

# KENTUCKY

## TITLE INSURANCE RATES AND RULES MANUAL

For use in all Counties of Kentucky  
Effective February 23, 2023



## Table of Contents

<b>GENERAL RULES .....</b>	<b>3</b>
A. <i>APPLICABILITY .....</i>	<i>3</i>
B. <i>COMPUTATION OF RATES .....</i>	<i>3</i>
C. <i>AMOUNT OF INSURANCE .....</i>	<i>3</i>
D. <i>INCREASED LIABILITY .....</i>	<i>3</i>
E. <i>ROUNDING PREMIUMS.....</i>	<i>3</i>
F. <i>RISK RATE .....</i>	<i>3</i>
G. <i>COMMITMENT FOR TITLE INSURANCE .....</i>	<i>3</i>
H. <i>DEFINITIONS .....</i>	<i>3</i>
<b>CHAPTER 1 - BASIC SCHEDULE OF RATES.....</b>	<b>5</b>
1.1 <i>ORIGINAL TITLE INSURANCE PREMIUMS FOR LOAN POLICIES .....</i>	<i>5</i>
1.2 <i>TITLE INSURANCE PREMIUMS FOR EXPANDED COVERAGE RESIDENTIAL LOAN POLICY .....</i>	<i>5</i>
1.3 <i>ORIGINAL TITLE INSURANCE PREMIUMS FOR OWNER’S POLICIES .....</i>	<i>5</i>
1.4 <i>TITLE INSURANCE PREMIUMS FOR HOMEOWNER’S POLICIES.....</i>	<i>6</i>
1.5 <i>REFINANCE TITLE INSURANCE PREMIUMS FOR LOAN POLICIES.....</i>	<i>6</i>
1.6 <i>TITLE INSURANCE FOR SECOND LOAN POLICIES.....</i>	<i>6</i>
1.7 <i>SIMULTANEOUS OWNER’S AND LOAN POLICY PREMIUMS.....</i>	<i>6</i>
1.8 <i>SIMULTANEOUS ISSUE PREMIUM FOR POLICIES COVERING A FEE AND LEASEHOLD ESTATE .....</i>	<i>6</i>
1.9 <i>SIMULTANEOUS ISSUE OF SELLERS’ AND PURCHASERS’ POLICIES.....</i>	<i>7</i>
1.10 <i>HIGH VALUE COMMERCIAL TRANSACTIONS.....</i>	<i>7</i>
1.11 <i>RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN AND SHORT FORM RESIDENTIAL LIMITED COVERAGE             JUNIOR LOAN POLICY .....</i>	<i>7</i>
1.12 <i>MORTGAGE MODIFICATION GUARANTEE.....</i>	<i>7</i>
1.13 <i>ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY.....</i>	<i>7</i>
1.14 <i>CLOSING PROTECTION LETTERS.....</i>	<i>7</i>
1.15 <i>PREMIUM TAX.....</i>	<i>8</i>
<b>CHAPTER 2 - BULK CENTRALIZED REFINANCE RATES.....</b>	<b>9</b>
2.1 <i>BULK CENTRALIZED REFINANCE RATE (50 order minimum) .....</i>	<i>9</i>
2.2 <i>BULK CENTRALIZED REFINANCE RATE (100 order minimum).....</i>	<i>10</i>
2.3 <i>BULK CENTRALIZED REFINANCE RATE (200 order minimum).....</i>	<i>11</i>
<b>CHAPTER 3 - GOVERNMENT CONTRACTS .....</b>	<b>12</b>
<b>CHAPTER 4 - ENDORSEMENTS.....</b>	<b>13</b>

## 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 Kentucky. Policy issuing agents for FNTI may issue preliminary reports, commitments, binders, policies, endorsements, and guarantees, and collect the applicable premium on behalf of FNTI.

