

MISSISSIPPI

TITLE INSURANCE RATES AND RULES MANUAL

For use in all Counties of Mississippi
Effective November 11, 2022



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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 Mississippi. 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 –OWNER’S PREMIUM RATES SCHEDULE

The rates listed herein are applicable to Mississippi only. Policy rates should be rounded up to the nearest \$1,000.00 to compute premiums.

The minimum premium charged for policies is \$75.00, except where otherwise noted.

1.1 Owner’s and Leasehold Owner’s and Reverse Mortgage Policy

	Per Thousand
Up to \$100,000.00 of liability written	4.00
Over \$100,000.00 and up to \$1,000,000.00	3.00
Over \$1,000,000.00 and up to \$10,000,000.00, add	2.00
Over \$10,000,000.00 and up to \$15,000,000.00, add	1.50
Over \$15,000,000.00, add	1.25

Minimum premium - \$75

1.2 Re-Issue Rate Owner’s and Leasehold Owner’s and Reverse Mortgage Policy

	Per Thousand
Up to \$100,000.00 of liability written	2.40
Over \$100,000.00 and up to \$1,000,000.00	1.80
Over \$1,000,000.00 and up to \$10,000,000.00,	1.20
Over \$10,000,000.00 and up to \$15,000,000.00,	0.90
Over \$15,000,000.00, add	0.75

Minimum premium - \$75

Note: Reissue rates apply up to the face amount of the prior Owner’s Policy when a new Owner’s or Leasehold Owner’s policy is to be issued. If a prior mortgage policy is outstanding and an Owner’s or Leasehold Owner’s policy is to be issued, the reissue rate shall apply up to the amount of the balance due on the prior insured mortgage.

1.3 ALTA Homeowner’s Policy

	Per Thousand
Up to \$100,000.00 of liability written	4.50
Over \$100,000.00 and up to \$1,000,000.00	3.50
Over \$1,000,000.00 and up to \$10,000,000.00, add	2.75
Over \$10,000,000.00 and up to \$15,000,000.00, add	2.50
Over \$15,000,000.00, add	1.75

Minimum premium - \$75

NOTE: Property must be improved with a newly built or previously owned one to four family residential dwelling or condominium units. This policy amount increases 10% each year for five years, up to 150% of the original insurance coverage.

CHAPTER 2 –LENDER’S PREMIUM RATES SCHEDULE

2.1 Original Rate, Lender’s and Leasehold Lender’s Policy

	Per Thousand
Up to \$100,000.00 of liability written	3.00
Over \$100,000.00 and up to \$1,000,000.00, add	2.50
Over \$1,000,000.00 and up to \$10,000,000.00, add	1.50
Over \$10,000,000.00 and up to \$15,000,000.00, add	1.25
Over \$15,000,000.00, add	1.00

Minimum premium - \$75

Note: A policy can be issued for an amount up to 120% of the principal debt in order to reimburse for interest, foreclosure costs, and other related expenses. If secured by an adjustable rate mortgage, an amount up to 150% of the principal debt can be insured. No issuance or reissue of policies insuring less than the principal debt.

2.2 Reissue Rate Lender’s and Leasehold Lender’s Policy

	Per Thousand
Up to \$100,000.00 of liability	1.80
Over \$100,000.00 and up to \$1,000,000.00	1.50
Over \$1,000,000.00 and up to \$10,000,000.00, add	0.90
Over \$10,000,000.00 and up to \$15,000,000.00, add	0.75
Over \$15,000,000.00, add	0.60

Minimum premium - \$75

NOTE: Applies up to the face amount of the prior Owner’s Policy when a new Mortgage or Leasehold Mortgage policy is to be issued. If a prior mortgage policy is outstanding and a Mortgage or Leasehold Mortgage policy is to be issued, the reissue rate shall apply up to the balance due on the prior mortgage.

2.3 ALTA Expanded Coverage Residential Loan Policy

	Per Thousand
Up to \$100,000.00 of liability	3.50
Over \$100,000.00 and up to \$1,000,000.00	3.00
Over \$1,000,000.00 and up to \$10,000,000.00	2.00
Over \$10,000,000.00 and up to \$15,000,000.00	1.75
Over \$15,000,000.00	1.50

Minimum premium - \$75

2.4 Re-issue Rate, Expanded Coverage Residential Loan Policy

	Per Thousand
Up to \$100,000.00 of liability	2.10
Over \$100,000.00 and up to \$1,000,000.00	1.80
Over \$1,000,000.00 and up to \$10,000,000.00	1.20
Over \$10,000,000.00 and up to \$15,000,000.00	1.05
Over \$15,000,000.00	0.90

Minimum premium - \$75

2.5 Assignment and Extension, mortgages

When a FNTI insured mortgage is assigned, each successor may obtain endorsement to the existing policy at no additional charge

2.6 Mortgage Modification

When a FNTI insured mortgage is modified, the mortgagee may obtain an endorsement extending the effective date of the policy to include the date of the modification agreement. If the insurance is for an amount up to the unpaid principal of the original mortgage, use the rates listed below. Any amount in excess of the unpaid principal of the original mortgage shall be charged at the regular Mortgage Policy rate under the applicable bracket.

