.50
Over \$500,000.00 and up to \$10,000,000.00, add	1.05
Over \$10,000,000.00 and up to \$15,000,000.00, add	0.90
Over \$15,000,000.00, add	0.75

Minimum premium - \$125

Note: Reissue rates apply up to the face amount of the prior Owner's Policy when a new Owner's or Leasehold Owner's policy is to be issued. If a prior mortgage policy is outstanding and an Owner's or Leasehold Owner's policy is to be issued, the reissue rate shall apply up to the amount of the balance due on the prior insured mortgage.

Note: Pursuant to the Alabama Title Act, FNTI must receive a complete copy of the prior title insurance policy, issued by any title insurer licensed to write title insurance in this state, to provide reissue rates.

1.3 Leasehold Owner's Policy

When an Owner's Policy with a Leasehold Endorsement (Leasehold Policy) is issued, the liability on the Leasehold Policy shall be the lesser of (i) the Fair Value of the land and existing improvements, or (ii) the amount determined by multiplying the remaining term of the lease by the annual rental as follows:

- (a) Less than fifty (50) years: twenty-five (25) times the annual rental.
- (b) Fifty (50) years or more but less than ninety-nine (99) years: the Fair Value of the land and existing improvements.

If one policy is issued that insures both fee simple and leasehold interests in one policy, all interests shall be insured for the Fair Value of all land insured at the applicable Basic Rate based upon one policy liability amount is charged.

1.3.1 Simultaneous Issuance – Owners and Leasehold Policy

When issued with an Owner's Policy, the fee for a Leasehold Policy is 30% of the Owner's Basic Rate.

1.4 Owner's Policy Rate Where Property Acquired as Satisfaction of Debt (Deed in Lieu of Foreclosure)

When FNTI's insured Lender acquires title to property by foreclosure or voluntary conveyance of title, it may purchase an Owner's Policy, the rates listed below, up to the face amount of the prior Mortgage Policy shall apply:

- 1) Up to \$100,000.00 liability, a rate equal to 60% of the original Owner's Policy rate shall apply.
- 2) Liability exceeding \$100,000.00 will have the rates below applied to the excess amount.

Age of Prior Loan Policy	Rate
1 year or less	20% of the original Owner's Policy rate
1-2 years	25% of the original Owner's Policy rate
2-3 years	30% of the original Owner's Policy rate
3-4 years	35% of the original Owner's Policy rate
4 years or more	40% of the original Owner's Policy rate

Any liability amount over the face amount of the prior Mortgage Policy will be charged at the Owner's Basic Rate per Section 1.1.

1.5 ALTA Homeowner's Policy of Title Insurance

The rate for the ALTA Homeowner's Policy of Title Insurance will be an additional 25% of the Basic Rate charged for standard Owner's policies.

CHAPTER 2 – LENDERS PREMIUM RATES SCHEDULE

2.1 Lender’s Basic Rate

	Per Thousand
Up to \$100,000.00 of liability written	2.50
Over \$100,000.00 and up to \$500,000.00 add	2.00
Over \$500,000.00 and up to \$10,000,000.00, add	1.50
Over \$10,000,000.00 and up to \$15,000,000.00, add	1.25
Over \$15,000,000.00, add	1.00

Minimum premium - \$125

2.2 Lender’s Reissue Rate

	Per Thousand
Up to \$100,000.00 of liability written	1.50
Over \$100,000.00 and up to \$500,000.00 add	1.20
Over \$500,000.00 and up to \$10,000,000.00, add	0.90
Over \$10,000,000.00 and up to \$15,000,000.00, add	0.75
Over \$15,000,000.00, add	0.60

Minimum premium - \$125

Note: Reissue rates apply up to the face amount of the prior Owner’s Policy when a new Mortgage Policy is to be issued. If a prior mortgage policy is outstanding and a Mortgage Policy is to be issued, the reissue rate shall apply up to the amount of the balance due on the prior insured mortgage.

