

MARYLAND

TITLE INSURANCE RATES AND RULES MANUAL

For use in all Counties of Maryland
Effective May 28, 2021



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GENERAL RULES

A. APPLICABILITY

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

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

B. COMPUTATION OF RATES

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

C. AMOUNT OF INSURANCE

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

D. FAIR VALUE

Fair value of the estate or interest to be insured shall be the sales price. Where no sale is involved, the fair value may be determined from all available information, including but not limited to, the aggregate of all recorded voluntary monetary liens, appraisals, assessed values, etc. In most transactions, the fair value will not be less than the sum of all recorded voluntary monetary encumbrances to which the land is a part. Any amount of insurance above of the fair value must be approved by First National.

E. INCREASED LIABILITY

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

F. ROUNDING PREMIUMS

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

G. VALUING LEASEHOLDS

When determining the minimum fair value, amounts of insurance, and charges for Leasehold Owner's or Leasehold Loan Policies, see Chapter 2.

H. ASSUMPTION OF LIABILITY

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

I. DISTRESSED PROPERTIES

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

J. MULTIPLE POLICIES OR OWNERSHIPS INSURED SIMULTANEOUSLY

Whenever two or more policies are issued simultaneously out of the same ownership, the applicable rates shall be charged based upon the aggregate amount of risk assumed and other charges which may be required.

This calculation does not apply to policies issued under the provisions of reissues of initial loan policies, and builders, subdividers, and developer's rates.

K. COMMITMENT FOR TITLE INSURANCE

The Commitment for Title Insurance (often referred to as a binder) is an offer to insure title, subject to certain exceptions and requirements (including payment of a correct premium) which discloses the insurability of a particular interest in real property. It is not a report of title and should never be relied upon as a representation of the status of title. The Company does not authorize the issuance of its policy or policies until all requirements set forth in the Commitment have been satisfied.

L. FORMS AND DEFINITIONS

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

American Land Title Association Forms
FNTI Form No. CPL-S-MD ALTA Closing Protection Letter - Single Transaction - Adopted 12/1/2015 Revised 12/1/2018 (with MD Modifications)
FNTI Form No. MDCom16 ALTA Commitment Adopted 8/1/2016 Technical Correction 4/2/2018 (with MD Modifications)
FNTI Form No. MDSFCom17ALTA Short Form Commitment Adopted 12/1/2017 Technical Correction 4/2/2018 (with MD Modifications)
FNTI Form No. MD1000 ALTA Owner's Policy 6/17/2006 (with MD Modifications)
FNTI Form No. MD1001 ALTA Homeowner's Policy of Title Insurance 12/2/2013 (with MD Modifications)
FNTI Form No. MD1776 ALTA US Policy 12/3/2012 (with MD Modifications)
FNTI Form No. MD2000 ALTA Loan Policy 6/17/2006 (with MD Modifications)
FNTI Form No. MD2007 ALTA Expanded Coverage Residential Loan Policy-Assessments Priority 4/2/2015 (with MD Modifications)
FNTI Form No. MD2008 ALTA Expanded Coverage Residential Loan Policy-Current Assessments 4/2/2015 (with MD Modifications)
FNTI Form No. MD2002 ALTA Short Form Residential Loan Policy Revised 12/3/2012 (with MD Modifications)
FNTI Form No. MD2009 ALTA Short Form Residential Loan Policy-Current Violations 4/2/2015 (with MD Modifications)
FNTI Form No. MD2010 ALTA Short Form Expanded Coverage Residential Loan Policy-Assessments Priority 4/2/2015 (with MD Modifications)
FNTI Form No. MD2011 ALTA Short Form Expanded Coverage Residential Loan Policy-Current Assessments 4/2/2015 (with MD Modifications)
FNTI Form No. MD2005 ALTA Residential Limited Coverage Junior Loan Policy 10/18/2012 (with MD Modifications)
FNTI Form No. MD2006 ALTA Short Form Residential Limited Coverage Junior Loan Policy 4/2/2013 (with MD Modifications)
FNTI Form No. MD2012 ALTA Residential Limited Coverage Mortgage Modification Policy 12/01/2014 TC 8/1/2016 (with MD Modifications)

CHAPTER 1 – OWNER’S RATES

1.1 RATES FOR BASIC ALTA OWNER’S OR LEASEHOLD POLICIES

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

The basic premium for original owner's policies shall be calculated as follows, with a minimum premium of \$300.

