

# GEORGIA

## TITLE INSURANCE RATES AND RULES MANUAL

For use in all Counties of Georgia  
Effective February 2, 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 Georgia. 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.

### **B. COMPUTATION OF RATES**

The Basic Schedule of Rates is expressed in increments of \$1,000 of insurance. If the amount of insurance or liability exceeds a particular increment, the rate at the next highest increment is charged.

### **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 First National.

### **D. 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.

### **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. VALUING LEASEHOLDS**

Owner's Policy: 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:

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

Loan Policy: the greater of (i) the amount of the loan or (ii) the minimum amount of insurance for an Owner's Policy as calculated above.

When the same entity is both lessee and a fee owner of interests covered by the policy, and one policy will be used to insure all such interests for Fair Value and without any segregation of liability, the applicable Basic Rate based upon one policy amount is charged. If concurrently with an Owner's Policy, a separate Leasehold Policy is issued, the Charge for the larger policy shall be 100% of the Basic Rate, and the Charge for the smaller policy shall \$150.

### **G. 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.

**H. 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.

## DEFINITIONS

**ALTA:** American Land Title Association

**Basic Rate:** Basic Rate for insurance set forth in the Schedule of Basic Rates located on page 5 of this manual

**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:** First National Title Insurance Company and authorized agents or agencies of First National Title Insurance Company

**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

**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

**Offering Provider:** Company, National Lender Services, or an agent of FNTI appropriately licensed and authorized to issue title insurance policies on behalf of the Company.

**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, considering 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

## FORMS

<b>American Land Title Association</b>	
CPL-S-GA	FNTI Form No. CPL-S-GA CPL–Single Transaction 4-2-2021
CPL-S-GA-AA	FNTI Form No. CPL-S-GA CPL–Single Transaction 4-2-2021 - Approved Attorney
GASFCom21	FNTI Form No. GASFCom21 ALTA Short Form Commitment 7-1-2021
GASFCom17	FNTI Form No. GASFCom17 ALTA Commitment 12-1-2017 TC 4-2-2018
GACom16	FNTI Form No. GACom16 ALTA Commitment 8-1-2016 TC 4-2-2018
GACom21	FNTI Form No. GACom21 ALTA Commitment 7-1-2021
PrivacyPolicy	Privacy Policy Notice
GA1000	FNTI Form No. GA1000 ALTA Owner's Policy 6-17-06
GA1001	FNTI Form No. GA1001 ALTA Homeowner's Policy Revised 12-2-2013
GA1100	FNTI Form No. GA1100 ALTA Owner's Policy 7-1-2021
GA1102	FNTI Form No. GA1102 ALTA Homeowner's Policy 7-1-2021
GA1776	FNTI Form No. GA1776 ALTA U S Policy Form 9-28-91 Revised 12-3-2012
GA2000	FNTI Form No. GA2000 ALTA Loan Policy 6-17-06
GA2002	FNTI Form No. GA2002 ALTA Short Form Residential Loan Policy Revised 12-3-2012
GA2005	FNTI Form No. GA2005 ALTA Residential Limited Coverage Junior Loan Policy 10-18-2012
GA2006	FNTI Form No. GA2006 ALTA Short Form Residential Limited Coverage Junior Loan Policy 4-2-2013
GA2007	FNTI Form No. GA2007 ALTA Expanded Coverage Residential Loan Policy - Assessments Priority 4-2-2015
GA2008	FNTI Form No. GA2008 ALTA Expanded Coverage Residential Loan Policy - Current Assessments 4-2-2015
GA2009	FNTI Form No. GA2009 ALTA Short Form Residential Loan Policy - Current Violations 4-2-2015
GA2010	FNTI Form No. GA2010 ALTA Short Form Expanded Coverage Residential Loan Policy - Assessments Priority 4-2-2015
GA2011	FNTI Form No. GA2011 ALTA Short Form Expanded Coverage Residential Loan Policy - Current Assessments 4-2-2015
GA2012	FNTI Form No. GA2012 ALTA Residential Limited Coverage Mortgage Modification Policy 12-01-14 TC 8-1-16
GA2013	FNTI Form No. GA2013 ALTA Limited Pre-Foreclosure Policy 12-3-2012
GA2100	FNTI Form No. GA2100 ALTA Loan Policy 7-1-2021
GA2102	FNTI Form No. GA2102 ALTA Short Form Residential Loan Policy - Assessments Priority 7-1-2021
GA2107	FNTI Form No. GA2107 ALTA Expanded Coverage Residential Loan Policy - Assessments Priority 7-1-2021
GA2108	FNTI Form No. GA2108 ALTA Expanded Coverage Residential Loan Policy - Current Assessments 7-1-2021
GA2109	FNTI Form No. GA2109 ALTA Short Form Residential Loan Policy - Current Assessments 7-1-2021
GA2110	FNTI Form No. GA2110 ALTA Short Form Expanded Coverage Residential Loan Policy - Assessments Priority 7-1-2021
GA2111	FNTI Form No. GA2111 ALTA Short Form Expanded Coverage Residential Loan Policy - Current Assessments 7-1-2021
<b>First National Title Insurance Company</b>	
GA4009	FNTI Form No. GA4009 Master Residential Equity Loan Policy 5-1-21
GA4010	FNTI Form No. GA4010 Master Enhanced Residential Equity Loan Policy 5-1-21



