

# INDIANA

## TITLE INSURANCE RATES AND RULES MANUAL

For use in all Counties of Indiana  
Effective March 7, 2023



**FIRST  
NATIONAL**<sup>TM</sup>  
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 Indiana. 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 the increased liability basis. The charge for the 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

Premium amounts will 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 nor an abstract 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 with its own legal description and indexed in the real estate records
2. Any vacated portion of a street or alley or an easement or right-of-way 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 - Basic Schedule of Rates

### 1.1 Basic rates for ALTA Owners Policy

The term “owner’s policy” as used herein shall mean all standard American Land Title Association (hereinafter referred to as “ALTA”) owner’s policies, including the ALTA Owner’s Policy and the ALTA Homeowner’s Policy of Title Insurance for One-To-Four Family Residences, an ALTA Owner’s Policy modified for leasehold insurance by the ALTA 13 Endorsement and an ALTA Owner’s Policy issued for a Contract Purchaser. Except for the ALTA Homeowner’s Policy rate set forth in section B below, the residential rate for an owner’s policy shall be as shown in the Schedule of Residential Rates herein

### 1.2 ALTA Homeowner’s policies

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 which contains 25 acres or less and is improved by an owner-occupied single family residential dwelling or one condominium unit. The homeowner’s policy is not available for real property containing more than 25 acres, commercial, vacant land or property purchased for investment purposes. The ALTA Homeowner’s Policy premium rate is 100% of the standard residential owner’s policy premium rate plus an additional 10% of the applicable standard residential owner’s policy premium.

### 1.3 Simultaneous Issue Rate for Owner’s and Leasehold Owners/Contract Purchaser’s Policies

When an owner’s policy and a leasehold owner’s policy covering identical land are to be issued simultaneously with identical effective dates, the rate for the leasehold policy, in an amount not in excess of the owner’s policy, will be 30% of the rate charged for the owner’s policy, with a minimum of \$150.00. The rate for the amount of each Owner’s Policy with Leasehold endorsement in excess of the Owner’s Fee Policy is the Original Rate for Owner’s Policy in the applicable bracket or brackets for such excess amount.

When an owner’s policy and a contract purchaser’s owner’s policy covering identical land are to be issued simultaneously with identical effective dates, the rate for the contract purchaser’s owners policy, in an amount not in excess of the owner’s policy, will be 30% of the rate charged for the owner’s policy, with a minimum of \$150.00.

### 1.4 Reissue Rate Credit

If a new standard residential owner’s policy is to be issued on real property and the Company is presented with an owner’s policy still in effect then a reissue rate of 80% of standard owner’s policy premium rate shall apply to the new standard owner’s policy (i.e., a 20% reissue discount shall be applied to the scheduled standard owner’s policy premium rate). For issuance of an ALTA Homeowner Policy, 10% of the applicable standard residential owner’s policy premium shall be added. In all cases, the burden of proving eligibility for the reissue rate premium shall be on the seller and the proposed Insured which must produce a qualifying owner’s title policy for the same land prior to closing.

### 1.5 Basic rates for standard loan policies

The term “standard loan policy” shall mean all standard ALTA promulgated loan policies including the ALTA Loan Policy and the ALTA Short Form Residential Loan policy. It shall not include the Junior Loan Policy.

### 1.6 Simultaneous Issue Rates For Residential Owner’s And Loan Policies

When an owner’s policy and a loan policy covering identical land are to be issued simultaneously with identical effective dates, the rate for each loan policy, in an amount not in excess of the owner’s policy will be \$100. The rate for the amount of each Owner’s Policy with loan policy in excess of the Owner’s Fee Policy is the Original Rate for Loan Policy in the applicable bracket or brackets for such excess amount.

## **1.7 Commitment To Insure In Construction Loan Situations**

Our Commitment to Insure is the commitment of the Company to issue its policy when the requirements set forth on Schedule B-1 of the commitment have been satisfied. In connection with a temporary/interim construction loan the standard loan policy rate will be charged and a loan policy will be issued upon satisfaction of the requirements set forth on Schedule B-1. At the time of permanent loan financing, a new commitment will be issued, the standard loan policy rate will be charged and a loan policy will be issued upon satisfaction of the requirements set forth on Schedule B-1.

## **1.8 Residential and Commercial Endorsements**

Endorsements approved for issuance in Indiana to be issued and charged for in accordance with Chapter 4 - Endorsements and the gross premium to be received by FNTI shall be the same percentage as that remitted on basic rate title charges.