Liability	Rate
Up to \$250,000	\$5.15 per thousand
\$250,001 to \$500,000	add \$4.40 per thousand
\$500,001 to \$1,000,000	add \$3.75 per thousand
\$1,000,001 to \$5,000,000	add \$2.95 per thousand
\$5,000,001 and higher	add \$1.75 per thousand

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

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

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

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

1.2 REISSUE RATES FOR OWNER’S OR LEASEHOLD POLICIES

If a new owner's or loan policy is to be issued on real property currently insured by an owner's policy issued by any title insurer within the last 10 years, then a reissue rate shall apply up to the face amount of any such owner's policy currently in effect as rounded up to the next thousand. If the amount of owner's title insurance then in effect is to be increased, then the premium for insurance coverage for any amount in excess of the insured amount of the current owner's policy must be calculated in accordance with basic title insurance rates for owner's policies in the applicable premium bracket as shown in the Ch. 1.1 above.

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

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

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

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

Reissue Rates: A purchaser or lessee of the same real property from the current insured owner shall be entitled to the reissue rates calculated as 60% of the standard owner's rates, up to the face amount. The minimum premium based upon reissue rates shall be \$275.00.

1.3 ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE

The ALTA Homeowner's Policy is an owner's policy with enhanced coverage, which is issued only to natural persons (or trustees under inter vivos trusts) on real property improved by an owner-occupied 1-4 family residential dwelling or condominium unit. This policy may also be issued to the Insured under a current standard owner's policy issued by the Company as an "upgrade" to their current policy coverage, upon the surrender of the current policy and payment of an additional premium (see 1.4 below). The rates for the ALTA Homeowner's Policy are calculated at 120% of the standard owner's premium rates. Minimum premium \$360.

The basic rate premium for an original ALTA Homeowners Policy shall be calculated as follows: Multiply the applicable title insurance rate premium for an owner's title insurance policy (see Ch. 1.1) by 120% with a minimum premium of \$360.

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

An existing standard owner's policy may be "upgraded" to an ALTA Homeowner's Policy by surrendering the original owner's policy and paying an additional upgrade premium. The amount of such upgrade premium shall be determined by whether or not the effective date of the policy is to be advanced. (The premium for any increase above the face amount of the existing policy shall be 120% of the basic title insurance rate at the appropriate bracket.)

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

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

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

CHAPTER 2 – LENDER’S RATES

2.1. BASIC TITLE INSURANCE RATES FOR “FIRST MORTGAGES”

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

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

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

Liability	Rate
Up to \$250,000	\$3.36 per thousand
\$250,001 to \$500,000	add \$3.05 per thousand
\$500,001 to \$1,000,000	add \$2.75 per thousand
\$1,000,001 to \$5,000,000	add \$1.90 per thousand
\$5,000,001 and higher	add \$1.26 per thousand

Minimum rate \$300.00

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

If the amount of insurance desired under the mortgage policy is in excess of the original owner's policy or mortgagee's policy, the excess shall be computed at the "First Mortgage" Rates under the applicable bracket or brackets.

2.2. ENHANCED COVERAGE LOAN POLICIES

For enhanced coverage loan policies, the charge shall be 120% of the standard loan coverage rate. Minimum premium \$360.

2.3. REISSUE RATES FOR LOAN POLICIES

If the owner of real property on which a loan policy is to be issued is insured under any current owner's policy with an effective date within the last 10 years, and can produce such policy or a copy thereof at or prior to settlement, then such owner shall be entitled to the reissue title insurance premium rate on a loan policy up to the amount of such owner's policy as set forth below as rounded up to the next thousand.

The reissue title insurance rate for loan policies is applicable to all standard and short form loan policies insuring first mortgages, second mortgages and mortgages securing construction and credit line loans.

The burden of proving eligibility for the reissue title insurance premium for loan policies shall be on the borrower(s) who must produce their owner's policy or a copy of their current owner's title policy for the same real property at or prior to closing. In no event shall the Company or its agents be required to calculate the premium at the reissue insurance rate for loan policies if the borrower fails to produce a copy of a current owner's policy at or before closing.

There shall be no limitation upon the number of times this reissue rate may be applied to a particular property. To the extent that the amount of insurance desired under a loan policy exceeds the amount of the current owner's policy, the premium for the additional insurance coverage shall be computed at the basic title insurance rate for loan policies.

The reissue title insurance rates for loan policies are calculated as 60% of the standard loan rates, based upon and up to the amount of the prior owner's policy, issued within the last 10 years, rounded up to the next thousand. The minimum premium based upon reissue rates shall be \$275.00.