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

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

### B. COMPUTATION OF RATES

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

### C. AMOUNT OF INSURANCE

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

### D. INCREASED LIABILITY

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

### E. ROUNDING PREMIUMS

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

### F. RISK RATE

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

### G. COMMITMENT FOR TITLE INSURANCE

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

### H. DEFINITIONS

ALTA: American Land Title Association

Basic Rate: Rates listed in Section 1.1 and Section 2.1

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

Commercial: Any property that is not Residential

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

Company: FNTI and authorized agents or agencies of FNTI

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

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

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

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

FNTI: First National Title Insurance Company

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

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

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

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

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

Parcel:

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

Residential: Improved one-to-four family residential property

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

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

Vacant Land: Unimproved land

## CHAPTER 1 - BASIC SCHEDULE OF RATES

### 1.1 ORIGINAL TITLE INSURANCE PREMIUMS FOR LOAN POLICIES

A Loan Policy will not be issued for an amount less than the full principal debt. A Loan Policy can be issued for an amount up to 25% in excess of the principal debt to cover accrued interest and foreclosure costs.

A policy insuring a mortgage expires with the payment or satisfaction of the mortgage described in the policy, except when satisfied by foreclosure or a deed in lieu of foreclosure, pursuant to Section 2 of the Conditions and Stipulations of the ALTA 2006 Loan Policy. Policies insuring leasehold estates are issued as Loan Policies with a Leasehold Endorsement attached. (ALTA Form 13.1-06)

The premium for original loan title insurance is:

	Per Thousand
First \$100,000.00 of liability	\$3.80
Over \$100,001.00 and up to \$500,000.00, add	\$2.90
Over \$500,001.00 and up to \$1,000,000.00, add	\$2.55
Over \$1,000,001.00 and up to \$15,000,000.00, add	\$2.25
Over \$15,000,001.00, add	\$1.85

MINIMUM PREMIUM \$200.00

### 1.2 TITLE INSURANCE PREMIUMS FOR EXPANDED COVERAGE RESIDENTIAL LOAN POLICY

An Expanded Coverage Residential Loan Policy will not be issued for an amount less than the full principal debt. An Expanded Coverage Residential Loan Policy can be issued for an amount up to 25% in excess of the principal debt to cover accrued interest and foreclosure costs.

A policy insuring a mortgage expires with the payment or satisfaction of the mortgage described in the policy, except when satisfied by foreclosure or a deed in lieu of foreclosure, pursuant to Section 2 of the Conditions and Stipulations of the ALTA 2015 Expanded Coverage Residential Loan Policy. The premium for an Expanded Coverage Residential Loan Policy is:

	Per Thousand
First \$100,000.00 of liability	\$4.25
Over \$100,001.00 and up to \$500,000.00, add	\$3.20
Over \$500,001.00 and up to \$1,000,000.00, add	\$2.65

MINIMUM PREMIUM \$200.00

### 1.3 ORIGINAL TITLE INSURANCE PREMIUMS FOR OWNER'S POLICIES

A policy insuring the fee simple estate will not be issued for less than the full value of the real property. A policy insuring a leasehold estate will not be insured for less than the aggregate of the rentals payable under the lease or the appraised value of the real property. Policies insuring leasehold estates are issued as Owner's Policies with a Leasehold Endorsement attached (ALTA Endorsement 13).

The premium for original owner's title insurance is:

	Per Thousand
\$100,000.00 of liability	\$4.75
\$100,000.01 and up to \$500,000.00, add	\$3.45
\$500,000.01 and up to \$10,000,000.00, add	\$2.95
\$10,000,001.00, add	\$2.40

MINIMUM PREMIUM \$200.00

**1.4 TITLE INSURANCE PREMIUMS FOR HOMEOWNER’S POLICIES**

A policy insuring the fee simple estate will not be issued for less than the full value of the real property. This Policy can only be issued in connection with one-to-four family residential property or an individual condominium unit.