## **1.9 Foreclosure Commitment**

The Amount of Insurance for a Foreclosure Commitment shall be equal to the face amount of the mortgage to be foreclosed unless one of the following rules applies:

The Company will issue a Foreclosure Commitment:

- (A) In an amount equal to the value of the land if the face amount of the mortgage to be foreclosed exceeds the value of the land; or
- (B) In the amount allocated by the Proposed Insured if (i) the mortgage to be foreclosed secures a loan on multiple properties, (ii) the aggregate values of all the land securing the mortgage to be foreclosed exceeds the face amount of the mortgage to be foreclosed, (iii) the sum of the allocated values equals the amount of the secured indebtedness to be foreclosed and (iv) the ratio of allocated value to the value of the land to which the foreclosure commitment applies is the same ratio for all other properties securing the mortgage to be foreclosed.

### **Foreclosure Commitment Rates**

Up to \$150,000.00 of liability written - \$250.00  
Over \$150,000.00 of liability written – Per Owner’s Policy Rates  
Updates: \$50.00 per update

### **Issuing Owner’s Policies Pursuant to Foreclosure Commitment**

The Company shall, at the request of the proposed Insured and subject to the terms of the Foreclosure Commitment, issue an Owner’s Policy when the requirements shown on Schedule B-1 of the Foreclosure Commitment have been satisfied, provided:

- a) The Proposed Insured is the grantee in the deed issued pursuant to the foreclosure sale;
- b) The Amount of Insurance in the policy is equal to the bid price paid at the foreclosure sale;
- c) The Named Insured in the policy is the Proposed Insured in the Foreclosure Commitment, its wholly-owned affiliated company or the governmental agency or governmental instrumentality that was the insurer or guarantor under an insurance contract or guaranty that insured or guaranteed the indebtedness secured by the mortgage that was foreclosed;
- d) The Foreclosure Commitment has not expired.

## **1.10 Builders Rate**

The Owner’s Policy premium for a new home shall be at 50% of the rate charged for the owner’s policy, with a minimum of \$187.50, and shall apply to a newly built residence (one-to-four family dwellings only) sold for the first time after completion of the residence and only for the issuance of an Owners’ Policy.

**1.11 Residential Limited Coverage Junior Loan And Short Form Residential Limited Coverage Junior Loan Policy**

The Company shall issue the ALTA Residential Limited Coverage Junior Loan Policy (“Junior Loan Policy”) for institutional lenders providing second and home equity mortgages secured by property improved with a one-to-four family residential dwelling unit or residential condominium unit. The Junior Loan Policy will not be issued for first mortgages.

**1.12 ALTA Residential Limited Coverage Mortgage Modification Policy**

The premium charge for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Policy Amounts From	Rate
\$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\

**1.13 Master Home Equity Loan Policy**

For home equity loan transactions up to \$250,000 with centralized order tracking and processing through National Lender’s Solution or similar unit, pursuant to a written agreement, the rate shall be \$45.00.

For home equity loan transactions from \$250,000 up to \$500,000 with centralized order tracking and processing through National Lender’s Solution or similar unit, pursuant to a written agreement, the rate shall be \$75.00.

**1.14 Schedule Of Residential Rates**

Liability		Owners Policy Premium	REISSUE (20%) Owners Policy Premium	Simultaneous Loan Policy Premium	Loan Policy Premium – NO REISSUE	Junior Loan Policy
\$ -	\$ 5,000	187.50	150.00	100.00	115.00	75.00
5,001	10,000	187.50	150.00	100.00	115.00	75.00
10,001	15,000	187.50	150.00	100.00	115.00	75.00
15,001	20,000	187.50	150.00	100.00	115.00	75.00
20,001	25,000	187.50	150.00	100.00	115.00	75.00
25,001	30,000	187.50	150.00	100.00	115.00	75.00
30,001	35,000	187.50	150.00	100.00	115.00	75.00
35,001	40,000	187.50	150.00	100.00	115.00	75.00
40,001	45,000	187.50	150.00	100.00	115.00	75.00
45,001	50,000	187.50	150.00	100.00	115.00	75.00
50,001	55,000	202.50	162.00	100.00	155.00	75.00
55,001	60,000	217.50	174.00	100.00	155.00	75.00
60,001	65,000	232.50	186.00	100.00	155.00	75.00
65,001	70,000	247.50	198.00	100.00	155.00	75.00
70,001	75,000	262.50	210.00	100.00	155.00	75.00
75,001	80,000	277.50	222.00	100.00	155.00	75.00
80,001	85,000	292.50	234.00	100.00	155.00	75.00
85,001	90,000	307.50	246.00	100.00	155.00	75.00
90,001	95,000	322.50	258.00	100.00	155.00	75.00
95,001	100,000	337.50	270.00	100.00	155.00	75.00
100,001	105,000	350.00	280.00	100.00	195.00	75.00
105,001	110,000	362.50	290.00	100.00	195.00	75.00
110,001	115,000	375.00	300.00	100.00	195.00	75.00
115,001	120,000	387.50	310.00	100.00	195.00	75.00
120,001	125,000	400.00	320.00	100.00	195.00	75.00
125,001	130,000	412.50	330.00	100.00	195.00	75.00
130,001	135,000	425.00	340.00	100.00	195.00	NA
135,001	140,000	437.50	350.00	100.00	195.00	NA
140,001	145,000	450.00	360.00	100.00	195.00	NA
145,001	150,000	462.50	370.00	100.00	195.00	NA
150,001	155,000	472.50	378.00	100.00	230.00	NA
155,001	160,000	482.50	386.00	100.00	230.00	NA
160,001	165,000	492.50	394.00	100.00	230.00	NA