**SCHEDULE OF BASIC RATES**

Liability Amount	Rate per Thousand			
	Standard Owner's	Homeowner's	Standard Loan	Expanded Loan
Up to \$100,000, add	\$4.25	\$5.10	\$3.10	\$3.72
\$100,001 to \$500,000, add	\$3.70	\$4.30	\$2.55	\$3.06
\$500,001 and above, add	\$3.10	\$3.60	\$2.25	\$2.70

**Minimum Premium \$300**

Note: Liability amounts shall be rounded up to the nearest \$1,000 of coverage

## CHAPTER 1 - OWNER'S INSURANCE

### 1.1. OWNER'S POLICIES

1. A Standard Coverage Owner's policy, insuring an estate or interest in land, will not be issued for less than the full value of the land, or in the case of a leasehold, the insurable interest of the lessee. The rate shall be at the premium for the respective liability amounts as set forth in Column 1 of the Schedule of Basic Rates.
2. A Homeowner's Policy insuring an estate or interest in land, will not be issued for less than the full value of the land, or in the case of a leasehold, the insurable interest of the lessee. The rate shall be at the premium for the respective liability amounts as set forth in Column 2 of the Schedule of Basic Rates.

### 1.2. LEASEHOLD OWNER'S INSURANCE

The ALTA Form Leasehold Owner's Policy has been withdrawn and replaced with the ALTA Form 13 Leasehold Owner's endorsement. When appropriate and upon satisfaction of underwriting requirements, the ALTA Form 13 Leasehold Owner's endorsement will be added to the appropriate Owner's policy at no additional cost.

### 1.3. ALTA U.S. POLICY FORM

An ALTA U.S. Policy Form is issued, upon request, only to a qualified federal agency of the United States of America. The coverage afforded by this policy very closely parallels the coverage of an ALTA Standard Coverage Owners Policy. Therefore, pricing for this policy shall be governed by the rules for a Standard Coverage Owners Policy in section 1.1. On occasion, a federal agency may call for bids for title insurance product and services in conjunction with a specific project. The Company reserves the right to revise or alter their pricing in order to provide competitive bids when provided the opportunity

## CHAPTER 2 – LENDER'S INSURANCE

### 2.1. LENDER'S POLICIES

1. A Standard Coverage loan policy will be issued at the premium for the respective liability amounts as set forth in, Column 3 of the Schedule of Basic Rates
2. An Expanded Coverage Loan Policy will be issued at the premium for the respective liability amounts as set forth in Column 4 of the Schedule of Basic Rates.