The Premium for homeowner's title insurance is:

	Per Thousand
\$100,000.00 of liability	\$5.55
\$100,001.00 and up to \$500,000.00, add	\$4.00
\$500,001.00 and up to \$1,000,000.00, add	\$3.45

MINIMUM PREMIUM \$200.00

**1.5 REFINANCE TITLE INSURANCE PREMIUMS FOR LOAN POLICIES**

For a Loan Policy on Residential property where the current owner of the land is entering into a new loan to refinance an existing loan on the property and 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 premium is 70% of the rate for the amount of insurance as provided under the other applicable provisions of Section A and Section B of this Schedule

If the refinance loan exceeds the amount of the unpaid principal balance of the original loan, the difference in liability is charged at the full premium rate at the level of liability above the unpaid principal balance, as set out in Section A or Section B.

MINIMUM PREMIUM \$200.00

**1.6 TITLE INSURANCE FOR SECOND LOAN POLICIES**

The premiums for title insurance on second mortgage transactions, and any other junior mortgages, will be the same as the Original Title Insurance Premiums for Loan Policies.

**1.7 SIMULTANEOUS OWNER’S AND LOAN POLICY PREMIUMS**

When an Owner's Policy and Loan Policy covering identical land are to be issued simultaneously, the premium for the Owner's Policy shall be the Original Title Insurance Premiums for Owner's Policies.

The premium for the Loan Policy so issued simultaneously will be \$200.00. If the amount of the Loan Policy exceeds the amount of the Owner's Policy, the premium charged on the amount of the Loan Policy exceeding the Owner's Policy is computed at the original title insurance premium for a first loan.

**1.8 SIMULTANEOUS ISSUE PREMIUM FOR POLICIES COVERING A FEE AND LEASEHOLD ESTATE**

Where there is a sale and a simultaneous lease-back of the same property with an Owner's Policy issued by this Company in connection with the sale, a policy may be issued upon request insuring the leasehold estate for a premium of 30% of the Original Title Insurance Premiums for Owner's Policies. If the amount of insurance requested is greater for the leasehold interest than that of the Owner's Policy, the excess shall be computed at the Original Title Insurance Premiums for Owner's Policies under the applicable brackets.

MINIMUM PREMIUM \$200.00

**1.9 SIMULTANEOUS ISSUE OF SELLERS’ AND PURCHASERS’ POLICIES**

Where there is a sale with an Owner's Policy issued by this Company to the purchaser, a policy to the seller may be issued upon request for a premium of 30% of the Original Title Insurance Premiums for Owner's Policies up to the amount of the policy to the purchaser.

MINIMUM PREMIUM \$200.00

**1.10 HIGH VALUE COMMERCIAL TRANSACTIONS**

The published rates are primarily for 1 - 4-unit residential properties covered by RESPA. Deviations in commercial transactions from this rate schedule must be approved by the company. The company reserves the right, at its discretion to charge a rate more or less for high liability and extraordinary commercial transactions.

**1.11 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 in the amounts and tiers shown below:

Up to \$250,000	\$110.00
\$250,000 - \$500,000	\$160.00
\$500,000 - \$750,000	\$200.00
\$750,000 - \$1,000,000	\$225.00

The ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued at no charge. The ALTA Form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), is available at no charge.

**1.12 MORTGAGE MODIFICATION GUARANTEE**

Assures the validity, priority and enforceability of a Recorded Mortgage, if any, has not been diminished or lost by reason of a modification or amendment.

\$125.00 Flat Fee. Amount of Liability is the unpaid principal balance of the loan not to exceed \$250,000 liability.

**1.13 ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY**

The premium charge shall be:

Policy Amount	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.