Note: Pursuant to the Alabama Title Act, FNTI must receive a complete copy of the prior title insurance policy, issued by any title insurer licensed to write title insurance in this state, to provide reissue rates.

2.3 Simultaneous Issuance of Owner’s and Mortgage Policy

The Owner’s Policy shall be for the full value of the property, at the regular Owner’s Policy rate. The Loan Policy coverage shall cost \$125.00 for the amount that does not exceed the Owner’s Policy coverage amount. Any Loan Policy amount in excess of that shall be for the regular Loan Policy premium rate as applicable in that dollar-amount bracket.

2.4 Master Residential Equity Loan Policy

The charge for a Master Residential Equity Loan Policy shall be as follows:

Up to \$200,000	\$85
Over \$200,000	\$125

2.4.1 Master Enhanced Residential Equity Loan Policy

The charge for a Master Enhanced Residential Equity Loan Policy shall be as follows:

Up to \$200,000	\$125
Over \$200,000	\$160

2.5 ALTA Junior Loan Policy

The charge for an ALTA Junior Loan Policy, including endorsements, shall be as follows:

Up to \$50,000	\$50
\$50,000 to \$100,000	\$85
\$100,000 to \$200,000	\$150
All amounts over \$200,000	\$0.85 per thousand

2.6 Construction Loan Policy Rate

Upon request, FNTI or will issue a Construction Loan Policy in connection with transactions involving a construction mortgage for \$1.00 per thousand dollars of liability. Such policies will be valid for no more than 2 years. Should the Lender seek to convert the Construction Loan Policy to a permanent policy at the end of the construction period, the following applies:

- If the new loan is with the same lender as was used for the Construction Loan, then the applicable Mortgage Policy Rate is used with the Construction Loan Policy charge given as a credit.
- If a different lender is used, no credit for the Construction Loan Policy charge is given. The applicable Mortgage Policy Rate shall be used.
- A Construction to Permanent Loan shall not be eligible for this rate.

2.7 Substitution Loan Rates

When Borrower refinances and substitutes a loan, in connection with the original loan, on the same property where title has been insured by a company authorized to do business in Alabama, the re-issue rate shall apply to the new Mortgage Policy.

2.8 ALTA Expanded Coverage Residential Loan Policy

The rate for the ALTA Expanded Coverage Residential Loan Policy will be an additional 25% of the Basic Rate charged for standard Mortgage policies.

2.9 Mortgage Modification Guarantee and ALTA Residential Limited Coverage Mortgage Modification Policy

The premium charge for a Mortgage Modification Guarantee or ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Policy Amounts From	Fee
\$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

Note: Modification rates apply up to the face amount of the prior Loan Policy when a Modification Endorsement (ALTA 11 Series) or Modified Mortgage Policy is to be issued. If additional insurance is request, it shall be charged according to Section 2.1.

CHAPTER 3 – CENTRALIZED REFINANCE RATES

3.1 Centralized Refinance Rate I

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Centralized Refinance Rate I
\$1 - \$250,000	\$360
\$250,001 - \$500,000	\$540
\$500,001 - \$750,000	\$660
\$750,001 - \$1,000,000	\$800
\$1,000,001 - \$1,250,000	\$925
\$1,250,001 - \$1,500,000	\$1,000
\$1,500,001 - \$2,000,000	\$1,075
\$2,000,001 - \$3,000,000	\$1,300

The Centralized Refinance Rate I applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$3,000,000;
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. The loan proceeds must be used to refinance an existing loan secured by the same property;
4. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
5. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&Rs, easements, minerals, mineral rights or survey matters.

Note 1: Not applicable to construction loans or loan policies issued concurrently with owner's policies.

Note 2: Where the applicable rate(s) and form(s) is filed, or otherwise authorized to be issued, coverages provided under the following endorsements will be included at no additional charge upon

request of the lender at the time of policy issuance: ALTA 4-06, ALTA 5-06, ALTA 6-06, ALTA 6.2, ALTA 9-06, ALTA 22-06, and ALTA 28-06. All other endorsements shall be charged in accordance with this manual.