### 2.2. LEASEHOLD OWNER'S INSURANCE

3. The ALTA Form Leasehold Lender's Policy has been withdrawn and replaced with the ALTA Form 13.1 Leasehold Loan endorsement. When appropriate and upon satisfaction of underwriting requirements, the ALTA Form 13.1 Leasehold Loan endorsement will be added to the appropriate Lender's policy at no additional cost.

### 2.3. SHORT FORM LOAN POLICIES

The rate for a Short Form Loan Policy shall be the same as for a regular loan policy of a given type of coverage as set forth in subsection 2.1 above.

### 2.4. RESIDENTIAL CONSTRUCTION LOAN RATE

The Company will, upon request, issue an ALTA Loan Policy for construction financing, good for a period not to exceed two (2) years, in connection with a temporary construction loan for the following premium charge: \$1.50 per \$1,000 of written liability or fraction thereof. A Loan Policy at this rate will be issued only in connection with a temporary and short-term loan for the financing of construction secured by a temporary loan, as distinguished from a permanent loan.

If the construction loan becomes a permanent loan, premium will be calculated at the rate in Section 2.1 above with credit given for the premium paid for the construction loan policy

## CHAPTER 3 - SIMULTANEOUS ISSUE RATES

### 3.1. OWNER'S AND LENDER'S POLICIES

When an owner's policy (including one insuring a leasehold interest) and one or more loan policies are issued simultaneously, the owner's policy will be charged at the applicable rate for the type of owner's policy being issued as set forth in section 1.1 and each loan policy(s) will be charged at a fee of \$150.00 per loan policy issued. The premium on the amount of the lender's coverage exceeding the owner's policy is calculated at the original loan premium rates as set for in the section 2.1.

This simultaneous issue rate applies only when the Company is concurrently issuing two or more policies insuring the same property.

### 3.2. MULTIPLE LOAN POLICIES

When two or more loan policies of the same type are issued simultaneously, the individual loan policy liabilities shall be aggregated and that aggregate liability amount will be used to calculate the title premium applicable to the type of loan policy being issued.

When an Expanded Coverage loan policy is issued simultaneously with a Standard Coverage loan policy, the premium will be computed on the mortgage or deed of trust intended to be recorded first, based on the type of loan policy to be issued on the senior mortgage. The premium for each subsequent loan policy will be calculated based on the insured value over and above the amount of the prior loan.

This simultaneous issue rate applies only when the Company is concurrently issuing two or more policies insuring the same property.

### 3.3. OWNERS & LEASEHOLD POLICIES

When an owner's policy insuring the fee ownership and an owner's policy insuring a leasehold interest are issued simultaneously, the owner's policy insuring the fee interest will be charged at the applicable rate for the type of owner's policy being issued, as set forth in Chapter 1. The policy insuring the leasehold interest will be charged at 30% of the applicable rate for the type of policy(s) being issued covering the leasehold policy.

The minimum premium for a concurrent policy insuring a leasehold interest shall be \$300.00.

This simultaneous issue rate applies only when the Company is concurrently issuing two or more policies insuring the same property.

### 3.4. COMBINATIONS OF OWNERS, LEASEHOLD & LOAN POLICIES

When other combinations of policies are issued simultaneously, the owner's policy insuring the fee interest will be charged the applicable rate for the type of owner's coverage being issued as set forth in Chapter 1, and the remaining policies will be issued at the simultaneous issue rates set forth in sections 3.1, 3.2 or 3.3, as applicable.

## CHAPTER 4 - CLOSING PROTECTION LETTER COVERAGE

### 4.1 CLOSING PROTECTION LETTER (CPL)

This coverage, which is limited to a specific transaction and is subject to the provisions contained therein, pursuant to the provisions of Georgia Code 33-7-8.1, protects and provides coverage to the Buyer/Borrower, Lender, and/or Seller (covered party) against fraud, theft, dishonesty, or negligence in handling settlement funds or documents in connection with a (real estate) closing. This protection is apart and in addition to the coverage provided under the title insurance policy; however, a title insurer may issue closing protection letters only for real estate transactions where its title insurance policies are issued and where its issuing agent or agency is also responsible for the disbursement of settlement funds. The election for this additional coverage must be made prior to or at the time of closing.