**1.14 CLOSING PROTECTION LETTERS**

A Closing Protection Letter (CPL) is available to the parties of the transaction. CPLs may be issued in a residential real estate transaction if (a) a title policy is issued by a title company or by a title insurance producer on behalf of the company, and (b) the company or title insurance producer also acts as the settlement or closing agent for the transaction. If the conditions are met, the CPL may be issued to the lender, borrower, buyer, and seller of the property. The following charges to each party within a single transaction, if applicable, for issuance of this coverage is as follows:

\$50.00 for Lender  
\$25.00 for Buyer/Borrower  
\$25.00 for Seller

The entire amount of the CPL fee, rate or charge shall be remitted to Underwriter for providing a CPL. A CPL may be issued in a commercial transaction (defined as non-1-4 family transaction) under the same terms, conditions and charges set forth above, at the discretion of the Underwriter.

#### **1.15 PREMIUM TAX**

A premium tax shall be added to the premium calculated, including the premium for endorsements and closing protection letters, based on the locality of the property at the rate set forth in the Kentucky Municipal Premium Tax Bulletin issued by the Kentucky Department of Revenue in effect at the time the policy is issued.



## CHAPTER 2 - BULK CENTRALIZED REFINANCE RATES

### 2.1 BULK CENTRALIZED REFINANCE RATE (50 order minimum)

The Bulk Centralized Refinance Rate applies only to loan transactions which meet the following Criteria:

1. The loan is not in excess of \$2,000,000
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. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
4. The Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
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&R's, easements, minerals, mineral rights or survey matters.
6. No agent or underwritten title company may offer this rate unless expressly authorized in writing by FNTI management.
7. The lender or mortgage broker would have a required minimum of **fifty (50)** monthly title openings ordered through an Underwritten Title Company of FNTI to qualify for the below rate.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$380
\$250,001 - \$500,000	\$560
\$500,001 - \$750,000	\$680
\$750,001 - \$1,000,000	\$820
\$1,000,001 - \$1,250,000	\$945
\$1,250,000 - \$1,500,000	\$1,020
\$1,500,000 - \$2,000,000	\$3,000

Rates include customarily issued endorsements.

**2.2 BULK CENTRALIZED REFINANCE RATE (100 order minimum)**

The Bulk Centralized Refinance Rate applies only to loan transactions which meet the following Criteria:

1. The loan is not in excess of \$2,000,000.00
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. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
4. The Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
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&R's, easements, minerals, mineral rights or survey matters.
6. No agent or underwritten title company may offer this rate unless expressly authorized in writing by FNTI management.
7. The lender or mortgage broker would have a required minimum of **one hundred (100)** monthly title openings ordered through an Underwritten Title Company of FNTI to qualify for the below rate.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$340
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$570
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$770
\$1,250,000 - \$1,500,000	\$895
\$1,500,000 - \$2,000,000	\$1,050

Rates include customarily issued endorsements.

### 2.3 BULK CENTRALIZED REFINANCE RATE (200 order minimum)

The Bulk Centralized Refinance Rate applies only to loan transactions which meet the following Criteria:

1. The loan is not in excess of \$2,000,000.00
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. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
4. The Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
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&R's, easements, minerals, mineral rights or survey matters.
6. No agent or underwritten title company may offer this rate unless expressly authorized in writing by FNTI management.
7. The lender or mortgage broker would have a required minimum of **two hundred (200)** monthly title openings ordered through an Underwritten Title Company of FNTI to qualify for the below rate.

LIABILITY AMOUNT	RATE
\$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
\$1,250,000 - \$1,500,000	\$860
\$1,500,000 - \$2,000,000	\$1,050

Rates include customarily issued endorsements.

### **CHAPTER 3 - GOVERNMENT CONTRACTS**

Separate contracts may be entered into with federal, state or municipal governmental entities for guarantees or policies of title insurance for such premiums as may be agreed upon by and between the Company and the governmental entity.