Note 3: No agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's management to do so for each lender.

3.2 Centralized Refinance Rate II

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Centralized Refinance Rate II
\$1 - \$250,000	\$320
\$250,001 - \$500,000	\$400
\$500,001 - \$750,000	\$460
\$750,001 - \$1,000,000	\$520
\$1,000,001 - \$1,250,000	\$630
\$1,250,001 - \$1,500,000	\$750

The Centralized Refinance Rate II applies only to loan transactions which meet the following criteria:

1. The lender must enter into an agreement with either the Company's centralized processing units or with an agent or underwritten title company authorized by the Company in writing to offer this rate which specifies, among other matters, a maximum cancellation rate and the methods of order opening and tracking;

2. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment;
3. The loan is not in excess of \$1,500,000.00;
4. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
5. The loan proceeds must be used to refinance an existing loan secured by the same property;
6. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
7. Orders must be opened with the Company's centralized processing units or with an agent or underwritten title company authorized by the Company to offer this rate;
8. Cancelled orders must not exceed the maximum cancellation rate established by the Company's centralized processing units or by an agent or underwritten title company authorized by the Company to offer this rate; and
9. ALTA Short Form Residential Loan Policy must be issued.

Note 1: Not applicable to construction loans or loan policies issued concurrently with owner's policies.

Note 2: There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

Note 3: To offer this rate, an agent or underwritten title company, and any office thereof offering this rate, must have a multi-state presence, must process transactions in a centralized electronic environment, and must perform the management functions otherwise required of the Company's centralized processing divisions under the provisions of this Section. In addition, no agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's management to do so for each lender

CHAPTER 4 – BUILDER, DEVELOPER, AND INVESTOR RATES

4.1 Developers Rate

Per Thousand	
Up to \$100,000.00 of liability	2.10
Over \$100,000.00 and up to \$1,000,000.00	add 1.20

Note: Rate is available to developers and/or builders building condominium units, or lots in a subdivision, when:

- The condominium or subdivision contains five or more lots/units.
- The builder/developer has owner's title insurance for the development property. This rate applies to all lots/units sold by the original developer/builder, even if the total value of the lots/units sold generally exceeds the total amount of the prior Owner's Policy.

CHAPTER 5 – MISCELLANEOUS CHARGES

5.1 Closing Protection Letter

Subject to the Alabama Closing or Settlement Protection Act No. 2011-556 (ALA Code 27-3-6.1), and Company guidelines, the following fees will be assessed when a party in a real estate closing transaction wherein a FNTI title insurance policy will be issued requests a Closing Protection Letter; each requesting party will be assessed the fee.

Party	Fee
Lender	\$25.00
Buyer/Borrower	\$25.00
Seller	\$50.00

CHAPTER 6 – ENDORSEMENTS

In general, endorsements to residential loan policies are priced at no charge unless the mortgage/deed of trust has been modified of record and/or the amount of liability has been increased, or if an ALTA 7-06 series or an ALTA 34-06 endorsement is issued. The minimum charge for a commercial endorsement is \$125.00, and the maximum charge for a commercial endorsement priced with a fee per thousand is \$7,500.00. Reissue credit is not available for endorsements.

In transactions where co-insurance is required among FNTI Title Insurers, the rate for endorsements will default to the rate applicable to the lead Insurer.

The following constitutes the premium charges for the named endorsements and their equivalents:

ALTA ENDORSEMENTS

Endorsement	Rate
ALTA Form No.: 1-06 Street Assessments	Residential – No Charge; Commercial - \$125
ALTA Form No.: 3 Zoning Unimproved Land	\$0.25 per thousand
ALTA Form No.: 3.1 Zoning-Completed Structure	\$0.25 per thousand
ALTA Form No.: 3.2 Zoning – Land Under Development	\$0.25 per thousand
ALTA Form No.: 3.3 Zoning – Completed Improvement – Non-Conforming Use	\$0.25 per thousand
ALTA Form No.: 3.4 Zoning – No Zoning Classification	\$0.25 per thousand
ALTA Form No.: 4 Condominium – Assessments Priority	Residential – No Charge; Commercial - \$125
ALTA Form No.: 4.1 Condominium – Current Assessments	Residential – No Charge; Commercial - \$125
ALTA Form No.: 5-06 Planned Unit Development – Assessments Priority	Residential – No Charge; Commercial - \$125
ALTA Form No.: 5.1-06 Planned Unit Development – Current Assessments	Residential – No Charge; Commercial - \$125
ALTA Form No.: 6 Variable Rate Mortgage	Residential – No Charge; Commercial - \$125
ALTA Form No.: 6.2 Variable Rate Mortgage – Negative Amortization	Residential – No Charge; Commercial - \$125
ALTA Form No.: 7-06 Manufactured Housing Unit	Residential – No Charge; Commercial - \$125
ALTA Form No.: 7.1 Manufactured Housing – Conversion: Loan	Residential - \$125
ALTA Form No.: 7.2 Manufactured Housing – Conversion: Owner's	Residential - \$125
ALTA Form No.: 8.1 Environmental Protection Lien	Residential – No Charge
ALTA Form No.: 8.2-06 Commercial Environmental Protection Lien	Commercial - \$0.10 per thousand
ALTA Form No.: 9-06 Restrictions, Encroachments, Minerals – Loan Policy	Residential – No Charge; Commercial - \$0.10 per thousand

Endorsement	Rate
ALTA Form No.: 9.1-06 Covenants, Conditions and Restrictions – Unimproved Land – Owner’s Policy	Residential – No Charge; Commercial - \$0.10 per thousand
ALTA Form No.: 9.2-06 Covenants, Conditions and Restrictions – Improved Land – Owner’s Policy	Residential – No Charge; Commercial - \$0.10 per thousand
ALTA Form No.: 9.3-06 Covenants, Conditions and Restrictions – Loan Policy	Residential – No Charge; Commercial - \$0.10 per thousand
ALTA Form No.: 9.6-06 Private Rights – Loan Policy	Residential – No Charge; Commercial - \$0.10 per thousand
ALTA Form No.: 9.6.1-06 Private Rights – Current Assessments – Loan Policy	Residential – No Charge; Commercial - \$0.10 per thousand
ALTA Form No.: 9.7-06 Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy	Residential – No Charge; Commercial - \$0.10 per thousand
ALTA Form No.: 9.8-06 Covenants Conditions and Restrictions – Land Under Development – Owner’s Policy	Residential – No Charge; Commercial - \$0.10 per thousand
ALTA Form No.: 9.9-06 Private Right – Owner’s Policy	Residential – No Charge; Commercial - \$0.10 per thousand
ALTA Form No.: 9.10-06 Restrictions, Encroachments, Minerals – Current Violations – Loan Policy	Residential – No Charge; Commercial - \$0.10 per thousand
ALTA Form No.: 10 Assignment	Residential – No Charge; Commercial - \$125
ALTA Form No.: 10.1 Assignment and Date Down 7-1-2021	Residential – No Charge; Commercial - \$0.10 per thousand
ALTA Form No.: 11 Mortgage Modification	See Section 2.9
ALTA Form No.: 11.1 Mortgage Modification with Subordination	See Section 2.9
ALTA Form No.: 11.2 Mortgage Modification with Additional Amount of Insurance	See Section 2.9
ALTA Form No.: 12 Aggregation – Loan Policy	\$0.10 per thousand
ALTA Form No.: 12.1 Aggregation – State Limits – Loan Policy	\$0.25 per thousand
ALTA Form No.: 13-06 Leasehold – Owner’s	Residential – No Charge; Commercial - \$125
ALTA Form No.: 13.1-06 Leasehold – Loan	Residential – No Charge; Commercial - \$125
ALTA Form No.: 14 Future Advance Priority	\$0.25 per thousand
ALTA Form No.: 14.1 Future Advance Knowledge	\$0.25 per thousand