Liability		Owners Policy Premium	REISSUE (20%) Owners Policy Premium	Simultaneous Loan Policy Premium	Loan Policy Premium - NO REISSUE	Junior Loan Policy
165,001	170,000	502.50	402.00	100.00	230.00	NA
170,001	175,000	512.50	410.00	100.00	230.00	NA
175,001	180,000	522.50	418.00	100.00	230.00	NA
180,001	185,000	532.50	426.00	100.00	230.00	NA
185,001	190,000	542.50	434.00	100.00	230.00	NA
190,001	195,000	552.50	442.00	100.00	230.00	NA
195,001	200,000	562.50	450.00	100.00	230.00	NA
200,001	205,000	572.50	458.00	100.00	265.00	NA
205,001	210,000	582.50	466.00	100.00	265.00	NA
210,001	215,000	592.50	474.00	100.00	265.00	NA
215,001	220,000	602.50	482.00	100.00	265.00	NA
220,001	225,000	612.50	490.00	100.00	265.00	NA
225,001	230,000	622.50	498.00	100.00	265.00	NA
230,001	235,000	632.50	506.00	100.00	265.00	NA
235,001	240,000	642.50	514.00	100.00	265.00	NA
240,001	245,000	652.50	522.00	100.00	265.00	NA
245,001	250,000	662.50	530.00	100.00	265.00	NA
250,001	255,000	672.50	538.00	100.00	300.00	NA
255,001	260,000	682.50	546.00	100.00	300.00	NA
260,001	265,000	692.50	554.00	100.00	300.00	NA
265,001	270,000	702.50	562.00	100.00	300.00	NA
270,001	275,000	712.50	570.00	100.00	300.00	NA
275,001	280,000	722.50	578.00	100.00	300.00	NA
280,001	285,000	732.50	586.00	100.00	300.00	NA
285,001	290,000	742.50	594.00	100.00	300.00	NA
290,001	295,000	752.50	602.00	100.00	300.00	NA
295,001	300,000	762.50	610.00	100.00	300.00	NA
300,001	305,000	772.50	618.00	100.00	340.00	NA
305,001	310,000	782.50	626.00	100.00	340.00	NA
310,001	315,000	792.50	634.00	100.00	340.00	NA
315,001	320,000	802.50	642.00	100.00	340.00	NA
320,001	325,000	812.50	650.00	100.00	340.00	NA
325,001	330,000	822.50	658.00	100.00	340.00	NA
330,001	335,000	832.50	666.00	100.00	340.00	NA
335,001	340,000	842.50	674.00	100.00	340.00	NA
340,001	345,000	852.50	682.00	100.00	340.00	NA
345,001	350,000	862.50	690.00	100.00	340.00	NA