## CHAPTER 4 - ENDORSEMENTS

Endorsement	Owners Rate	Loan Rate
ALTA Form No.: 1-06 Street Assessments	N/A	\$100
ALTA Form No.: 3-06 Zoning Unimproved Land	10%, max. \$5,000 (Commercial only)	10%, max. \$5,000 (Commercial only)
ALTA Form No.: 3.1-06 Zoning-Completed Structure	15%, max. \$5,000 (Commercial only)	15%, max. \$5,000 (Commercial only)
ALTA Form No.: 3.2-06 Zoning – Land Under Development	15%, max. \$5,000 (Commercial only)	15%, max. \$5,000 (Commercial only)
ALTA Form No.: 3.3-06 Zoning – Completed Improvement - Non-Conforming Use	10%, max. \$5,000 (Commercial only)	10%, max. \$5,000 (Commercial only)
ALTA Form No.: 3.4-06 Zoning – No Zoning Classification	10%, max. \$5,000 (Commercial only)	10%, max. \$5,000 (Commercial only)
ALTA Form No.: 4-06 Condominium	N/A	\$50
ALTA Form No.: 4.1-06 Condominium – Current Assessments	\$50	\$50
ALTA Form No.: 5-06 Planned Unit Development – Assessments Priority	N/A	\$50
ALTA Form No.: 5.1-06 Planned Unit Development – Current Assessments	\$50	\$50
ALTA Form No.: 6-06 Variable Rate Mortgage	N/A	\$25 Residential \$75 Commercial
ALTA Form No.: 6.2-06 Variable Rate Mortgage - Negative Amortization	N/A	\$25 Residential \$75 Commercial
ALTA Form No.: 7-06 Manufactured Housing Unit	\$75	\$75
ALTA Form No.: 7.1-06 Manufactured Housing - Conversion: Loan	N/A	\$75
ALTA Form No.: 7.2-06 Manufactured Housing - Conversion: Owner's	\$75	N/A
ALTA Form No.: 8.1-06 Environmental Protection Lien	N/A	\$25
ALTA Form No.: 8.2-06 Commercial Environmental Protection Lien	\$100	\$100
ALTA Form No.: 9-06 Restrictions, Encroachments, Minerals – Loan Policy	N/A	\$25 Residential \$250 Commercial
ALTA Form No.: 9.1-06 Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy	\$25 Residential \$250 Commercial	N/A
ALTA Form No.: 9.2-06 Covenants, Conditions and Restrictions – Improved Land – Owner's Policy	\$25 Residential \$250 Commercial	N/A
ALTA Form No.: 9.3-06 Covenants, Conditions and Restrictions – Loan Policy	N/A	\$25 Residential \$250 Commercial
ALTA Form No.: 9.6-06 Private Rights – Loan Policy	N/A	\$25 Residential \$250 Commercial
ALTA Form No.: 9.6.1-06 Private Rights - Current Assessments - Loan Policy		\$25 Residential \$250 Commercial
ALTA Form No.: 9.7-06 Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy	N/A	\$25 Residential \$250 Commercial
ALTA Form No.: 9.8-06 Covenants Conditions and Restrictions – Land Under Development – Owner's Policy	\$25 Residential \$250 Commercial	N/A
ALTA Form No.: 9.9-06 Private Right – Owner's Policy	\$25 Residential \$250 Commercial	N/A
ALTA Form No.: 9.10-06 Restrictions, Encroachments, Minerals – Current Violations – Loan Policy	N/A	\$25 Residential \$250 Commercial

