

DISTRICT OF COLUMBIA

TITLE INSURANCE RATES AND RULES MANUAL

Effective September 1, 2021



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GENERAL RULES

A. APPLICABILITY

The rates and charges for title insurance herein are specifically for land located in District of Columbia and are designed for use by policy issuing agents located throughout the District. Policy issuing agents for First National may issue preliminary reports, commitments, binders, policies, endorsements, guarantees, and collect the applicable premium on behalf of First National.

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

B. COMPUTATION OF RATES

See Schedule of Rates as provided by First National Title Insurance Company. Rates in the Basic Schedule of Rates are expressed in increments of \$1,000 of insurance. If the amount of insurance or liability exceeds a particular increment, the next highest increment is charged.

C. AMOUNT OF INSURANCE

Premiums are based on the amount of insurance or liability written and the Basic Rate Schedule must be used to calculate the appropriate charge.

D. FAIR VALUE

Fair value of the estate or interest to be insured shall be the sales price. 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. In most transactions, the fair value will not be less than the sum of all recorded voluntary monetary encumbrances to which the land is a part. Any amount of insurance above of the fair value must be approved by First National.

E. INCREASED LIABILITY

The amount of insurance provided for in an existing policy of title insurance issued by First National 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 beginning in the appropriate rate bracket.

F. 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 also rounded up to \$106.00)

G. VALUING LEASEHOLDS

When determining the minimum fair value, amounts of insurance, and charges for Leasehold Owner's or Leasehold Loan Policies, see Chapter 1.

H. ASSUMPTION OF LIABILITY

When documents of any kind are recorded with specific instructions, which impose liability upon First National, the charge for the type of policy, or other form normally issued covering such documents, will be due upon such recording. Subsequent services rendered or assurances given will be charged at the applicable rates in this manual, unless otherwise provided.

I. DISTRESSED PROPERTIES

Real Estate Owned properties (REO), foreclosures, tax sales, judicial or trustee sale transactions require underwriting approval. Please contact your underwriting counsel for approval.

J. INTENTIONALLY DELETED

K. 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 relied upon as a representation of the status of title. The Company does not authorize the issuance of its policy or policies until all requirements set forth in the Commitment have been satisfied.

L. FORMS AND DEFINITIONS

- ALTA: American Land Title Association
- Company or FNTI: First National Title Insurance Company
- Increased Liability: See General Information, paragraph E.
- Leasehold Owner's: An ALTA Owner's Policy issued with ALTA Endorsement 13-06 to insure a leasehold estate in the land.
- Leasehold Loan: ALTA Loan Policy issued with ALTA Endorsement 13.1-06 to insure a leasehold estate in the land.
- Standard Coverage Exceptions: Those certain Regional Exceptions from coverage contained in Schedule B of the ALTA Owner's or ALTA Loan Policy when standard coverage is issued
- Extended Coverage Exceptions: Those certain Regional Exceptions from coverage contained in Schedule B of the ALTA Owner's or ALTA Loan Policy are completely or partially omitted

American Land Title Association (ALTA) Forms
FNTI Form No. CPL-S-DC ALTA Closing Protection Letter - Single Transaction - Adopted 12/1/2015 Revised 12/1/2018 (with DC Modifications)
FNTI Form No. DCCom16 ALTA Commitment Adopted 8/1/2016 Technical Correction 4/2/2018 (with DC Modifications)
FNTI Form No. DCSFCom17 ALTA Short Form Commitment Adopted 12/1/2017 Technical Correction 4/2/2018 (with DC Modifications)
FNTI Form No. DC1000 ALTA Owner's Policy 6/17/2006 (with DC Modifications)
FNTI Form No. DC1001 ALTA Homeowner's Policy of Title Insurance 12/2/2013 (with DC Modifications)
FNTI Form No. DC1776 ALTA US Policy 12/3/2012 (with DC Modifications)
FNTI Form No. DC2000 ALTA Loan Policy 6/17/2006 (with DC Modifications)
FNTI Form No. DC2007 ALTA Expanded Coverage Residential Loan Policy-Assessments Priority 4/2/2015 (with DC Modifications)
FNTI Form No. DC2008 ALTA Expanded Coverage Residential Loan Policy-Current Assessments 4/2/2015 (with DC Modifications)
FNTI Form No. DC2002 ALTA Short Form Residential Loan Policy Revised 12/3/2012 (with DC Modifications)
FNTI Form No. DC2009 ALTA Short Form Residential Loan Policy-Current Violations 4/2/2015 (with DC Modifications)
FNTI Form No. DC2010 ALTA Short Form Expanded Coverage Residential Loan Policy-Assessments Priority 4/2/2015 (with DC Modifications)
FNTI Form No. DC2011 ALTA Short Form Expanded Coverage Residential Loan Policy-Current Assessments 4/2/2015 (with DC Modifications)
FNTI Form No. DC2005 ALTA Residential Limited Coverage Junior Loan Policy 10/18/2012 (with DC Modifications)
FNTI Form No. DC2006 ALTA Short Form Residential Limited Coverage Junior Loan Policy 4/2/2013 (with DC Modifications)
FNTI Form No. DC2012 ALTA Residential Limited Coverage Mortgage Modification Policy 12/01/2014 TC 8/1/2016 (with DC Modifications)