Liability		Owners Policy Premium	REISSUE (20%) Owners Policy Premium	Simultaneous Loan Policy Premium	Loan Policy Premium - NO REISSUE	Junior Loan Policy
350,001	355,000	872.50	698.00	100.00	380.00	NA
355,001	360,000	882.50	706.00	100.00	380.00	NA
360,001	365,000	892.50	714.00	100.00	380.00	NA
365,001	370,000	902.50	722.00	100.00	380.00	NA
370,001	375,000	912.50	730.00	100.00	380.00	NA
375,001	380,000	922.50	738.00	100.00	380.00	NA
380,001	385,000	932.50	746.00	100.00	380.00	NA
385,001	390,000	942.50	754.00	100.00	380.00	NA
390,001	395,000	952.50	762.00	100.00	380.00	NA
395,001	400,000	962.50	770.00	100.00	380.00	NA
400,001	405,000	972.50	778.00	100.00	425.00	NA
405,001	410,000	982.50	786.00	100.00	425.00	NA
410,001	415,000	992.50	794.00	100.00	425.00	NA
415,001	420,000	1002.50	802.00	100.00	425.00	NA
420,001	425,000	1012.50	810.00	100.00	425.00	NA
425,001	430,000	1022.50	818.00	100.00	425.00	NA
430,001	435,000	1032.50	826.00	100.00	425.00	NA
435,001	440,000	1042.50	834.00	100.00	425.00	NA
440,001	445,000	1052.50	842.00	100.00	425.00	NA
445,001	450,000	1062.50	850.00	100.00	425.00	NA
450,001	455,000	1072.50	858.00	100.00	475.00	NA
455,001	460,000	1082.50	866.00	100.00	475.00	NA
460,001	465,000	1092.50	874.00	100.00	475.00	NA
465,001	470,000	1102.50	882.00	100.00	475.00	NA
470,001	475,000	1112.50	890.00	100.00	475.00	NA
475,001	480,000	1122.50	898.00	100.00	475.00	NA
480,001	485,000	1132.50	906.00	100.00	475.00	NA
485,001	490,000	1142.50	914.00	100.00	475.00	NA
490,001	495,000	1152.50	922.00	100.00	475.00	NA
495,001	500,000	1162.50	930.00	100.00	475.00	NA
500,001	505,000	1172.50	938.00	100.00	480.00	NA
505,001	510,000	1182.50	946.00	100.00	485.00	NA
510,001	515,000	1192.50	954.00	100.00	490.00	NA
515,001	520,000	1202.50	962.00	100.00	495.00	NA
520,001	525,000	1212.50	970.00	100.00	500.00	NA
525,001	530,000	1222.50	978.00	100.00	505.00	NA
530,001	535,000	1232.50	986.00	100.00	510.00	NA

Liability		Owners Policy Premium	REISSUE (20%) Owners Policy Premium	Simultaneous Loan Policy Premium	Loan Policy Premium - NO REISSUE	Junior Loan Policy
535,001	540,000	1242.50	994.00	100.00	515.00	NA
540,001	545,000	1252.50	1002.00	100.00	520.00	NA
545,001	550,000	1262.50	1010.00	100.00	525.00	NA
550,001	555,000	1272.50	1018.00	100.00	530.00	NA
555,001	560,000	1282.50	1026.00	100.00	535.00	NA
560,001	565,000	1292.50	1034.00	100.00	540.00	NA
565,001	570,000	1302.50	1042.00	100.00	545.00	NA
570,001	575,000	1312.50	1050.00	100.00	550.00	NA
575,001	580,000	1322.50	1058.00	100.00	555.00	NA
580,001	585,000	1332.50	1066.00	100.00	560.00	NA
585,001	590,000	1342.50	1074.00	100.00	565.00	NA
590,001	595,000	1352.50	1082.00	100.00	570.00	NA
595,001	600,000	1362.50	1090.00	100.00	575.00	NA
600,001	605,000	1372.50	1098.00	100.00	580.00	NA
605,001	610,000	1382.50	1106.00	100.00	585.00	NA
610,001	615,000	1392.50	1114.00	100.00	590.00	NA
615,001	620,000	1402.50	1122.00	100.00	595.00	NA
620,001	625,000	1412.50	1130.00	100.00	600.00	NA
625,001	630,000	1422.50	1138.00	100.00	605.00	NA
630,001	635,000	1432.50	1146.00	100.00	610.00	NA
635,001	640,000	1442.50	1154.00	100.00	615.00	NA
640,001	645,000	1452.50	1162.00	100.00	620.00	NA
645,001	650,000	1462.50	1170.00	100.00	625.00	NA
650,001	655,000	1472.50	1178.00	100.00	630.00	NA
655,001	660,000	1482.50	1186.00	100.00	635.00	NA
660,001	665,000	1492.50	1194.00	100.00	640.00	NA
665,001	670,000	1502.50	1202.00	100.00	645.00	NA
670,001	675,000	1512.50	1210.00	100.00	650.00	NA
675,001	680,000	1522.50	1218.00	100.00	655.00	NA
680,001	685,000	1532.50	1226.00	100.00	660.00	NA
685,001	690,000	1542.50	1234.00	100.00	665.00	NA
690,001	695,000	1552.50	1242.00	100.00	670.00	NA
695,001	700,000	1562.50	1250.00	100.00	675.00	NA
700,001	705,000	1572.50	1258.00	100.00	680.00	NA
705,001	710,000	1582.50	1266.00	100.00	685.00	NA
710,001	715,000	1592.50	1274.00	100.00	690.00	NA
715,001	720,000	1602.50	1282.00	100.00	695.00	NA