The charge to each party within a single transaction, if applicable, for issuance of Closing Protection is \$50 each per letter.

## CHAPTER 5 - LENDER'S BULK RATES

### 5.1 APPLICABLE PROVISIONS AND RESTRICTIONS

Lender's Bulk Rates are only made available to selected lenders who not only provide a high volume of business to the Offering Provider but work with the Offering Provider to develop systems, processes and computer integrations, centralized order processing and tracking, and other controls and economies of scale that enable a more highly efficient, lower cost provision of title services and insurance. The Lender's Bulk Rates are only available when ALL of the following conditions are met.

- A. The Offering Provider has entered into an addendum to their agency agreement or a separate another agreement with the Company specifically authorizing it to provide Lender's Bulk Rates to certain enumerated lenders.
- B. Lender's Bulk Rates are available only for a refinance loan. Lender's Bulk rates are not available at the time of an initial purchase of the property.
- C. The property insured must be a one-to-four family residential property.
- D. The loan to be made is intended to be placed in a first mortgage lien position as to the property.
- E. The insured loan amount does not exceed \$5,000,000.00.
- F. The Offering Provider has in place a FNTI approved centralized electronic order processing and tracking capabilities and/or systems integrations to service the lender.
- G. The order must be opened electronically, and escrow functions (if any) are performed by the Offering Provider.
- H. All parties must agree to accept a title search, preliminary title report and/or title commitment issued in contemplation of the issuance of an ALTA Short Form Policy or other loan policy that includes general exceptions in regard to taxes and assessments, easements, and covenants, conditions and restrictions.

### 5.2 AGGREGATION OF ORDERS FOR RATE CATEGORIES

The Lender's Bulk Rates are to recognize and encourage the greater efficiencies and economies of scale that can result from the development of highly integrated and automated systems and workflows both within the Offering Provider and between the Offering Provider and lender.

In order to qualify for Lender's Bulk Rates, the lender and Offering Provider will discuss their respective needs; develop plans for workflows and systems to efficiently transmit, receive and process the title orders and as to any changes in processes required and systems to be integrated. At that point, they will reach agreement as to the Lender's Bulk rate category to be provided the lender, and an understanding that, consistent with the vagaries of the ever-changing refinance lending market, the lender will endeavor in good faith to provide the Offering Provider title orders meeting the minimum number required to qualify for the agreed rate category, subject to any agreed ramp-up periods.

As the economies of scale are best achieved on a nationally integrated basis, for purposes of meeting agreed minimums, all orders placed by the lender and any of its affiliates to Offering Provider and Offering Provider's affiliates in any jurisdiction may be aggregated.

As rules and regulations of the Finance Consumer Protection Bureau (FCPB), 12 C.F.R. part 1026 require lenders to provide accurate estimates of title and closing costs well in advance of closing and to abide by those estimates, the failure of a lender to strictly meet estimated minimum volumes for a given rate category in any given month or months, shall not disqualify the lender from being accorded the benefit of the agreed upon rate category until such time as the lender and Offering Provider have amended their agreement.

### 5.3 LENDER'S BULK RATE CATEGORIES

#### 5.3.1 Lender's Bulk Rate 1- Minimum 100-200 orders

Liability Amount	Rate
\$0 to \$125,000	\$300.00
\$125,001 to \$200,000	\$370.00
\$200,001 to \$250,000	\$405.00
\$250,001 to \$500,000	\$635.00
\$500,001 to \$700,000	\$780.00
\$700,001 to \$1,000,000	\$920.00
\$1,000,001 to \$1,200,000	\$1,045.00
\$1,200,001 to \$1,500,000	\$1,120.00
\$1,500,001 to \$1,800,000	\$3,100.00
\$1,800,001 to \$2,000,000	\$3,600.00