CHAPTER 1 – OWNER’S INSURANCE

1.1. RATES FOR BASIC or ‘STANDARD’ ALTA OWNERS’ OR LEASEHOLD POLICIES

The term "owner's policy" as used herein shall mean all standard ALTA Owners' Policies including the U.S Policy. It shall not include the ALTA Homeowner's Policy, which is addressed in Ch. 1.3.

The basic premium for original owner's policies shall be calculated as follows, with a minimum premium of \$285.

Liability	Rate
Up to and including \$250,000	\$5.70 per thousand
\$250,001 to \$500,000	\$5.10 per thousand
\$500,001 to \$1,000,000	\$4.50 per thousand
\$1,000,001 to \$5,000,000	\$3.90 per thousand
\$5,000,001 to \$15,000,000	\$1.05 per thousand
Over \$15,000,000	\$0.90 per thousand

NOTE: To compute any rate on a fractional thousand of insurance (except as to minimum rate), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$1,000 as a full \$1000.

Setting the Owner's Policy Amount: An owner's title policy insuring a fee simple estate shall be issued in an amount equal to the fair market value of the property described in the policy. Fair market value shall be presumed to be the contract sales price unless the Company is furnished with a current appraisal indicating a different value. Applications to issue an owner's policy for less than the fair market value must be approved by the Company. A leasehold owner's policy shall not be issued for less than the fair market value of the leasehold estate described in the policy. Fair market value of a leasehold estate for a term of less than ninety-nine (99) years shall be presumed to be the lesser of:

1. The sum of the rent payments called for under the terms of the lease;
2. the amount of a current appraisal; or
3. the amount determined by any other reasonable method of valuation.

Valuation of leasehold estates for 99 years renewable forever shall be the same as for fee simple estates.

1.2 REISSUE RATES FOR OWNERS' OR LEASEHOLD POLICIES

Owner's or Leasehold Policies may qualify for Reissue Rates if the current seller(s), owner(s) or lessor(s) can provide a copy of an owner's or leasehold policy on the identical property issued by any underwriter. If unable to provide a copy of the policy, FNTI will accept proof that an owner's policy had been purchased (i.e., Closing Statement, Settlement Statement, Closing Disclosure, HUD-1, etc.).

The reissue rates apply up to the face amount of the owner's policy of the seller/owner or lessor. If more insurance coverage is desired under a reissue policy than was written in the original policy, the excess shall be computed at Rates for 'Standard' or 'Basic' or Leasehold Policies beginning in the applicable bracket as set forth in Ch 1.1 above.

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If a new owner's or loan policy is to be issued on real property currently insured by an owner's policy issued by any title insurer, then a reissue rate shall apply up to the face amount of any such owner's policy currently in effect as rounded up to the next thousand. If the amount of owner's title insurance then in effect is to be increased, then the premium for insurance coverage for any amount in excess of the insured amount of the current owner's policy must be calculated in accordance with basic title insurance rates for owner's policies in the applicable premium bracket as shown in the Ch. 1.1 above

If the new owner elects the ALTA Homeowner's Policy, then the premium should be calculated in accordance with the instructions in Ch. 1.3.