Liability		Owners Policy Premium	REISSUE (20%) Owners Policy Premium	Simultaneous Loan Policy Premium	Loan Policy Premium - NO REISSUE	Junior Loan Policy
720,001	725,000	1612.50	1290.00	100.00	700.00	NA
725,001	730,000	1622.50	1298.00	100.00	705.00	NA
730,001	735,000	1632.50	1306.00	100.00	710.00	NA
735,001	740,000	1642.50	1314.00	100.00	715.00	NA
740,001	745,000	1652.50	1322.00	100.00	720.00	NA
745,001	750,000	1662.50	1330.00	100.00	725.00	NA
750,001	755,000	1672.50	1338.00	100.00	730.00	NA
755,001	760,000	1682.50	1346.00	100.00	735.00	NA
760,001	765,000	1692.50	1354.00	100.00	740.00	NA
765,001	770,000	1702.50	1362.00	100.00	745.00	NA
770,001	775,000	1712.50	1370.00	100.00	750.00	NA
775,001	780,000	1722.50	1378.00	100.00	755.00	NA
780,001	785,000	1732.50	1386.00	100.00	760.00	NA
785,001	790,000	1742.50	1394.00	100.00	765.00	NA
790,001	795,000	1752.50	1402.00	100.00	770.00	NA
795,001	800,000	1762.50	1410.00	100.00	775.00	NA
800,001	805,000	1772.50	1418.00	100.00	780.00	NA
805,001	810,000	1782.50	1426.00	100.00	785.00	NA
810,001	815,000	1792.50	1434.00	100.00	790.00	NA
815,001	820,000	1802.50	1442.00	100.00	795.00	NA
820,001	825,000	1812.50	1450.00	100.00	800.00	NA
825,001	830,000	1822.50	1458.00	100.00	805.00	NA
830,001	835,000	1832.50	1466.00	100.00	810.00	NA
835,001	840,000	1842.50	1474.00	100.00	815.00	NA
840,001	845,000	1852.50	1482.00	100.00	820.00	NA
845,001	850,000	1862.50	1490.00	100.00	825.00	NA
850,001	855,000	1872.50	1498.00	100.00	830.00	NA
855,001	860,000	1882.50	1506.00	100.00	835.00	NA
860,001	865,000	1892.50	1514.00	100.00	840.00	NA
865,001	870,000	1902.50	1522.00	100.00	845.00	NA
870,001	875,000	1912.50	1530.00	100.00	850.00	NA
875,001	880,000	1922.50	1538.00	100.00	855.00	NA
880,001	885,000	1932.50	1546.00	100.00	860.00	NA
885,001	890,000	1942.50	1554.00	100.00	865.00	NA
890,001	895,000	1952.50	1562.00	100.00	870.00	NA
895,001	900,000	1962.50	1570.00	100.00	875.00	NA
900,001	905,000	1972.50	1578.00	100.00	880.00	NA

Liability		Owners Policy Premium	REISSUE (20%) Owners Policy Premium	Simultaneous Loan Policy Premium	Loan Policy Premium - NO REISSUE	Junior Loan Policy
905,001	910,000	1982.50	1586.00	100.00	885.00	NA
910,001	915,000	1992.50	1594.00	100.00	890.00	NA
915,001	920,000	2002.50	1602.00	100.00	895.00	NA
920,001	925,000	2012.50	1610.00	100.00	900.00	NA
925,001	930,000	2022.50	1618.00	100.00	905.00	NA
930,001	935,000	2032.50	1626.00	100.00	910.00	NA
935,001	940,000	2042.50	1634.00	100.00	915.00	NA
940,001	945,000	2052.50	1642.00	100.00	920.00	NA
945,001	950,000	2062.50	1650.00	100.00	925.00	NA
950,001	955,000	2072.50	1658.00	100.00	930.00	NA
955,001	960,000	2082.50	1666.00	100.00	935.00	NA
960,001	965,000	2092.50	1674.00	100.00	940.00	NA
965,001	970,000	2102.50	1682.00	100.00	945.00	NA
970,001	975,000	2112.50	1690.00	100.00	950.00	NA
975,001	980,000	2122.50	1698.00	100.00	955.00	NA
980,001	985,000	2132.50	1706.00	100.00	960.00	NA
985,001	990,000	2142.50	1714.00	100.00	965.00	NA
990,001	995,000	2152.50	1722.00	100.00	970.00	NA
995,001	1,000,000	2162.50	1730.00	100.00	975.00	NA

For transactions over \$1,000,000, add \$2.00 per \$1,000 or fraction thereof.