#### 5.3.2 Lender's Bulk Rate 2- Minimum 200-300 orders

Liability Amount	Rate
\$0 to \$125,000	\$300.00
\$125,001 to \$200,000	\$350.00
\$200,001 to \$250,000	\$380.00
\$250,001 to \$500,000	\$560.00
\$500,001 to \$700,000	\$680.00
\$700,001 to \$1,000,000	\$820.00
\$1,000,001 to \$1,200,000	\$945.00
\$1,200,001 to \$1,500,000	\$1,020.00
\$1,500,001 to \$1,800,000	\$3,000.00
\$1,800,001 to \$2,000,000	\$3,500.00

**5.3.3 Lender's Bulk Rate 3 - Minimum 300-500 orders**

<b>Liability Amount</b>	<b>Rate</b>
\$0 - \$250,000	\$300
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$760
\$1,250,001 - \$1,500,000	\$860
\$1,500,001 - \$2,000,000	\$1050
\$2,000,001 - \$3,000,000	\$1450
\$3,000,001 - \$4,000,000	\$2200
\$4,000,001 - \$5,000,000	\$3050

**5.3.4 Lender's Bulk Rate 4 – Minimum 500+ orders**

<b>Liability Amount</b>	<b>Rate</b>
\$0 - \$250,000	\$275
\$250,001 - \$500,000	\$350
\$500,001 - \$750,000	\$400
\$750,001 - \$1,000,000	\$450
\$1,000,001 - \$1,250,000	\$550
\$1,250,001 - \$1,500,000	\$650
\$1,500,001 - \$2,000,000	\$800
\$2,000,001 - \$3,000,000	\$1200
\$3,000,001 - \$4,000,000	\$1650
\$4,000,001 - \$5,000,000	\$2200

**5.4 MASTER RESIDENTIAL EQUITY LOAN POLICY AND MASTER ENHANCED RESIDENTIAL EQUITY LOAN POLICY**

Both the Master Residential Equity Loan Policy and the Master Enhanced Residential Equity Loan Policy are master policies with individual coverage certificates or electronic confirmations of coverage issued for each property and loan to be insured. The charge for issuing a certificate for this policy shall be:

<b>Liability Amount</b>	<b>Rate</b>
Up to \$250,000	\$45.00 per transaction
\$250,001 to \$500,000	\$75.00 per transaction
\$500,001 to \$750,000	\$250.00 per transaction
\$750,001 to \$1,000,000	\$300.00 per transaction

(continued on next page)



This pricing does not include any charges for title searches, examinations, legal fees, property reports, credit reports, recording fees, other charges, or other monies advanced on behalf of the insured or borrower, any of which may be charged at amounts agreed with the lender.

Because of the low price and risk profile of these policies, the pricing does not fit with normal agency splits. These policies may only be issued by an Offering Provider that has entered into an addendum to their agency agreement or a separate agreement with the Company specifically authorizing it to provide this policy to certain enumerated lenders.

## CHAPTER 6 – SPECIALTY PRODUCTS

### 6.1 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN AND SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

The charge for issuing the ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy, is a flat rate premium of \$110.00 for up to \$250,000.00 in liability coverage.

1. One ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued concurrently with the policy at no charge.
2. The ALTA form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), is available at no charge when issued concurrently with the policy.

### 6.2 MORTGAGE PROTECTION GUARANTEE

The Mortgage Protection Guarantee is a limited guaranty that provides assurance that a recorded modification of an existing residential Mortgage will not affect the priority of the Mortgage. The charge is \$125.00. Amount of Liability is the unpaid principal balance of the loan not to exceed \$250,000 liability.

### 6.3 RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

The Residential Limited Coverage Mortgage Modification Policy provides assurance that a recorded modification of an existing residential Mortgage will not affect the priority of the Mortgage. The charge is \$125.00. Amount of Liability is the unpaid principal balance of the loan not to exceed \$250,000 liability.

## CHAPTER 7 - REPORTING CODES AND INSTRUCTIONS

The codes and instructions for reporting the issuance of insuring forms and the premiums collected are set forth in this chapter.