In all cases, the burden of proving eligibility for the reissue rate premium shall be on the proposed insured who must produce prior to closing:

- a. An owner's title policy, or a copy thereof, insuring the seller/mortgagor in the current transaction for the same real property; or
- b. A settlement statement for the same real property for the transaction in which the Owners policy was issued showing payment of a title insurance premium; or
- c. Evidence in writing, acceptable to the Company, naming the underwriter on the prior policy, the policy type, the policy date, the policy number and the policy's limit of liability.

In no event shall the Company or its agents be required to calculate the premium at the reissue title insurance rate if the insured fails to produce evidence of a prior owner's policy before closing. There shall be no limitation upon the number of times the reissue rate may be applied to a particular property.

Reissue Rates: A purchaser or lessee of the same real property from the current insured owner shall be entitled to the reissue rates calculated as 60% of the standard owner's rates, up to the face amount. The minimum premium based upon reissue rates shall be \$200.00.

1.3 ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE

The ALTA Homeowner's Policy is an owner's policy with enhanced coverage, which is issued only to natural persons (or trustees under inter vivos trusts) on real property improved by an owner-occupied 1-4 family residential dwelling or condominium unit. This policy may also be issued to the Insured under a current standard owner's policy issued by the Company as an "upgrade" to their current policy coverage, upon the surrender of the current policy and payment of an additional premium (see 1.4 below). The rates for the ALTA Homeowner's Policy are calculated at 120% of the standard owner's premium rates.

Minimum premium \$342.

The basic rate premium for an original ALTA Homeowners Policy shall be calculated as follows: Multiply the applicable title insurance rate premium for an owner's title insurance policy (see Ch. 1.1) by 120%.

1.4 UPGRADE TO ALTA HOMEOWNER'S POLICY FROM STANDARD OWNER'S POLICY

An existing standard owner's policy may be "upgraded" to an ALTA Homeowner's Policy by surrendering the original owner's policy and paying an additional upgrade premium. The amount of such upgrade premium shall be determined by whether the effective date of the policy is to be advanced. The premium for any increase above the face amount of the existing policy shall be 120% of the basic title insurance rate at the appropriate bracket.

Policy Date Unchanged: If the original policy date is not advanced, the premium charged for such upgrade shall be equal to 20% of the basic insurance rate charged for the existing policy.

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Policy Date Advanced: If the original policy date is advanced to a current date, the premium charged for such upgrade shall be 120% of the reissue rates for a standard owner's title insurance policy.

In the event that the insured requests that the ALTA Homeowner's Policy be issued in an amount greater than the amount of the existing standard owner's policy, then an additional premium equal to 120% of the basic title insurance rate for owner's policies in the applicable premium bracket for such additional amount must be added to any upgrade premium.

CHAPTER 2 – LENDER’S INSURANCE

2.1 BASIC OR ‘STANDARD’ ALTA LOAN POLICIES

The term “Mortgage” as used herein shall mean any instrument (including a deed of trust), securing a loan or a loan guarantee, which uses real property as collateral. The term “loan policy” shall mean all standard ALTA-promulgated loan policies including the ALTA Short Form Residential Loan Policy.

A loan policy cannot be issued for less than the full principal debt secured. However, a loan policy may be issued in an amount up to, but not to exceed, 125% of the principal debt to cover unamortized interest, foreclosure expenses and costs incurred by a lender in possession.

Coverage under a loan policy terminates upon the full payment or satisfaction of the debt secured by the Mortgage referred to in the policy, except when satisfied through foreclosure or the acquisition of title by deed to the insured in lieu of foreclosure. Any new Mortgage given to renew a prior debt secured by a Mortgage previously insured is considered a new transaction, creating new liability for the Company and, if insured, carries a premium at the basic title insurance rate for loan policies unless it qualifies for a reduced rate within the classification of “Reissue Title Insurance Rates for Loan Policies” as shown on page 6. The rate for title insurance on second mortgage transactions shall be the same as the basic rates for original mortgages.

Liability	Rate
Up to and including \$250,000	\$4.50 per thousand
\$250,001 to \$500,000	\$3.90 per thousand
\$500,001 to \$1,000,000	\$3.30 per thousand
\$1,000,001 to \$5,000,000	\$2.70 per thousand
\$5,000,001 to \$15,000,000	\$0.85 per thousand
Over \$15,000,000	\$0.75 per thousand

Minimum rate \$225.00

NOTE: To compute any insurance rate on a fractional thousand of insurance (except as to minimum rate), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$1,000 as a full \$1000.