2.4. REFINANCE TITLE INSURANCE RATES FOR 1 TO 4 FAMILY DWELLING UNITS

The 1 to 4 Family Dwelling Unit Refinance Rate for Loan Policies applies to transactions involving improved one-to-four family dwelling units. No current owner's policy is required. Loan proceeds used to finance the acquisition of an interest in the property do not qualify for Residential Refinance Rates.

The rate for original first mortgage title insurance shall be:

Liability	Rate
Up to \$250,000	\$2.05 per thousand
\$250,001 to \$500,000	add \$1.90 per thousand
\$500,001 to \$1,000,000	add \$1.65 per thousand
\$1,000,001 to \$5,000,000	add \$1.30 per thousand
\$5,000,001 and higher	add \$.90 per thousand

Minimum premium \$275.00

2.5. REFINANCE RATES FOR ISSUANCE OF ALTA EXPANDED COVERAGE LOAN POLICY

If the lender requires the issuance of the ALTA Expanded Coverage Residential Loan Policy in a residential refinance transaction involving improved one-to-four family residential properties, the Residential Refinance Rate for Loan Policies applies. The charge shall be 120% with a minimum premium of \$300.

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

2.6. REISSUE TITLE INSURANCE RATES FOR ALL OTHER PROPERTIES (EXCLUDES RESIDENTIAL 1 TO 4 FAMILY DWELLING UNITS)

If the owner of any real property, EXCLUDING RESIDENTIAL 1 TO 4 FAMILY DWELLING UNITS, (This includes but is not limited to commercial, vacant land, multi-family residential, air space, easements and any other interest that is not considered a 1 to 4 Family Residential Dwelling) on which a loan policy is to be issued is insured under any current owner's policy issued by any title insurer licensed by the Maryland Insurance Administration and can produce evidence of such policy (or a copy thereof) prior to settlement, then such owner shall be entitled to the Reissue Title Insurance Rates on a loan policy up to the amount of such owner's policy.

The Reissue Title Insurance Rates for all other properties (EXCLUDING RESIDENTIAL 1 TO 4 FAMILY DWELLING UNITS) is applicable to all standard form loan policies insuring first mortgages, second mortgages and mortgages securing construction and credit line loans.

In all cases, the burden of proving eligibility for the Reissue Title Insurance described in this section shall be on the borrower(s) who must produce evidence of a current owner's title policy for the same real property prior to closing. In no event shall the Company or its agents be required to calculate the premium at the Reissue Title Insurance Rates described in this section if the borrower fails to produce evidence of a current owner's policy before closing. There shall be no limitation upon the number of times this reissue rate may be applied to a particular property. To the extent that the amount of insurance desired under a loan policy exceeds the amount of the current owner's policy, then the premium for insurance coverage for any amount in excess of the insured amount of the current owner's policy must be calculated in accordance with basic title insurance rates for lender's policies in the applicable premium bracket.

The reissue rates for all other properties (excluding 1 to 4 Family Dwelling Units) shall be 120% of the applicable loan rate.

Minimum premium \$200.00

2.7. COMMERCIAL MORTGAGE REFINANCE RATES

For commercial loan transactions a refinance rate is applicable if the borrower shall provide a copy of the -current loan policy issued within ten (10) years of the current application for mortgage title insurance by a title insurance company licensed to do business in the State, or shall provide other documentation/evidence of the purchase of said policy prior to settlement

Such rates apply up to the face amount of the previous policy. If more insurance is desired under a loan policy than was written in the policy which it supplants, the additional coverage must be computed at the original title insurance rates under the brackets applicable to the amount and kind of insurance applied for.

The charge for refinance standard commercial mortgages title insurance shall be 120% of the applicable loan rate.

Minimum premium \$200.00

2.8. LIMITED COVERAGE JUNIOR LOAN POLICY

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

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

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

2.9. RATES FOR SIMULTANEOUS ISSUE OF POLICIES

Owner's and Loan Policies:

If an owner's policy and a loan policy or policies covering the same real property are to be issued simultaneously and bear the same Effective Date, then the applicable rate shall be the basic title insurance rate for owner's policies or the reissue rate, whichever is applicable, plus \$175.00 for each standard loan policy simultaneously issued, and in an amount not to exceed, in the aggregate, the amount of the owner's policy. In the event that the aggregate loan policy coverage exceeds the amount of the owner's policy, then an additional premium, calculated in the appropriate bracket of the basic title insurance rate for loan policies on the amount of additional loan policy coverage, must also be charged. This rate is applicable to purchase money, credit line/home equity and/or construction/development loans.