### 7.1 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. Ch. 1.1 plus 6.4), 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.

### 7.2 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](http://www.FNTI.com)

### 7.3 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.

## 7.4 COUNTY CODES

The following county codes should be reported for each insuring form and appear on the same document near the transaction code. If the policy insures land in more than one county, the code for each county should be reported.

County	Code
Atkinson	003
Bacon	005
Baker	007
Baldwin	009
Banks	011
Barrow	013
Bartow	015
Ben Hill	017
Berrien	019
Bibb	021
Bleckley	023
Brantley	025
Brooks	027
Bryan	029
Bulloch	031
Burke	033
Butts	035
Calhoun	037
Camden	039
Candler	043
Carroll	045
Catoosa	047
Charlton	049
Chatham	051
Chattahoochee	053
Chattooga	055
Cherokee	057
Clarke	059
Clay	061
Clayton	063
Clinch	065
Cobb	067
Coffee	069
Colquitt	071
Columbia	073
Cook	075
Coweta	077
Crawford	079
Crisp	081

County	Code
Dade	083
Dawson	085
Decatur	087
De Kalb	089
Dodge	091
Dooly	093
Dougherty	095
Douglas	097
Early	099
Echols	101
Effingham	103
Elbert	105
Emanuel	107
Evans	109
Fannin	111
Fayette	113
Floyd	115
Forsyth	117
Franklin	119
Fulton	121
Gilmer	123
Glascok	125
Glynn	127
Gordon	129
Grady	131
Greene	133
Gwinnett	135
Habersham	137
Hall	139
Hancock	141
Haralson	143
Harris	145
Hart	147
Heard	149
Henry	151
Houston	153
Irwin	155
Jackson	157
Jasper	159

County	Code
Jeff Davis	161
Jefferson	163
Jenkins	165
Johnson	167
Jones	169
Lamar	171
Lanier	173
Laurens	175
Lee	177
Liberty	179
Lincoln	181
Long	183
Lowndes	185
Lumpkin	187
McDuffie	189
McIntosh	191
Macon	193
Madison	195
Marion	197
Meriwether	199
Miller	201
Mitchell	205
Monroe	207
Montgomery	209
Morgan	211
Murray	213
Muscogee	215
Newton	217
Oconee	219
Oglethorpe	221
Paulding	223
Peach	225
Pickens	227
Pierce	229
Pike	231
Polk	233
Pulaski	235
Putnam	237
Quitman	239

County	Code
Rabun	241
Randolph	243
Richmond	245
Rockdale	247
Schley	249
Screven	251
Seminole	253
Spalding	255
Stephens	257
Stewart	259
Sumter	261
Taliaferro	265
Tattnall	267
Taylor	269
Telfair	271
Terrell	273
Thomas	275
Tift	277
Toombs	279
Towns	281
Treutlen	283
Troup	285
Turner	287
Twiggs	289
Union	291
Upson	293
Walker	295
Walton	297
Ware	299
Warren	301
Washington	303
Wayne	305
Webster	307
Wheeler	309
White	311
Whitfield	313
Wilcox	315
Wilkes	317
Wilkinson	319
Worth	321

## CHAPTER 8 - ENDORSEMENTS

Endorsements to furnish special coverage (zoning, usury, etc.) may be issued on commercial and residential transactions. Pricing for such coverage will be determined by Company commensurate with the risk to be assumed by the issuance of such endorsement. Please contact Company for prices on special endorsements.

Whenever the same form of endorsement with similar coverage is issued on both the owner's and lender's policy in a single transaction, the policy issuing agent or approved attorney may make a single charge for such endorsements. Example: In a single transaction, the lender requests a Comprehensive (ALTA 9) Endorsement and the owner requests a Comprehensive (ALTA 9.2) Endorsement. The price may be \$100 cumulative for both endorsements.

The policy issuing agent or approved attorney should consult underwriting guidelines and requirements by contacting the local Company office.