2.2 EXPANDED OR ‘ENHANCED’ COVERAGE LOAN POLICIES

The ALTA Expanded Coverage Residential Loan Policy provides substantial additional protection to first lien mortgage lenders beyond those provided by the standard ALTA loan policies. This policy is authorized for issuance only when insuring purchase money Mortgages on real property improved by owner-occupied 1-4 family residential dwellings or mortgages which refinance them.

The premium to be charged for an original ALTA Expanded Coverage Loan Policy shall be calculated by multiplying the basic title insurance rate for loan policies set forth in Ch. 2.1 by 120%.

Minimum charge \$270.

2.3 REFINANCE TITLE INSURANCE RATES

For Loan Policies where the loan proceeds are being used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction, the Charge shall be calculated as set forth below, subject to a minimum Charge of \$135:

60% of the Charge calculated as provided in Chapter 2.1 up to the amount of insurance of the new policy.

The amount of insurance in excess of the existing policy shall be calculated on an increased liability basis as provided in Ch 1.1 and 2.

2.4 REFINANCE RATES FOR ISSUANCE OF ALTA EXPANDED OR 'ENHANCED 'COVERAGE LOAN POLICY

If the lender requires the issuance of the ALTA Expanded Coverage Residential Loan Policy in a residential refinance transaction involving improved one-to-four family residential properties, Refinance Rate for Loan Policies applies. The charge shall be 60% of the applicable rate in Section 2.2. The minimum premium based upon reissue rates shall be \$162.00.

Note: This policy is to be issued only when required by the Lender.

2.5 RATES FOR SIMULTANEOUS ISSUE OF OWNERS AND LOAN POLICIES

If an owner's policy and a loan policy or policies covering the same real property are to be issued simultaneously and bear the same Effective Date, then the applicable rate shall be the basic title insurance rate for owner's policies or the reissue rate, whichever is applicable, plus \$150.00 for each standard loan policy simultaneously issued, and in an amount not to exceed, in the aggregate, the amount of the owner's policy. In the event that the aggregate loan policy coverage exceeds the amount of the owner's policy, then an additional premium, calculated in the appropriate bracket of the basic title insurance rate for loan policies on the amount of additional loan policy coverage, must also be charged.

In all cases the owner's policy shall be in an amount equal to the actual purchase price of the property or, in the event that the transfer to the borrowers is unrelated to a sale of real property, in an amount equal to either the full assessed value for tax purposes or the fair market value of the property, whichever is greater.

2.6 RATES FOR SIMULTANEOUS ISSUE – FIRST AND SECOND MORTGAGE POLICIES:

Where multiple loan policies are issued simultaneously (without the issuance of an owner's title insurance policy), the two loans may be "stacked" rather than computing each separately. The rate is determined by adding the amount of the two mortgages and applying the rate schedule to that sum and adding \$175.00 for the issuance of the additional policy.

2.7 OWNER'S AND LEASEHOLD OWNER'S POLICIES:

Whenever an owner's policy and a leasehold owner's policy covering the same real property are to be issued simultaneously and the amount of the leasehold owner's policy does not exceed the amount of the owner's policy, the rate for the leasehold owner's policy shall be 30% of the rate charged for the owner's policy on the fee simple estate, with a minimum charge of \$200.00.

2.8 SIMULTANEOUS ISSUE RATES FOR ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY

Simultaneous issue rates are likewise applicable when using this loan policy regardless of whether the owner's policy covering the same real property is to be the ALTA Homeowner's Policy or a standard owner's policy. In either case, there shall be an additional \$175.00 charge for a simultaneously issued ALTA Expanded Coverage Residential Loan Policy not in excess of the owner's policy.

However, in the event the ALTA Expanded Coverage Residential Loan Policy is issued in conjunction with a standard owner's policy, the charge shall be 120% of the basic rate for loan policies calculated on the full amount of the loan policy.

2.9 ASSIGNMENT OF MORTGAGES

Loan policies issued by the Company automatically insure the holder of the indebtedness secured by the insured Mortgage. However, the assignee of an insured Mortgage, by presenting proof of its purchase of the indebtedness and the recording of an assignment, may obtain an endorsement to a current loan policy or, upon the surrender thereof, a new loan policy, insuring title through the date of the recording of the Assignment, at the rates below.