**1.15 Schedule Of Non-Residential Rates**

<b>Liability</b>		<b>Owners Policy Premium</b>	<b>Simultaneous Loan Policy Premium</b>
\$ -	\$ 500,000	\$2.15 per Thousand	\$ 225.00
500,001	1,000,000	\$1.55 per Thousand	\$ 225.00
1,000,001	5,000,000	\$1.27 per Thousand	\$ 225.00
5,000,001	10,000,000	\$1.05 per Thousand	\$225.00
10,000,001	20,000,000	\$0.87 per Thousand	\$ 225.00
20,000,001	40,000,000	\$0.73 per Thousand	\$ 225.00
40,000,001	50,000,000	\$0.67 per Thousand	\$ 225.00
50,000,001 and over		\$0.50 per Thousand	\$ 225.00
Minimum Premium		\$ 525.00	\$ 225.00

## CHAPTER 2 - Centralized Refinance Rates

### 2.1 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 6.2-06, 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 FNTI's management to do so for each lender.

### 2.2 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 originating 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 FNTI's centralized processing units or with an agent or underwritten title company authorized by FNTI to offer this rate;
8. Cancelled orders must not exceed the maximum cancellation rate established by the FNTI's centralized processing units or by an agent or underwritten title company authorized by FNTI to offer this rate;
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:** In order 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 FNTI'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 FNTI's management to do so for each lender.



### **CHAPTER 3 - Closing Protection Letter Coverage**

In a residential real estate transaction in which a title policy is issued by a company or title insurance producer on behalf of a company and the company or title insurance producer will also act as a settlement or closing agent; the company or title insurance producer shall issue a closing protection letter to the lender, borrower, buyer, and seller of the property.

In a nonresidential real estate transaction in which a title policy is issued by a company or title insurance producer on behalf of a company and the company or title insurance producer will also act as a settlement or closing agent; the company may issue a closing protection letter to the lender, borrower, buyer and seller of the property on request.

The fee for the issuance of the closing protection letter shall be:

Thirty-five dollars (\$35.00) for each lender,  
twenty-five dollars (\$25.00) for seller(s),  
twenty-five dollars (\$25.00) for borrower(s),  
and twenty-five dollars (\$25.00) for buyer(s).

## CHAPTER 4 – Endorsements

### 4.1 Residential Endorsements

Endorsements to a residential policy are \$50.00 per endorsement with the exception of Policy Conversion Endorsements which are issued with no charge.