Endorsement	Rate
ALTA Form No.: 14.2 Future Advance – Letter of Credit	\$0.25 per thousand
ALTA Form No.: 14.3 Future Advance Reverse Mortgage	\$0.25 per thousand
ALTA Form No.: 15-06 Non-Imputation – Full Equity Transfer	\$0.25 per thousand
ALTA Form No.: 15.1-06 Non-Imputation – Additional Insured	\$0.25 per thousand
ALTA Form No.: 15.2-06 Non-Imputation – Partial Equity Transfer	\$0.25 per thousand
ALTA Form No.: 16-06 Mezzanine Financing	\$0.10 per thousand
ALTA Form No.: 17-06 Access and Entry	Commercial - \$125
ALTA Form No.: 17.1-06 Indirect Access and Entry	Commercial - \$125
ALTA Form No.: 17.2-06 Utility Access	Commercial - \$125
ALTA Form No.: 18-06 Single Tax Parcel	Commercial - \$125
ALTA Form No.: 18.1-06 Multiple Tax Parcel – Easements	Commercial - \$125
ALTA Form No.: 18.2-06 Multiple Tax Parcel	Commercial - \$125
ALTA Form No.: 18.3-06 Single Tax Parcel and ID	Commercial - \$125
ALTA Form No.: 19-06 Contiguity – Multiple Parcels	Commercial - \$125
ALTA Form No.: 19.1-06 Contiguity – Single Parcel	Commercial - \$125
ALTA Form No.: 19.2-06 Contiguity – Specified Parcels	Commercial - \$125
ALTA Form No.: 20-06 First Loss – Multiple Parcel Transactions	\$0.10 per thousand
ALTA Form No.: 22-06 Location	Commercial - \$125
ALTA Form No.: 22.1-06 Location and Map	Commercial - \$125
ALTA Form No.: 23-06 Coinsurance – Single Policy	\$0.10 per thousand
ALTA Form No.: 23.1 Co-Insurance – Multiple Policies	\$0.10 per thousand
ALTA Form No.: 24-06 Doing Business	\$0.10 per thousand
ALTA Form No.: 25-06 Same as Survey	Commercial - \$125
ALTA Form No.: 25.1-06 Same as Portion of Survey	Commercial - \$125
ALTA Form No.: 26 Subdivision	Commercial - \$125
ALTA Form No.: 27 Usury	\$0.10 per thousand
ALTA Form No.: 28-06 Easement – Damage or Enforced Removal	Commercial - \$125
ALTA Form No.: 28.1 Encroachments – Boundaries and Easements	Commercial - \$125
ALTA Form No.: 28.2-06 Encroachments – Boundaries and Easements	Commercial - \$125
ALTA Form No.: 28.3-06 Encroachments – Boundaries and Easements – Described Improvements and Land Under Development	Commercial - \$125
ALTA Form No.: 29-06 Interest Rate Swap Endorsement – Direct Obligation	\$0.25 per thousand
ALTA Form No.: 29.1-06 Interest Rate Swap – Additional Interest	\$0.25 per thousand