The rates for endorsements of mortgage assignments are as follows:

If issued within two (2) years after the date of the current loan policy, then the premium shall be \$200.00.

If issued more than two (2) years after the date of the current loan policy, then the premium shall be calculated as follows:

LIABILITY	STANDARD RATE
Up to \$250,000	\$2.00 per thousand
\$250,001 to \$500,000	Add \$1.00 per thousand
\$500,001 to \$1,000,000	Add \$0.80 per thousand
\$1,000,001 to \$5,000,000	Add \$0.50 per thousand
\$5,000,001 and higher	Add \$0.20 per thousand

Minimum Premium \$200.00

2.10 EXTENSIONS OR MODIFICATIONS OF MORTGAGES

If the loan secured by a Mortgage which is currently insured by the company is renewed by an extension or modification agreement, then the current loan policy may be endorsed or a new loan policy issued to provide coverage up to the recording date of such agreement upon payment of a premium at the following rates. When a new loan policy is issued pursuant to the extension or modification of a loan, the original loan policy must be surrendered to the company for cancellation.

The rates for extension or modification of mortgages are as follows:

LIABILITY	STANDARD RATE
Up to \$250,000	\$2.50 per thousand
\$250,001 to \$500,000	Add \$2.00 per thousand
\$500,001 to \$1,000,000	Add \$1.50 per thousand
\$1,000,001 to \$5,000,000	Add \$1.25 per thousand
\$5,000,001 and higher	Add \$1.00 per thousand

Minimum premium \$200.00

2.11 LIMITED COVERAGE JUNIOR LOAN POLICY

The limited insurance provided by the Junior Loan Policy insures a secondary lender against loss or damage on account of the fact that the

- a. The borrower is not the record owner of the land
- b. There are recorded monetary liens that are not in the policy
- c. There are recorded taxes or assessment lien by a governmental taxing authority not in the policy

The charge for said policy will be \$125.00 for liability up to \$150,000 and \$200.00 for liability up to \$300,000. The maximum liability of a Junior Loan Policy shall be \$300,000 without prior underwriter approval.

CHAPTER 3 - CLOSING PROTECTION LETTERS

- 3.1.** The fee for a Closing Protection Letter issued in conjunction with a real estate transaction is \$50 for each letter issued and in force in conjunction with said particular real estate closing. The entire fee is remitted to First National Title Insurance Company. In the event that a transaction for which a Closing Protection Letter was issued is cancelled, there shall be no charge due for any Closing Protection Letter.

CHAPTER 4 – CENTRALIZED REFINANCE RATES

4.1. The Charge set forth in this section applies to the issuance of the ALTA Short Form Commitment, ALTA Short Form Expanded Coverage Residential Loan Policy (if this form is not offered in this state, issue the ALTA Short Form Residential Loan Policy), and includes all applicable endorsements to a Residential Refinance Loan transaction.

The Centralized Loan Charge is applicable on a loan transaction that meets the criteria set forth below and is either (i) coordinated by one of the Company's centralized processing divisions or (ii) processed in a centralized production environment and coordinated by a multi-state policy issuing agent of the Company authorized in writing by the Company to use the Centralized Loan Charge:

1. The loan proceeds are to be used for any purpose other than construction or the financing of the acquisition of the property in a concurrent purchase transaction;
2. The loan is secured by a deed of trust or mortgage on Residential property;
3. A short form Commitment and short form Loan Policy are issued and delivered electronically; and
4. The order is opened through a centralized point of entry or contact designated by the originating lender and is processed using the Company's or multi-state policy issuing agent's electronic production system.

The Charge under this section is:

Liability	Rate
Up to and including \$250,000	\$360
\$250,001 to \$500,000	\$540
\$500,001 to \$750,000	\$660
\$750,001 to \$1,000,000	\$800
\$1,000,001 to \$1,250,000	\$925
\$1,250,001 to \$1,500,000	\$1,000
\$1,500,001 to \$2,000,000	\$1,075
\$2,000,001 to \$3,000,000	\$1,300

CHAPTER 5 –REMITTANCE AND REPORTING

5.1 REPORTING TRANSACTION CODES

The section and subsection numbers of this manual are the codes to be used in reporting and calculating the premium for each transaction. Where one section refers to another for the rates, the section which most accurately describes the transaction should be used. If the premium consists of a combination of transactions (e.g. 1.1 plus 2.7), all transaction codes should be typed or written at the top of Schedule A or the first page other than the jacket of each insuring form, or on a separate document attached to each insuring form. Simultaneously issued policies should be listed together for reporting.