ALTA Form No.: 3 Zoning
ALTA Form No.: 3.1 Zoning - Completed Structure 7-1-2021
ALTA Form No.: 3.2 Zoning – Land Under Development
ALTA Form No.: 4 Condominium – Assessments Priority
ALTA Form No.: 4.1 Condominium – Current Assessments
ALTA Form No.: 5-06 Planned Unit Development – Assessments Priority
ALTA Form No.: 6 Variable Rate Mortgage
ALTA Form No.: 6.2 Variable Rate Mortgage - Negative Amortization
ALTA Form No.: 7-06 Manufactured Housing Unit
ALTA Form No.: 7.1 Manufactured Housing - Conversion: Loan
ALTA Form No.: 7.1-06 Manufactured Housing - Conversion: Loan
ALTA Form No.: 7.2 Manufactured Housing - Conversion: Owner's
ALTA Form No.: 7.2-06 Manufactured Housing - Conversion: Owner's
ALTA Form No.: 8.1 Environmental Protection Lien
ALTA Form No.: 9-06 Restrictions, Encroachments, Minerals – Loan Policy
ALTA Form No.: 9.1-06 Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy
ALTA Form No.: 9.2-06 Covenants, Conditions and Restrictions – Improved Land – Owner's Policy
ALTA Form No.: 9.3-06 Covenants, Conditions and Restrictions – Loan Policy
ALTA Form No.: 9.6-06 Private Rights – Loan Policy
ALTA Form No.: 9.7-06 Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy
ALTA Form No.: 9.8-06 Covenants Conditions and Restrictions – Land Under Development – Owner's Policy
ALTA Form No.: 9.9-06 Private Right – Owner's Policy
ALTA Form No.: 9.10-06 Restrictions, Encroachments, Minerals – Current Violations – Loan Policy
ALTA Form No.: 10 Assignment
ALTA Form No.: 10-06 Assignment
ALTA Form No.: 10.1 Assignment and Date Down 7-1-2021
ALTA Form No.: 10.1-06 Assignment And Date Down
ALTA Form No.: 11 Mortgage Modification
ALTA Form No.: 11.1 Mortgage Modification with Subordination
ALTA Form No.: 11.2 Mortgage Modification with Additional Amount of Insurance
ALTA Form No.: 12 Aggregation – Loan Policy
ALTA Form No.: 12.1 Aggregation – State Limits - Loan Policy
ALTA Form No.: 13-06 Leasehold – Owner's
ALTA Form No.: 13.1-06 Leasehold – Loan
ALTA Form No.: 14 Future Advance Priority
ALTA Form No.: 14.1 Future Advance Knowledge
ALTA Form No.: 14.2 Future Advance - Letter of Credit
ALTA Form No.: 14.3 Future Advance Reverse Mortgage
ALTA Form No.: 15-06 Non-Imputation - Full Equity Transfer
ALTA Form No.: 15.1-06 Non-Imputation - Additional Insured
ALTA Form No.: 15.2-06 Non-Imputation - Partial Equity Transfer
ALTA Form No.: 16-06 Mezzanine Financing
ALTA Form No.: 17-06 Access and Entry
ALTA Form No.: 17.1-06 Indirect Access and Entry
ALTA Form No.: 17.2-06 Utility Access
ALTA Form No.: 18-06 Single Tax Parcel

ALTA Form No.: 18.1-06 Multiple Tax Parcel – Easements
ALTA Form No.: 18.2-06 Multiple Tax Parcel
ALTA Form No.: 18.3-06 Single Tax Parcel and ID
ALTA Form No.: 19-06 Contiguity - Multiple Parcels
ALTA Form No.: 19.1-06 Contiguity - Single Parcel
ALTA Form No.: 19.2-06 Contiguity - Specified Parcels
ALTA Form No.: 20-06 First Loss - Multiple Parcel Transactions
ALTA Form No.: 22-06 Location
ALTA Form No.: 22.1-06 Location and Map
ALTA Form No.: 23-06 Coinsurance – Single Policy
ALTA Form No.: 23.1 Co-Insurance - Multiple Policies (2021 v 01.00 5-12-2022)
ALTA Form No.: 24-06 Doing Business
ALTA Form No.: 25-06 Same as Survey
ALTA Form No.: 25.1-06 Same as Portion of Survey
ALTA Form No.: 26 Subdivision
ALTA Form No.: 27 Usury
ALTA Form No.: 28-06 Easement - Damage or Enforced Removal
ALTA Form No.: 28.1 Encroachments – Boundaries and Easements
ALTA Form No.: 28.2-06 Encroachments – Boundaries and Easements
ALTA Form No.: 28.3-06 Encroachments - Boundaries and Easements - Described Improvements and Land Under Development
ALTA Form No.: 29-06 Interest Rate Swap Endorsement - Direct Obligation
ALTA Form No.: 29.1-06 Interest Rate Swap - Additional Interest
ALTA Form No.: 29.2-06 Interest Rate Swap Endorsement - Direct Obligation - Defined Amount
ALTA Form No.: 29.3-06 Interest Rate Swap Endorsement - Additional Interest - Defined Amount
ALTA Form No.: 30 Shared Appreciation Mortgage
ALTA Form No.: 30.1 Commercial Participation Interest
ALTA Form No.: 31-06 Severable Improvements Endorsement
ALTA Form No.: 32 Construction Loan
ALTA Form No.: 32.1 Construction Loan - Direct Payment
ALTA Form No.: 32.2 Construction Loan – Insured’s Direct Payment
ALTA Form No.: 33-06 Disbursement Endorsement
ALTA Form No.: 34-06 Identified Risk Coverage
ALTA Form No.: 34.1 Identified Exception and Identified Risk Coverage
ALTA Form No.: 35-06 Minerals and Other Subsurface Substances – Buildings
ALTA Form No.: 35.1-06 Minerals and Other Subsurface Substances – Improvements
ALTA Form No.: 35.2-06 Minerals and Other Subsurface Substances – Described Improvements
ALTA Form No.: 35.3-06 Minerals and Other Subsurface Substances – Land Under Development
ALTA Form No.: 36-06 Energy Project – Leasehold/Easement – Owner’s
ALTA Form No.: 36.1-06 Energy Project – Leasehold/Easement – Loan
ALTA Form No.: 36.2-06 Energy Project – Leasehold – Owner’s
ALTA Form No.: 36.3-06 Energy Project – Leasehold – Loan
ALTA Form No.: 36.4-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner’s
ALTA Form No.: 36.5-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan
ALTA Form No.: 36.6-06 Energy Project – Encroachments
ALTA Form No.: 36.7-06 Energy Project – Fee Estate – Owner’s Policy
ALTA Form No.: 36.8-06 Energy Project – Fee Estate – Loan Policy
ALTA Form No.: 37-06 Assignment of Rents or Leases
ALTA Form No.: 38-06 Mortgage Tax
ALTA Form No.: 39-06 Policy Authentication
ALTA Form No.: 40-06 Tax Credit - Owner's Policy
ALTA Form No.: 40.1-06 Tax Credit - Defined Amount - Owner’s Policy