Endorsement	Rate
ALTA Form No.: 29.2-06 Interest Rate Swap Endorsement – Direct Obligation – Defined Amount	\$0.25 per thousand
ALTA Form No.: 29.3-06 Interest Rate Swap Endorsement – Additional Interest – Defined Amount	\$0.25 per thousand
ALTA Form No.: 30 Shared Appreciation Mortgage	\$0.25 per thousand
ALTA Form No.: 30.1 Commercial Participation Interest	\$0.25 per thousand
ALTA Form No.: 31-06 Severable Improvements Endorsement	Commercial - \$125
ALTA Form No.: 32 Construction Loan	\$0.25 per thousand
ALTA Form No.: 32.1 Construction Loan – Direct Payment	\$0.25 per thousand
ALTA Form No.: 32.2 Construction Loan – Insured’s Direct Payment	\$0.25 per thousand
ALTA Form No.: 33-06 Disbursement Endorsement	Commercial - \$125
ALTA Form No.: 34-06 Identified Risk Coverage	Residential - \$125; Commercial - \$0.25 per thousand
ALTA Form No.: 34.1 Identified Exception and Identified Risk Coverage	Residential - \$125; Commercial - \$0.25 per thousand
ALTA Form No.: 35-06 Minerals and Other Subsurface Substances – Buildings	\$0.10 per thousand
ALTA Form No.: 35.1-06 Minerals and Other Subsurface Substances – Improvements	\$0.10 per thousand
ALTA Form No.: 35.2-06 Minerals and Other Subsurface Substances – Described Improvements	\$0.10 per thousand
ALTA Form No.: 35.3-06 Minerals and Other Subsurface Substances – Land Under Development	\$0.10 per thousand
ALTA Form No.: 36-06 Energy Project – Leasehold/Easement – Owner’s	\$0.10 per thousand
ALTA Form No.: 36.1-06 Energy Project – Leasehold/Easement – Loan	\$0.10 per thousand
ALTA Form No.: 36.2-06 Energy Project – Leasehold – Owner’s	\$0.10 per thousand
ALTA Form No.: 36.3-06 Energy Project – Leasehold – Loan	\$0.10 per thousand
ALTA Form No.: 36.4-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner’s	\$0.10 per thousand
ALTA Form No.: 36.5-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	\$0.10 per thousand
ALTA Form No.: 36.6-06 Energy Project – Encroachments	\$0.10 per thousand
ALTA Form No.: 36.7-06 Energy Project – Fee Estate – Owner’s Policy	\$0.10 per thousand
ALTA Form No.: 36.8-06 Energy Project – Fee Estate – Loan Policy	\$0.10 per thousand
ALTA Form No.: 37-06 Assignment of Rents or Leases	\$125
ALTA Form No.: 38-06 Mortgage Tax	\$0.10 per thousand
ALTA Form No.: 39-06 Policy Authentication	No Charge

Endorsement	Rate
ALTA Form No.: 40-06 Tax Credit – Owner’s Policy	\$0.25 per thousand
ALTA Form No.: 40.1-06 Tax Credit – Defined Amount – Owner’s Policy	\$0.25 per thousand
ALTA Form No.: 41-06 Water – Buildings	Commercial - \$200
ALTA Form No.: 41.1-06 Water – Improvements	Commercial . – \$200
ALTA Form No.: 41.2-06 Water – Described Improvements	Commercial . – \$200
ALTA Form No.: 41.3-06 Water – Land Under Development	Commercial . – \$200
ALTA Form No.: 42-06 Commercial Lender Group	\$0.10 per thousand
ALTA Form No.: 43-06 Anti-Taint	\$0.10 per thousand
ALTA Form No.: 44-06 Insured Mortgage Recording	\$125
ALTA Form No.: 45-06 Pari Passu Mortgage – Loan Policy	\$0.10 per thousand
ALTA Form No.: 46-06 Option	\$0.10 per thousand
ALTA Form No.: 47.1-06 Operative Law – Loan Policy 4-2-2021	No Charge
ALTA Form No.: 47.2-06 Operative Law – Homeowner’s Policy 4-2-2021	No Charge
ALTA Form No.: 47.3-06 Operative Law – Expanded Coverage Residential Loan Policy 4-2-2021	No Charge
ALTA Form No.: 47-06 Operative Law – Owner’s Policy 4-2-2021	No Charge
ALTA Form No.: 48 Tribal Waivers and Consents	\$0.25 per thousand
ALTA Limited Pre-Foreclosure Policy – Date-Down Endorsement	\$125
ALTA Form No.: JR1	No Charge
ALTA Form No.: JR2	No Charge
FNTI Form No. 206 Deletion of Arbitration 8-18-2017	No Charge
FNTI Form No. 207 Multi-Purpose Endorsement 4-6-2020	Residential - No Charge; Commercial \$0.25 per thousand