5.2 REPORTING FIPS CODES

The District of Columbia FIPS Code, 001, should be reported for each insuring form and appear on the same document near the transaction code.

5.3 POLICY ISSUING LIMITS

Policy issuing agents have a contractual limit as to the amount of insurance it may issue in connection with a single risk. Any liability amount of insurance above this limit requires First National prior written approval. This allows First National an opportunity to approve and participate in the underwriting of these transactions, and arrange for reinsurance or co-insurance, where First National or the parties to the transaction may require. When a transaction liability amount is in excess of the issuing limit, the agent must complete a request to issue excess limits form, submit the commitment, survey and other supporting documents via email or fax to First National Legal/Underwriting Department. The form and contact information is located on the First National Title Insurance Company website (www.FNTI.com).

5.4 HOW TO REMIT PREMIUMS

Premium remittances must be sent to First National monthly and/or as otherwise instructed by First National or as required by local regulation to:

First National Title Insurance Company
2400 Dallas Parkway, Suite 200
Plano, Texas 75093

Premium remittances must be based on the total title insurance premium paid by the consumers and include the transaction type, the base premium, and any endorsements and the corresponding premiums.

5.5 MISCELLANEOUS

Insuring title to certain real property interests or appurtenances may involve extraordinary or extra- hazardous risks and the Company reserves the right in such cases to charge a premium (in addition to any other premiums referred to herein) which, in its sole discretion, is commensurate with the risk assumed.

The Company reserves the right to reject any request to issue title insurance that it deems unsatisfactory, in its sole and absolute discretion.

Agents authorized to issue title insurance policies written by the Company are its agents for this sole purpose and no other, do not represent the Company and shall not be deemed to have actual and/or apparent authority to act for or on behalf of the Company in any other matters.

Attorneys may be approved to certify title to land to the Company for purposes of issuance of title commitments and policies. Approved attorneys of the Company are not agents of the Company.

CHAPTER 6 – ENDORSEMENTS

- 6.1. Endorsements modify a policy of title insurance by addition, deletion or clarification of terms, coverages, provisions, etc. All underwriting requirements must be satisfied prior to their issuance. Please consult First National Underwriting Counsel with any questions, clarifications or list(s) of requirements for an endorsement's issuance.

Endorsements shall be issued without any additional charge, with the exception of the following:

6.1.1. Zoning Endorsements (ALTA 3 series) at .25/1000 on proposed liability of each policy to which is attached

6.1.2. Manufactured Housing Unit Endorsement (ALTA 7 series) at .25/1000 on proposed liability of each policy to which is attached

Endorsements that cover special or unusual risks shall be deemed 'extra-hazardous,' and an additional charge for issuance may be required, the charge commensurate with its assessed risk as determined by and at the discretion of First National Insurance Company.

Endorsement No.	Description
ALTA 1-06	Street Assessments-Loan Policy
ALTA 3-06 ¹	Zoning – Unimproved Land-Owner's or Loan Policy
ALTA 3.1-06 ¹	Zoning – Completed Structure-Owner's or Loan Policy
ALTA 3.2-06 ¹	Zoning – Land Under Development- Owner's or Loan Policy
ALTA 3.3-06 ¹	Zoning – Completed Structure, Non- conforming use-Owner's or Loan Policy
ALTA 3.4-06 ¹	Zoning –No Zoning Classification- Owner's or Loan Policy
ALTA 4-06	Condominium-Assessments Priority 12-1-2016
ALTA 4.1-06	Condominium-Owner's or Loan Policy
ALTA 5.1-06	Planned Unit Development-Owner's or Loan Policy
ALTA 6-06	Variable Rate Mortgage-Loan Policy
ALTA 6.2-06	Variable Rate Mortgage – Negative Amortization-Loan Policy
ALTA 7-06	Manufactured Housing Unit-Owner's or Loan Policy
ALTA 7.1-06	Manufactured Housing Unit – Conversion-Loan Policy
ALTA 7.2-06	Manufactured Housing Unit – Conversion-Owner's Policy
ALTA 8.1-06	Environmental Protection Lien- Loan Policy
ALTA 8.2-06	Commercial Environmental Protection Lien-Owner's or Loan Policy
ALTA 9-06	Covenants, Conditions & Restrictions- Loan Policy
ALTA 9.1-06	Covenants, Conditions & Restrictions Unimproved Land-Owner's Policy
ALTA 9.2-06	Covenants, Conditions & Restrictions Improved Land-Owner's Policy
ALTA 9.3-06	Covenants, Conditions & Restrictions-Loan Policy
ALTA 9.6-06	Private Rights-Loan Policy
ALTA 9.6.1-06	Private Rights-Current Assessments- Loan Policy
ALTA 9.7-06	Restrictions, Encroachments, Minerals - Land Under Development-Loan Policy
ALTA 9.8-06	Covenants, Conditions & Restrictions - Land Under Development-Owner's Policy
ALTA 9.9-06	Private Rights-Owner's Policy