ALTA Form No.: 41-06 Water – Buildings
ALTA Form No.: 41.1-06 Water – Improvements
ALTA Form No.: 41.2-06 Water – Described Improvements
ALTA Form No.: 41.3-06 Water – Land Under Development
ALTA Form No.: 42-06 Commercial Lender Group
ALTA Form No.: 43-06 Anti-Taint
ALTA Form No.: 44-06 Insured Mortgage Recording
ALTA Form No.: 45-06 Pari Passu Mortgage – Loan Policy
ALTA Form No.: 46-06 Option
ALTA Form JR1 (2021 v 01.00 A 04-02-2022)
ALTA Form JR2 (2021 v 01.00 A 04-02-2022)
FNTI Form No.: 200 Deletion of Natural Person Limitation 1-11-2013
FNTI Form No.: 201 Abbreviated Lender's Policy Bring Down 1-15-2013
FNTI Form No.: 202 Revolving Credit Loan 6-30-2014
FNTI Form No.: 203 Construction Completion 6-26-2014
FNTI Form No.: 204 Patent 8-18-2017
FNTI Form No.: 205 Construction Loan Bring Down 8-18-2017.
FNTI Form No.: 206 Deletion of Arbitration 8-18-2017
FNTI Form No.: 207 Multi-Purpose Endorsement 4-6-2020
FNTI Form No.: 208 Solar Endorsement 8-5-2020

#### 4.2 Commercial Endorsements

Endorsement	Rate
ALTA Form No.: 3 Zoning	\$450
ALTA Form No.: 3.1 Zoning - Completed Structure 7-1-2021	\$650
ALTA Form No.: 3.2 Zoning – Land Under Development	\$650
ALTA Form No.: 6-06 Endorsement series	\$350
ALTA Form No.: 9-06 Endorsement series	\$400
ALTA Form No.: 11-06 Endorsement series	\$0.50 per thousand minimum \$250.00
ALTA Form No.: 14-06 Endorsement series	\$500
ALTA Form No.: 16-06 Endorsement	10% of premium minimum \$500.00
ALTA Form No.: 17-06 Endorsement series	\$300
ALTA Form No.: 18-06 Endorsement series	\$250
ALTA Form No.: 19-06 Endorsement series	\$250
ALTA Form No.: 20-06 Endorsement	10% of premium minimum \$500.00
ALTA Form No.: 22-06 Endorsement	\$300
ALTA Form No.: 22.1-06 Endorsement	\$350
ALTA Form No.: 24-06 Endorsement	\$350
ALTA Form No.: 25-06 Endorsement series	\$300
ALTA Form No.: 27 Endorsement	\$250
ALTA Form No.: 28-06 Endorsement	\$350
ALTA Form No.: 32 Endorsement series and the Mechanic's Lien Endorsement	Up to \$1,000,000.00 - \$550.00 \$1,000,001.00 to \$5,000,000.00 - \$850.00 \$5,000,001.00 and over - \$850.00 plus \$0.10 per thousand
ALTA Form No.: 34-06 Endorsement	\$500
ALTA Form No.: 35-06 Endorsement series	\$0.50 per thousand maximum \$600.00

<b>Endorsement</b>	<b>Rate</b>
ALTA Form No.: 36-06 Endorsement series	\$0.50 per thousand maximum \$600.00
E-313 Mortgage Add-On Endorsement	20% of premium minimum \$500.00
E-302 Blank-13 Endorsement	\$0.50 per thousand minimum \$250.00
All Other Unlisted Filed Endorsements	\$ 250.00