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

2.10. RATES FOR SIMULTANEOUS ISSUE – First and Second Mortgage Policies:

Where multiple loan policies are issued simultaneously (without the issuance of an owner's title insurance policy), the two loans may be "stacked" rather than computing each separately. The rate is determined by adding the amount of the two mortgages and applying the rate schedule to that sum and adding \$200.00 for the issuance of the additional policy.

2.11. OWNER’S AND LEASEHOLD OWNER’S POLICIES:

Whenever an owner's policy and a leasehold owner's policy covering the same real property are to be issued simultaneously and the amount of the leasehold owner's policy does not exceed the amount of the owner's policy, the rate for the leasehold owner's policy shall be 35% of the rate charged for the owner's policy on the fee simple estate, with a minimum charge of \$200.00.

2.12. SIMULTANEOUS ISSUE RATES FOR ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY

Simultaneous issue rates are likewise applicable when using this loan policy regardless of whether the owner's policy covering the same real property is to be the ALTA Homeowner's Policy or a standard owner's policy. In either case, there shall be an additional \$240.00 charge for a simultaneously issued ALTA Expanded Coverage Residential Loan Policy not in excess of the owner's policy.

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

2.13. ASSIGNMENT OF MORTGAGES

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

The rates for endorsements of mortgage assignments are as follows:

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

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

Minimum Premium \$200.00

2.14. EXTENSIONS OR MODIFICATIONS OF MORTGAGES

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

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

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

Minimum premium \$200.00

2.15. ASSIGNMENT AND EXTENSIONS OR MODIFICATION OF MORTGAGES

If the loan secured by a Mortgage which is currently insured by the company is assigned and renewed by an extension or modification agreement in the same transaction; the assignee of the insured Mortgage, by presenting proof of its purchase of the indebtedness and the recording of an assignment, may obtain an endorsement to a current loan policy or, upon the surrender thereof, a new loan policy, insuring title through the date of the recording of the Assignment, at the rates below.

The rates for endorsement of mortgage assignment plus extension or modification of mortgage are as follows:

LIABILITY	STANDARD RATE
Up to \$250,000	\$3.00 per thousand
\$250,001 to \$500,000	Add \$2.50 per thousand
\$500,001 to \$1,000,000	Add \$2.00 per thousand
\$1,000,001 to \$5,000,000	Add \$1.75 per thousand
\$5,000,001 and higher	Add \$1.50 per thousand

Minimum premium \$200.00

2.16. ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICIES

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

The premium to be charged for an original ALTA Expanded Coverage Loan Policy shall be calculated by multiplying the basic title insurance rate for loan policies set forth in Ch. 2.1 by 140%.

2.17. INSURED CLOSING PROTECTION LETTERS

Closing protection letters shall be issued upon request by the applicable lender, buyer or seller in all transactions where the Company's title insurance policies are issued and where the Company's issuing agent or agency is performing settlement services. The premium for issuing the Closing Protection Letter is \$50.00, and payable in gross to the Company and not subject to commissions or splits.

CHAPTER 3 – FIRST NATIONAL LENDER’S SERVICES REFINANCE RATES

For residential refinance mortgage loan transactions on one to four family properties where the title order is initiated and coordinated with First National Title Insurance Company, some similar unit of the company or one of its agents operating in a similar capacity, any of which must provide a centralized order processing and tracking capability, offer a central point of contact to the client that they are serving, and insure the loan transactions utilizing the ALTA Short Form Residential Loan Policy, the following rates may apply.

Provided that the lender or mortgage broker meets the required minimum* monthly title order openings ordered through FNTI National Lender Services or comparable agency, the following rates will apply:

*The minimum requirement may be waived for a 2 month “introductory” period for new customers with management approval.

LIABILITY	3.1 RATE	3.2 RATE
	100 to 200 policies per month	201 or more policies per month
Up to \$100,000	\$350.00	\$350.00
\$100,001 to \$200,000	\$370.00	\$350.00
\$200,001 to \$250,000	\$395.00	\$380.00
\$250,001 to \$500,000	\$470.00	\$560.00
\$500,001 to \$700,000	\$780.00	\$680.00
\$700,001 to \$1,000,000	\$920.00	\$820.00
\$1,000,001 to \$1,200,000	\$1,045.00	\$945.00
\$1,200,001 to \$1,500,000	\$1,120.00	\$1,020.00
\$1,500,001 to \$1,800,000	\$3,100.00	\$3,000.00
\$1,800,001 to \$2,000,000	\$3,600.00	\$3,500.00