ALTA 9.10-06	Restrictions, Encroachments, Minerals - Current Violations-Loan Policy
ALTA 10-06	Assignment-Loan Policy
ALTA 10.1-06	Assignment and Date Down-Loan Policy
ALTA 11-06	Mortgage Modification- Loan Policy
ALTA 11.1-06	Mortgage Modification with Subordination-Loan Policy
ALTA 11.2-06	Mortgage Modification with Additional Amount of Insurance- Loan Policy
ALTA 12-06	Aggregation-Loan Policy
ALTA 12.1-06	Aggregation – State Limits-Loan Policy
ALTA 13-06	Leasehold-Owner’s Policy
ALTA 13.1-06	Leasehold-Loan Policy
ALTA 14-06	Future Advance – Priority-Loan Policy
ALTA 14.1-06	Future Advance – Knowledge-Loan Policy
ALTA 14.2-06 *	Future Advance – Letter of Credit-Loan Policy
ALTA 14.3-06	Future Advance - Reverse Mortgage- Loan Policy
ALTA 15-06 1*	Non-Imputation – Full Equity Transfer- Owner’s Policy
ALTA 15.1-06 1*	Non-Imputation – Additional Insured- Owner’s Policy
ALTA 15.2-06 1*	Non-Imputation – Partial Equity Transfer-Owner’s Policy
ALTA 16-06 *	Mezzanine Financing-Owner’s Policy
ALTA 17-06	Access and Entry-Owner’s or Loan Policy
ALTA 17.1-06	Indirect Access and Entry-Owner’s or Loan Policy
ALTA 17.2-06	Utility Access-Owner’s or Loan Policy
ALTA 18-06	Single Tax Parcel-Owner’s or Loan Policy
ALTA 18.1-06	Multiple Tax Parcel-Owner’s or Loan Policy
ALTA 18.2-06	Multiple Tax Parcel-Owner’s or Loan Policy
ALTA 18.3-06	Single Tax Parcel and ID-Owner’s or Loan Policy
ALTA 19-06	Contiguity – Multiple Parcels-Owner’s or Loan Policy
ALTA 19.1-06	Contiguity – Single Parcels-Owner’s or Loan Policy
ALTA 19.2-06	Contiguity – Specified Parcels-Owner’s or Loan Policy
ALTA 20-06 1*	First Loss – Multiple Parcel Transaction- Loan Policy
ALTA 22-06	Location-Owner’s or Loan Policy
ALTA 22.1-06	Location and Map-Owner’s or Loan Policy
ALTA 23-06 *	Coinsurance – Single Policy-Owner’s and Loan Policy
ALTA 23.1-06 *	Co-Insurance-Owner’s or Loan Policy
ALTA 24-06	Doing Business-Loan Policy
ALTA 25-06	Same as Survey-Owner’s or Loan Policy
ALTA 25.1-06	Same as Portion of Survey-Loan Policy
ALTA 26-06	Subdivision--Owner’s or Loan Policy
ALTA 27-06 1	Usury-Loan Policy *(requires approval on non-commercial property only)
ALTA 28-06	Easement – Damage or Enforced Removal-Owner’s and Loan Policy
ALTA 28.1-06	Encroachments – Boundaries and Easements-Owner’s or Loan Policy