<b>Endorsement</b>	<b>Owners Rate</b>	<b>Loan Rate</b>
ALTA Form No.: 10-06 Assignment	N/A	\$100
ALTA Form No.: 10.1-06 Assignment And Date Down	N/A	\$100
ALTA Form No.: 11-06 Mortgage Modification	N/A	\$0.50 per \$1,000 on the outstanding balance
ALTA Form No.: 11.1-06 Mortgage Modification with Subordination	N/A	\$0.50 per \$1,000 on the outstanding balance
ALTA Form No.: 11.2-06 Mortgage Modification with Additional Amount of Insurance	N/A	\$0.50 per \$1,000 on the outstanding balance
ALTA Form No.: 12-06 Aggregation – Loan Policy	N/A	\$100
ALTA Form No.: 12.1-06 Aggregation – State Limits - Loan Policy	N/A	\$100
ALTA Form No.: 13-06 Leasehold – Owner’s	N/C	N/A
ALTA Form No.: 13.1-06 Leasehold – Loan	N/A	N/C
ALTA Form No.: 14-06 Future Advance - Priority	N/A	\$250
ALTA Form No.: 14.1-06 Future Advance - Knowledge	N/A	\$250
ALTA Form No.: 14.2-06 Future Advance - Letter of Credit	N/A	\$250
ALTA Form No.: 14.3-06 Future Advance - Reverse Mortgage	N/A	\$250
ALTA Form No.: 15-06 Non-Imputation - Full Equity Transfer	\$0.10 per thousand	N/A
ALTA Form No.: 15.1-06 Non-Imputation - Additional Insured	\$0.10 per thousand	N/A
ALTA Form No.: 15.2-06 Non-Imputation - Partial Equity Transfer	\$0.10 per thousand	N/A
ALTA Form No.: 16-06 Mezzanine Financing	\$100	N/A
ALTA Form No.: 17-06 Access and Entry	\$100	\$100
ALTA Form No.: 17.1-06 Indirect Access and Entry	\$100	\$100
ALTA Form No.: 17.2-06 Utility Access	\$250	\$250
ALTA Form No.: 18-06 Single Tax Parcel	\$100	\$100
ALTA Form No.: 18.1-06 Multiple Tax Parcel – Easements	\$100	\$100
ALTA Form No.: 18.2-06 Multiple Tax Parcel		
ALTA Form No.: 18.3-06 Single Tax Parcel and ID	\$100	\$100
ALTA Form No.: 19-06 Contiguity - Multiple Parcels	\$50	\$50
ALTA Form No.: 19.1-06 Contiguity - Single Parcel	\$150	\$150
ALTA Form No.: 19.2-06 Contiguity - Specified Parcels	\$150	\$150
ALTA Form No.: 20-06 First Loss - Multiple Parcel Transactions	N/A	\$500
ALTA Form No.: 22-06 Location	N/C	N/A Residential \$250 Commercial
ALTA Form No.: 22.1-06 Location and Map	N/C	N/A Residential \$250 Commercial
ALTA Form No.: 23-06 Coinsurance – Single Policy	N/C	N/A Residential \$250 Commercial
ALTA Form No.: 23.1-06 Co-Insurance - Multiple Policies	N/C	N/A Residential \$250 Commercial
ALTA Form No.: 24-06 Doing Business	N/A	\$100
ALTA Form No.: 25-06 Same as Survey	\$100	\$100
ALTA Form No.: 25.1-06 Same as Portion of Survey	\$100	\$100
ALTA Form No.: 26-06 Subdivision	\$100	\$100
ALTA Form No.: 27-06 Usury	N/A	\$100