CHAPTER 4 MISCELLANEOUS CHARGES and REPORTING

4.1. REPORTING TRANSACTION CODES

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

4.2. REPORTING FIPS 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. The codes are:

County	Code	County	Code
Allegany	001	Harford	025
Anne Arundel	003	Howard	027
Baltimore	005	Kent	029
Baltimore City	510	Montgomery	031
Calvert	009	Prince Georges	033
Caroline	011	Queen Annes	035
Carroll	013	St Marys	037
Cecil	015	Somerset	039
Charles	017	Talbot	041
Dorchester	019	Washington	043
Frederick	021	Wicomico	045
Garrett	023	Worcester	047

4.3. POLICY ISSUING LIMITS

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

4.4. HOW TO REMIT PREMIUMS

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

First National Title Insurance Company
2400 Dallas Parkway, Suite 580
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.

4.5. MISCELLANEOUS

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

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

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

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

CHAPTER 5 – ENDORSEMENTS

- 5.1 There is no charge for endorsements on residential transactions.
- 5.2 There is no charge for Commercial and/or Land endorsements in the following group.
- ALTA Endorsement Form 1 - 06 Street Assessments (06-17-06)
 - ALTA Endorsement Form 4 - 06 Condominium (10-16-08)
 - ALTA Endorsement Form 4.1 - 06 Condominium (10-16-08)
 - ALTA Endorsement Form 5-06 Planned Unit Development (10-16-08)
 - ALTA Endorsement Form 5.1-06 Planned Unit Development (10-16-08)
 - ALTA Endorsement Form 6-06 Variable Rate Mortgage (10-16-08)
 - ALTA Endorsement Form 6.2 - 06 Variable Rate Mortgage - Negative Amortization (10-16-08)
 - ALTA Endorsement Form 7 - 06 Manufactured Housing Unit (06-17-06)
 - ALTA Endorsement Form 7.1 - 06 Manufactured Housing - Conversion; Loan (06- 17-06)
 - ALTA Endorsement Form 7.2 - 06 Manufactured Housing - Conversion: Owner's (06-17-06)
 - ALTA Endorsement Form 8.1 - 06 Environmental Protection (06-17-06)
 - ALTA Endorsement Form 9 - 06 Restrictions, Encroachments, Minerals (06-17-06)
 - ALTA Endorsement Form 13 - 06 Leasehold - Owners (06-17-06)
 - ALTA Endorsement Form 13.1 - 06 Leasehold – Loan (06-17-06)
 - ALTA JR1- Supplemental Coverage (10-19-96)
 - ALTA JR2- Revolving Credit Variable Rate (10-19-96)
- 5.3 The Commercial and/or Land endorsements in the following group are restricted. The charge for each restricted endorsement in this group is \$50.00.
- ALTA Endorsement Form 9.1 - 06 Restrictions, Encroachments, Minerals-Owner's Policy: Unimproved Land (06-17-06)
 - ALTA Endorsement Form 9.2 - 06 Restrictions, Encroachments, and Minerals - Owner's Policy: Improved Land (06-17-06)
 - ALTA Endorsement Form 9.3 - 06 Restrictions, Encroachments, Minerals - Loan Policy (06-17-06)
 - ALTA Endorsement Form 10 - 06 Assignment (10-16-08)
 - ALTA Endorsement Form 10.1 - 06 Assignment and Date Down (10-16-08)
 - ALTA Endorsement Form 14 - 06 Future Advance - Priority (06-17-06)
 - ALTA Endorsement Form 14.1 -06 Future Advance - Knowledge (06-17-06)
 - ALTA Endorsement Form 14.2 - 06 Future Advance - Letter of Credit (06-17-06)
 - ALTA Endorsement Form 14.3 - 06 Future Advance - Reverse Mortgage (06-17-06)
 - ALTA Endorsement Form 17 - 06 Access and Entry (06-17-06)
 - ALTA Endorsement Form 17.1 -06 Indirect Access and Entry (06-17-06)
 - ALTA Endorsement Form 18 - 06 Single Tax Parcel (06-17-06)
 - ALTA Endorsement Form 18.1 - 06 Multiple Tax Parcel (06-17-06)
 - ALTA Endorsement Form 19 - 06 Contiguity-Multiple Parcels (06-17-06)
 - ALTA Endorsement Form 19.1 - 06 Contiguity-Single Parcel (06-17-06)
 - ALTA Endorsement Form 22-06 Location (06-17-06)
 - ALTA Endorsement Form 22.1 - 06 Location and Map (06-17-06)
 - ALTA Endorsement Form 23-06 Coinsurance (1-8-08) (Rev. 10-16-08)
 - ALTA Endorsement Form 24-06 Doing Business (10-16-08)
 - ALTA Endorsement Form 25-06 Same as Survey (10-16-08)
 - ALTA Endorsement Form 25.1-06 Same as Portion of Survey (10-16-08)
 - ALTA Endorsement Form 26-06 Subdivision (10-16-08)
 - ALTA Endorsement Form 30-06 One to Four Family Shared Appreciation Mortgage Endorsement (7-26-10)