ALTA 28.2-06	Encroachments – Boundaries and Easements – Described Improvements-Owner’s or Loan Policy
ALTA 28.3-06	Encroachments-Boundaries and Easements-Described Improvements and Land Under Development-Owner’s or Loan Policy
ALTA 29-06 ^{1*}	Interest Rate Swap – Direct Obligation- Loan Policy
ALTA 29.1-06 ^{1*}	Interest Rate Swap – Additional Interest- Loan Policy
ALTA 29.2-06 ^{1*}	Interest Rate Swap – Direct Obligation – Defined Amount\–Loan Policy
ALTA 29.3-06 ^{1*}	Interest Rate Swap – Additional Interest – Defined Amount-Loan Policy
ALTA 30-06 *	Shared Appreciation Mortgage-Loan Policy
ALTA 30.1-06 *	Commercial Participation Interest-Loan Policy
ALTA 31-06*	Severable Improvements-Loan Policy
ALTA 32-06 *	Construction Loan – Pending Disbursement-Loan Policy
ALTA 32.1-06*	Construction Loan – Loss of Priority – Direct Payment- Loan Policy
ALTA 32.2-06 *	Construction Loan – Loss of Priority – Insured’s Direct Payment- Loan Policy
ALTA 33-06	Disbursement Endorsement-Loan Policy
ALTA 34-06	Identified Risk Coverage-Owner’s or Loan Policy
ALTA 35-06*	Minerals and Other Subsurface Substances – Buildings-Owner’s or Loan Policy
ALTA 35.1-06*	Minerals and Other Subsurface Substances – Improvements-Owner’s or Loan Policy
ALTA 35.2-06*	Minerals and Other Subsurface Substances – Described Improvements-Loan Policy
ALTA 35.3-06*	Minerals and Other Subsurface Substances – Land Under Development-Loan Policy
ALTA 36-06*	Energy Project – Leasehold/Easement- Owner’s Policy
ALTA 36.1-06*	Energy Project – Leasehold/Easement- Loan Policy
ALTA 36.2-06*	Energy Project – Leasehold-Owner’s Policy
ALTA 36.3-06*	Energy Project – Leasehold-Loan Policy
ALTA 36.4-06*	Energy Project – Covenants, Conditions & Restrictions – Land Under Development-Owner’s Policy
ALTA 36.5-06*	Energy Project – Covenants, Conditions & Restrictions – Land Under Development- Loan Policy
ALTA 36.6-06*	Energy Project – Encroachments-Loan Policy
ALTA 36.7-06*	Energy Project – Fee Estate-Owner’s Policy
ALTA 36.8-06*	Energy Project – Fee Estate-Loan Policy
ALTA 37-06	Assignment of Rents and Leases-Loan Policy
ALTA 38-06	Mortgage Tax-Loan Policy
ALTA 39-06	Policy Authorization-Owner’s or Loan Policy
ALTA 40-06	Tax Credit-Owner’s Policy
ALTA 40.1-06	Tax Credit – Defined Amount-Owner’s Policy
ALTA 41-06	Water – Buildings-Loan Policy
ALTA 41.1-06	Water – Improvements-Owner’s or Loan Policy
ALTA 41.2-06	Water – Described Improvements- Owner’s or Loan Policy
ALTA 41.3-06	Water – Land Under Improvement- Owner’s or Loan Policy
ALTA 42-06	Commercial Lender Group-Loan Policy

ALTA 43-06*	Anti-Taint-Loan Policy
ALTA 44-06	Insured Mortgage Recording-Loan Policy
ALTA 45-06*	Pari Passu Mortgage-Loan Policy
ALTA 46-06*	Option-Owner's
ALTA Form 47.1-06	Operative Law - Loan Policy 4-2-2021
ALTA Form 47.2-06	Operative Law - Homeowner's Policy 4-2-2021
ALTA Form 47.3-06	Operative Law - Expanded Coverage Residential Loan Policy 4-2-2021
ALTA Form 47-06	Operative Law - Owner's Policy 4-2-2021
ALTA Form JR1	JR1 Endorsement 8-1-2012
ALTA Form JR2	JR 2 Future Advance 8-1-2012
ALTA Limited Pre-Foreclosure Date-Down	Limited Pre-Foreclosure Date-Down 12-3-2012
FNTI Form No. 206	Deletion of Arbitration 8-18-2017
FNTI Form No. 207	Multi-Purpose Endorsement 4-6-2020