	Per Thousand
\$100,000.00 or less liability on unpaid principal	1.00
Over \$100,000.00 liability on unpaid principal	0.50

Minimum premium - \$75

2.7 Re-issue Rates

If the liability under the prior policy is less than that of the new policy, the following formula shall be used:

- 1) Calculate the prior policy premium using the regular rates and brackets for that type of policy.
- 2) The reissue credit shall be 40% of this prior policy premium.
- 3) Calculate the new policy premium using the regular rates and brackets for that type of policy.
- 4) Subtract the reissue credit from the new premium amount. This is discounted reissue rate for the new policy.

If the liability under the prior policy is equal to or greater than liability under the new policy, the following formula shall be used:

- 1) Calculate the new policy premium according to the regular rates and brackets for this type of policy.
- 2) The new policy premium will be 60% of the rates as calculated above.

NOTE: Prior policy must have been issued within 10 years of the new policy. The prior policy charge must have been for the regular rate for that type of policy. If a special or unpublished rate was used, the reissue credit is not available. Any policy used for reissue credit must be of the same kind as the new policy being issued.

2.8 Simultaneous Issuance, Leasehold Policy

The fee for the simultaneous issuance of a Leasehold Policy, along with an Owner's Policy, is 30% of the rate on the original Owner's Policy for the amount not in excess of the Owner's Policy amount. Any amount in excess of the Owner's Policy amount shall be charged at the regular Owner's Policy rate for the applicable bracket. The minimum premium shall be \$100.00.

2.8.1 Simultaneous Issuance of Owner's and Mortgage Policy

The Owner's Policy shall be for the full value of the property, at the regular Owner's Policy rate. The Loan Policy coverage shall cost \$50.00 for the amount that does not exceed the Owner's Policy coverage amount. Any Loan Policy amount in excess of that shall be for the regular Loan Policy premium rate as applicable in that dollar-amount bracket. There is no simultaneous rate available for first and second mortgage transactions.

2.9 Policy Rate on Equity Line Mortgages

Same as the standard Mortgage Policy rate.

2.10 Construction Loan Policy Rate

	<u>Per Thousand</u>
Flat Rate (\$75.00 minimum)	\$1.00

Upon request, FNTI will issue a Construction Loan Policy in connection with transactions involving a construction mortgage. Such policies will be valid for no more than 2 years. Should the Lender seek to convert the Construction Loan Policy to a permanent policy at the end of the construction period, the following applies:

- If the new loan is with the same lender as was used for the Construction Loan, then the applicable Mortgage Policy Rate is used with the Construction Loan Policy charge given as a credit.
- If a different lender is used, no credit for the Construction Loan Policy charge is given. The applicable Mortgage Policy Rate shall be used.

If a construction loan policy is issued simultaneously with an Owner’s Policy, a simultaneous rate of \$50.00 shall be charged for the loan amount not exceeding the Owner’s Policy amount. Any amount in excess of the Owner’s Policy amount shall be charged a rate of \$1.00 per \$1,000.00 of coverage.

2.11 ALTA Residential Limited Coverage Junior Loan Policy and Short Form Residential Limited Coverage Junior Loan Policy

\$75.00 for policies up to \$200,000.00 of coverage. Policies will not be available for coverage exceeding \$200,000.00. Not available for first mortgages or the refinancing of first mortgages. Reissue rates are not offered for these policies.

2.12 Mortgage Modification Guarantee / Alta Residential Limited Coverage Mortgage Modification Policy

The premium charge for A Mortgage Modification Guarantee or 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

2.13 Substitution Loan Rates

When Borrower refinances and substitutes a loan using the same property and lender as was used in the original loan, and the property was insured by a company authorized to do business in Mississippi: The new mortgage policy will be charged at the substitution loan rate for an amount not in excess of the unpaid principal on the original mortgage. Any coverage in excess of the unpaid principal of the original loan shall be charged at the regular Mortgage Policy rate under the applicable bracket.