5.4 The Commercial and/or Land endorsements in the following group are restricted. The charge for each of the endorsements in the following group is 25% of the standard premium calculated on the full liability of the policy being endorsed.

- ALTA Endorsement Form 3 - 06 Zoning Unimproved Land (06-17-06)
- ALTA Endorsement Form 3.1 - 06 Zoning - Completed Structure (06-17-06)
- ALTA Endorsement Form 11 - 06 Mortgage Modification (06-17-06)
- ALTA Endorsement Form 12 - 06 Aggregation (06-17-06)
- ALTA Endorsement Form 15 - 06 Non-Imputation - Full Equity Transfer (06-17-06)
- ALTA Endorsement Form 15.1 - 06 Non-Imputation-Additional Insured (06-17-06)
- ALTA Endorsement Form 15.2 - 06 Non-Imputation - Partial Equity Transfer (06-17-06)
- ALTA Endorsement Form 16 - 06 Mezzanine Financing (06-17-06)
- ALTA Endorsement Form 20 - 06 First Loss-Multiple Parcel Transactions (06-17-06)
- ALTA Endorsement Form 27-06 Usury (10-16-08)
- ALTA Endorsement Form 28-06 Easement-Damage or Enforced Removal (10-16- 08) Rev. (2-3-10)
- ALTA Endorsement Form 29-06 Interest Rate Swap Endorsement-Direct Obligation (2-3-10)
- ALTA Endorsement Form 29.1-06 Interest Rate Swap Endorsement-Additional Interest (2-3-10)

Commercial and Land Endorsement Table:

ALTA	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
1	Street Assessments	Lender	N/A	No Charge
3	Zoning - Unimproved Land	Owner or Lender	25% Basic Rate	25% Basic Rate
3.1	Zoning - Completed Structure	Owner or Lender	25% Basic Rate	25% Basic Rate
3.2	Zoning - Land Under Development	Owner or Lender	25% Basic Rate, Maximum \$2,000	25% Basic Rate, Maximum \$2,000
3.3	Zoning - Completed Improvement - Non-Conforming Use	Owner or Lender	20% Basic Rate, Maximum \$2,000	20% Basic Rate, Maximum \$2,000
3.4	Zoning - No Zoning Classification	Owner or Lender	20% Basic Rate, Maximum \$2,000	20% Basic Rate, Maximum \$2,000
4	Condominium (all assessment liens)	Owner or Lender	No Charge	No Charge
4.1	Condominium - Current Assessments	Owner or Lender	No Charge	No Charge
5	Planned Unit Development— Assessments Priority	Owner or Lender	No Charge	No Charge
5.1	Planned Unit Development - Current Assessments	Owner or Lender	No Charge	No Charge
6	Variable Rate Mortgage	Lender	N/A	No Charge
6.2	Variable Rate Mortgage, Negative Amortization	Lender	N/A	No Charge
7	Manufactured Housing Unit	Owner or Lender	N/A	No Charge
7.1	Manufactured Housing Conversion, Loan	Lender	N/A	No Charge
7.2	Manufactured Housing Conversion, Owner's	Owner	No Charge	N/A
8.1	Environmental Protection Lien	Lender	N/A	No Charge
8.2	Environmental Protection Lien	Owner or Lender	10% Basic Rate	10% Basic Rate
9	Restrictions, Encroachments, Minerals - Loan Policy	Lender	N/A	No Charge
9.1	Covenants, Conditions and Restrictions -	Owner	\$50	N/A
9.1	Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	Lender	N/A	\$50
9.2	Covenants, Conditions and Restrictions -	Owner	\$50	N/A
9.3	Covenants, Conditions and Restrictions - Loan	Lender	N/A	\$50