<b>Endorsement</b>	<b>Owners Rate</b>	<b>Loan Rate</b>
ALTA Form No.: 28-06 Easement - Damage or Enforced Removal	\$250	\$250
ALTA Form No.: 28.1-06 Encroachments – Boundaries and Easements	\$250	\$250
ALTA Form No.: 28.2-06 Encroachments – Boundaries and Easements – Described Improvements	\$250	\$250
ALTA Form No.: 28.3-06 Encroachments - Boundaries and Easements - Land Under Development	\$250	\$250
ALTA Form No.: 29-06 Interest Rate Swap Endorsement - Direct Obligation	N/A	\$100
ALTA Form No.: 29.1-06 Interest Rate Swap - Additional Interest	N/A	\$100
ALTA Form No.: 29.2-06 Interest Rate Swap Endorsement - Direct Obligation - Defined Amount	N/A	\$100
ALTA Form No.: 29.3-06 Interest Rate Swap Endorsement - Additional Interest - Defined Amount	N/A	\$100
ALTA Form No.: 30-06 Shared Appreciation Mortgage	N/A	N/A Residential \$250 Commercial
ALTA Form No.: 30.1-06 Commercial Participation Interest	N/A	\$250
ALTA Form No.: 31-06 Severable Improvements Endorsement	5% of premium	5% of premium
ALTA Form No.: 32-06 Construction Loan - Loss of Priority	N/A	\$500
ALTA Form No.: 32.1-06 Construction Loan - Direct Payment	N/A	\$500
ALTA Form No.: 32.2-06 Construction Loan – Insured’s Direct Payment	N/A	\$500
ALTA Form No.: 33-06 Disbursement Endorsement	N/A	N/A Residential \$250 Commercial
ALTA Form No.: 34-06 Identified Risk Coverage	\$50 Residential \$500 Commercial	\$50 Residential \$500 Commercial
ALTA Form No.: 35-06 Minerals and Other Subsurface Substances – Buildings	\$250	\$250
ALTA Form No.: 35.1-06 Minerals and Other Subsurface Substances – Improvements	\$250	\$250
ALTA Form No.: 35.2-06 Minerals and Other Subsurface Substances – Described Improvements	\$250	\$250
ALTA Form No.: 35.3-06 Minerals and Other Subsurface Substances – Land Under Development	\$250	\$250
ALTA Form No.: 36-06 Energy Project – Leasehold/Easement – Owner’s	\$100	N/A
ALTA Form No.: 36.1-06 Energy Project – Leasehold/Easement – Loan	N/A	\$100
ALTA Form No.: 36.2-06 Energy Project – Leasehold – Owner’s	\$100	N/A
ALTA Form No.: 36.3-06 Energy Project – Leasehold – Loan	N/A	\$100
ALTA Form No.: 36.4-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner’s	\$100	N/A
ALTA Form No.: 36.5-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	N/A	\$100
ALTA Form No.: 36.6-06 Energy Project – Encroachments	\$100	\$100
ALTA Form No.: 36.7-06 Energy Project – Fee Estate – Owner’s Policy	\$100	N/A

<b>Endorsement</b>	<b>Owners Rate</b>	<b>Loan Rate</b>
ALTA Form No.: 36.8-06 Energy Project – Fee Estate – Loan Policy	N/A	\$100
ALTA Form No.: 37-06 Assignment of Rents or Leases	N/A	\$250
ALTA Form No.: 38-06 Mortgage Tax	N/A	N/A Residential \$250 Commercial
ALTA Form No.: 39-06 Policy Authentication	\$100	\$100
ALTA Form No.: 40-06 Tax Credit - Owner's Policy	\$0.10 per thousand	N/A
ALTA Form No.: 40.1-06 Tax Credit - Defined Amount - Owner's Policy	\$0.10 per thousand for original policy amount, plus standard premium on additional amount set forth in endorsement	N/A
ALTA Form No.: 41-06 Water – Buildings	\$250	\$250
ALTA Form No.: 41.1-06 Water – Improvements	\$250	\$250
ALTA Form No.: 41.2-06 Water – Described Improvements	\$250	\$250
ALTA Form No.: 41.3-06 Water – Land Under Development	\$250	\$250
ALTA Form No.: 42-06 Commercial Lender Group	N/A	\$100
ALTA Form No.: 43-06 Anti-Taint	N/A	\$100
ALTA Form No.: 44-06 Insured Mortgage Recording	N/A	\$100
ALTA Form No.: 45-06 Pari Passu Mortgage – Loan Policy	N/A	\$100
ALTA Form No.: 46-06 Option	\$500	N/A
ALTA Form No.: JR1	N/A	N/C
ALTA Form No.: JR2 Future Advance	N/A	N/C
FNTI Form No.: 206 Deletion of Arbitration	N/C	N/C
FNTI Form No.: 207 Multi-Purpose General	N/C	N/C
FNTI Form No.: 212 TOPA	\$100	\$100