The minimum premium is \$75.00. The substitution loan rates are as follows:

Age of Original Loan	Rate
3 years or less	30% of original rate
Above 3 years, up to 4 years	40% of original rate
Above 4 years, up to 5 years	50% of original rate
Above 5 years, up to 6 years	60% of original rate

Above 6 years, up to 7 years	70% of original rate
Above 7 years, up to 8 years	80% of original rate
Above 8 years, up to 9 years	90% of original rate
Over 9 years	100% of original rate

**2.14 Owner's Policy Rate Where Property Acquired as Satisfaction of Debt
(Deed in Lieu of Foreclosure)**

When FNTI's insured Lender acquires title to property by foreclosure or voluntary conveyance of title, and purchases an Owner's Policy, the rates listed below, up to the face amount of the prior Mortgage Policy shall apply.

Up to \$100,000.00 liability, a rate equal to 60% of the original Owner's Policy rate shall apply. Liability exceeding \$100,000.00 will have the rates below applied to the excess amount.

Age of Prior Loan Policy	Rate
1 year or less	20% of the original Owner's Policy rate
1-2 years	25% of the original Owner's Policy rate
2-3 years	30% of the original Owner's Policy rate
3-4 years	35% of the original Owner's Policy rate
4 years or more	40% of the original Owner's Policy rate
The minimum premium is \$100.00	

CHAPTER 3 – C ENTRALIZED REFINANCE RATES

3.1 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.

3.2 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
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 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
\$1,250,001 - \$1,500,000	\$895
\$1,500,001 - \$2,000,000	\$1,050

Rates include customarily issued endorsements.

3.3 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	\$1050

Rates include customarily endorsements.

CHAPTER 4– BUILDER, DEVELOPER, AND INVESTOR RATES

4.1 Developer's Rate

	Per Thousand
Up to \$100,000.00 of liability written	2.10
Over \$100,000.00 and up to \$1,000,000.00	1.20

Rate is available to developers and/or builders building condominium units, or lots in a subdivision, when:

- The condominium or subdivision contains five or more lots/units.
- The builder/developer has owner's title insurance for the development property.

This rate applies to all lots/units sold by the original developer/builder, even if the total value of the lots/units sold generally exceeds the total amount of the prior Owner's Policy.

CHAPTER 5– MISCELLANEOUS CHARGES

5.1 Closing Protection Letter

The price for a closing protection letter is \$50.00 for each closing protection letter issued in a transaction. The collected charge shall be remitted in its entirety to the insurer.

CHAPTER 6 – ENDORSEMENTS

Endorsement	Rate
ALTA Form No.: 1-06 Street Assessments	No Charge
ALTA Form No.: 3 Zoning Unimproved Land	25% Standard Premium
ALTA Form No.: 3.1 Zoning-Completed Structure	25% Standard Premium
ALTA Form No.: 3.2 Zoning – Land Under Development	\$100
ALTA Form No.: 3.3 Zoning - Completed Improvement - Non-Conforming Use	\$100
ALTA Form No.: 3.4 Zoning - No Zoning Classification	\$100
ALTA Form No.: 4 Condominium – Assessments Priority	No Charge
ALTA Form No.: 4.1 Condominium – Current Assessments	No Charge
ALTA Form No.: 5-06 Planned Unit Development – Assessments Priority	No Charge
ALTA Form No.: 5.1-06 Planned Unit Development – Current Assessments	No Charge
ALTA Form No.: 6 Variable Rate Mortgage	No Charge
ALTA Form No.: 6.2 Variable Rate Mortgage - Negative Amortization	No Charge
ALTA Form No.: 7-06 Manufactured Housing Unit	\$500
ALTA Form No.: 7.1 Manufactured Housing - Conversion: Loan	\$500
ALTA Form No.: 7.2 Manufactured Housing - Conversion: Owner's	\$500
ALTA Form No.: 8.1 Environmental Protection Lien	No Charge
ALTA Form No.: 8.2-06 Commercial Environmental Protection Lien	\$50
ALTA Form No.: 9-06 Restrictions, Encroachments, Minerals – Loan Policy	\$50
ALTA Form No.: 9.1-06 Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy	\$50
ALTA Form No.: 9.2-06 Covenants, Conditions and Restrictions – Improved Land – Owner's Policy	\$50
ALTA Form No.: 9.3-06 Covenants, Conditions and Restrictions – Loan Policy	\$50
ALTA Form No.: 9.6-06 Private Rights – Loan Policy	10% of premium charge; \$50 minimum
ALTA Form No.: 9.6.1-06 Private Rights - Current Assessments - Loan Policy	10% of premium charge; \$50 minimum
ALTA Form No.: 9.7-06 Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy	10% of premium charge; \$50 minimum
ALTA Form No.: 9.8-06 Covenants Conditions and Restrictions – Land Under Development – Owner's Policy	10% of premium charge; \$50 minimum
ALTA Form No.: 9.9-06 Private Right – Owner's Policy	10% of premium charge; \$50 minimum
ALTA Form No.: 9.10-06 Restrictions, Encroachments, Minerals – Current Violations – Loan Policy	10% of premium charge; \$50 minimum
ALTA Form No.: 10 Assignment	\$50
ALTA Form No.: 10.1 Assignment and Date Down 7-1-2021	\$50
ALTA Form No.: 11 Mortgage Modification	25% Standard Premium
ALTA Form No.: 11.1 Mortgage Modification with Subordination	25% Standard Premium
ALTA Form No.: 11.2 Mortgage Modification with Additional Amount of Insurance	25% Standard Premium plus Standard Premium for Addition Liability Amount
ALTA Form No.: 12 Aggregation – Loan Policy	25% Standard Premium