ALTA	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
	Policy			
9.6	Private Rights - Loan	Lender	N/A	\$250
9.6.1	Private Rights - Current Assessments - Loan Policy	Lender	N/A	\$250
9.7	Restrictions, Encroachments, Minerals -	Lender	N/A	10% Basic Rate plus \$50
9.8	Covenants Conditions and Restrictions -	Owner	20% Basic Rate plus \$50	N/A
9.9	Private Rights - Owner's Policy	Owner	\$250	N/A
9.10	Restrictions, Encroachments, Minerals - Current Violations - Loan	Lender	N/A	10% basic rate
10	Assignment	Lender	N/A	\$50
10.1	Assignment and Date Down	Lender	N/A	\$50
11	Mortgage Modification	Lender	N/A	25% Basic Rate
11.1	Mortgage Modification with Subordination	Lender	N/A	20% Basic Rate
11.2	Mortgage Modification with Additional Amount of Insurance	Lender	N/A	20% Basic Rate + additional premium based on amount insured
12	Aggregation - Loan	Lender	N/A	25% Basic Rate
12.1	Aggregation - State Limits - Loan	Lender	N/A	\$250
13	Leasehold - Owner	Owner	No Charge	N/A
13.1	Leasehold - Loan	Lender	N/A	No Charge
14	Future Advance - Priority	Lender	N/A	\$50
14.1	Future Advance - Knowledge	Lender	N/A	\$50
14.2	Future Advance - Letter of Credit	Lender	N/A	\$50
14.3	Future Advance - Reverse Mortgage	Lender	N/A	\$50
15	Nonimputation - Full Equity Transfer	Owner	25% Basic Rate	25% Basic Rate
15.1	Nonimputation - Additional Insured	Owner	25% Basic Rate	N/A
15.2	Nonimputation - Partial Equity Transfer	Owner	25% Basic Rate	N/A
16	Mezzanine Financing	Owner	25% Basic Rate	N/A
17	Access and Entry	Owner or Lender	\$50	\$50
17.1	Indirect Access and Entry	Owner or Lender	\$50	\$50

ALTA	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
17.2	Utility Access	Owner or Lender	10% Basic Rate, Maximum \$500	10% Basic Rate, Maximum \$500
18	Single Tax Parcel	Owner or Lender	\$50	\$50
18.1	Multiple Tax Parcel - Easements	Owner or Lender	\$50	\$50
18.2	Multiple Tax Parcel	Owner or Lender	\$50	\$50
18.3	Single Tax Parcel and ID	Owner or Lender	\$75	\$75
19	Contiguity, Multiple Parcels	Owner or Lender	\$50	\$50
19.1	Contiguity, Single Parcel	Owner or Lender	\$50	\$50
19.2	Contiguity - Specified Parcels	Owner or Lender	20% Basic Rate	20% Basic Rate
20	First Loss, Multiple Parcel Transactions	Lender	N/A	25% Basic Rate
22	Location	Owner or Lender	\$50	\$50
22.1	Location and Map	Owner or Lender	\$50	\$50
23	Co-Insurance, Single Policy	Owner or Lender	\$50	\$50
23.1	Co-Insurance - Multiple Policies	Owner or Lender	35% Basic Rate	35% Basic Rate
24	Doing Business	Lender	N/A	\$50
25	Same as Survey	Owner or Lender	\$50	\$50
25.1	Same as Portion of Survey	Owner or Lender	\$50	\$50
26	Subdivision	Owner or Lender	\$50	\$50
27	Usury	Lender	N/A	25% Basic Rate
28	Easement - Damage or Enforced Removal	Owner or Lender	25% Basic Rate	25% Basic Rate
28.1	Encroachments - Boundaries and Easements	Owner or Lender	20% Basic Rate	10% Basic Rate, Minimum \$50
28.2	Encroachments - Boundaries and Easements - Described Improvements	Owner or Lender	20% Basic Rate	10% Basic Rate, minimum \$50
28.3	Encroachments - Boundaries and Easements - Land Under Development	Owner or Lender	Residential: \$50; Commercial \$200	Residential: \$50; Commercial \$200
29	Interest Rate Swap - Direct Obligation	Lender	N/A	25% Basic Rate

ALTA	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
29.1	Interest Rate Swap - Additional Interest	Lender	N/A	25% Basic Rate
29.2	Interest Rate Swap - Direct Obligation - Defined Amount	Lender	N/A	10% Basic Rate
29.3	Interest Rate Swap - Additional Interest - Defined Amount	Lender	N/A	10% Basic Rate plus Basic Rate on the increased liability
30	One to Four Family Shared Appreciation	Lender	N/A	\$50
30.1	Commercial Participation Interest	Lender	N/A	10% Basic Rate
31	Severable Improvements	Lender	N/A	10% Basic Rate
32	Construction Loan - Loss of Priority	Lender	N/A	\$1.50 per \$1000 based on upon the advance or aggregate advances. Upon compliance with Underwriter's requirements regarding disbursements, \$1.50 per \$1,000 based on the advance or aggregate advances up to \$500,000 and \$1 per thousand over \$500,000.
32.1	Construction Loan - Loss of Priority - Direct Payment	Lender	N/A	\$1.50 per \$1000 based on upon the advance or aggregate advances. Upon compliance with Underwriter's requirements regarding disbursements, \$1.50 per \$1,000 based on the advance or aggregate advances up to \$500,000 and \$1 per thousand over \$500,000.
32.2	Construction Loan - Loss of Priority - Insured's Direct Payment	Lender	N/A	\$1.50 per \$1000 based on upon the advance or aggregate advances. Upon compliance with Underwriter's requirements regarding disbursements, \$1.50 per \$1,000 based on the advance or aggregate advances up to \$500,000 and \$1 per thousand over \$500,000.
33	Disbursement	Lender	N/A	\$85
34	Identified Risk Coverage	Owner or Lender	Underwriter to determine charge.	Underwriter to determine charge.

ALTA	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
35	Minerals and Other Subsurface Substances - Buildings	Owner or Lender	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000
35.1	Minerals and Other Subsurface Substances - Improvements	Owner or Lender	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000
35.2	Minerals and Other Subsurface Substances - Described Improvements	Owner or Lender	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000
35.3	Minerals and Other Subsurface Substances - Land Under Development	Owner or Lender	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000
36	Energy Project - Leasehold/Easement - Owner's	Owner	\$100	N/A
36.1	Energy Project - Leasehold/Easement - Loan	Lender	N/A	\$100
36.2	Energy Project - Leasehold - Owner's	Owner	\$100	N/A
36.3	Energy Project - Leasehold - Loan	Lender	N/A	\$100
36.4	Energy Project - Covenants, Conditions and Restrictions - Land Under Development Owner's	Owner	20% Basic Rate plus \$50	N/A
36.5	Energy Project - Covenants, Conditions and Restrictions - Land Under Development Loan	Lender	N/A	20% Basic Rate plus \$50
36.6	Energy Project - Encroachments	Owner or Lender	20% Basic Rate	10% Basic Rate, Minimum \$50
36.7	Energy Project - Fee Estate - Owner's Policy	Owner	\$100	N/A
36.8	Energy Project - Fee Estate - Loan Policy	Lender	N/A	\$100
37	Assignment of Rents or Leases	Lender	N/A	\$50
38	Mortgage Tax	Lender	N/A	\$50
39	Policy Authentication	Owner or Lender	N/C	N/C
40	Tax Credit - Owner's Policy	Owner	10% Basic Rate	N/A

ALTA	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
40.1	Tax Credit - Defined Amount - Owner's Policy	Owner	10% Basic Rate	N/A
41	Water - Buildings	Owner or Lender	10% Basic Rate, maximum \$1,000	10% Basic Rate, maximum \$1,000
41.1	Water - Improvements	Owner or Lender	10% Basic Rate, maximum \$1,000	10% Basic Rate, maximum \$1,000
41.2	Water - Described Improvements	Owner or Lender	10% Basic Rate, maximum \$1,000	10% Basic Rate, maximum \$1,000
41.3	Water - Land Under Development	Owner or Lender	10% Basic Rate, maximum \$1,000	10% Basic Rate, maximum \$1,000
42	Commercial Lender Group Endorsement	Lender	N/A	No charge up to 1 year, \$50 after 1 year.
43	Anti-Taint	Lender	N/A	\$50
44	Insured Mortgage Recording - Loan	Lender	N/A	N/C
45	Pari Passu Mortgage - Loan Policy	Lender	N/A	N/C
46	Option	Owner or Lender	N/C	N/C
JR1	Endorsement to ALTA Residential Limited Coverage Junior Loan Policy - Supplemental Coverage	Lender	N/A	No Charge
JR2	Endorsement to ALTA Residential Limited Coverage Junior Loan Policy - Future Advance, Revolving Credit/Variable Rate	Lender	N/A	No Charge

FNTI	Description	Owner or Lender	Charge on Owners Policy	Charge on Loan Policy
FNTI 206	Removes Arbitration Requirement		Market Rate	Market Rate
FNTI 207	General Endorsement		Market Rate	No Charge