Endorsement	Rate
ALTA Form No.: 12.1 Aggregation – State Limits - Loan Policy	25% Standard Premium
ALTA Form No.: 13-06 Leasehold – Owner’s	No Charge
ALTA Form No.: 13.1-06 Leasehold – Loan	No Charge
ALTA Form No.: 14 Future Advance Priority	\$50.00
ALTA Form No.: 14.1 Future Advance Knowledge	\$50.00
ALTA Form No.: 14.2 Future Advance - Letter of Credit	\$50.00
ALTA Form No.: 14.3 Future Advance Reverse Mortgage	\$50.00
ALTA Form No.: 15-06 Non-Imputation - Full Equity Transfer	25% Standard Premium
ALTA Form No.: 15.1-06 Non-Imputation - Additional Insured	25% Standard Premium
ALTA Form No.: 15.2-06 Non-Imputation - Partial Equity Transfer	25% Standard Premium
ALTA Form No.: 16-06 Mezzanine Financing	25% Standard Premium
ALTA Form No.: 17-06 Access and Entry	\$50.00
ALTA Form No.: 17.1-06 Indirect Access and Entry	\$50.00
ALTA Form No.: 17.2-06 Utility Access	\$50.00
ALTA Form No.: 18-06 Single Tax Parcel	\$50.00
ALTA Form No.: 18.1-06 Multiple Tax Parcel – Easements	\$50.00
ALTA Form No.: 18.2-06 Multiple Tax Parcel	\$50.00
ALTA Form No.: 18.3-06 Single Tax Parcel and ID	\$50.00
ALTA Form No.: 19-06 Contiguity - Multiple Parcels	\$100.00
ALTA Form No.: 19.1-06 Contiguity - Single Parcel	\$100.00
ALTA Form No.: 19.2-06 Contiguity - Specified Parcels	\$100.00
ALTA Form No.: 20-06 First Loss - Multiple Parcel Transactions	25% Standard Premium
ALTA Form No.: 22-06 Location	\$50.00
ALTA Form No.: 22.1-06 Location and Map	\$50.00
ALTA Form No.: 23-06 Coinsurance – Single Policy	\$50.00
ALTA Form No.: 23.1 Co-Insurance - Multiple Policies	\$100.00
ALTA Form No.: 24-06 Doing Business	\$50.00
ALTA Form No.: 25-06 Same as Survey	\$50.00
ALTA Form No.: 25.1-06 Same as Portion of Survey	\$50.00
ALTA Form No.: 26 Subdivision	\$50.00
ALTA Form No.: 27 Usury	25% Standard Premium
ALTA Form No.: 28-06 Easement - Damage or Enforced Removal	25% Standard Premium
ALTA Form No.: 28.1 Encroachments – Boundaries and Easements	25% Standard Premium
ALTA Form No.: 28.2-06 Encroachments – Boundaries and Easements	25% Standard Premium
ALTA Form No.: 28.3-06 Encroachments - Boundaries and Easements - Described Improvements and Land Under Development	25% Standard Premium
ALTA Form No.: 29-06 Interest Rate Swap Endorsement - Direct Obligation	25% Standard Premium
ALTA Form No.: 29.1-06 Interest Rate Swap - Additional Interest	25% Standard Premium
ALTA Form No.: 29.2-06 Interest Rate Swap Endorsement - Direct Obligation - Defined Amount	25% Standard Premium
ALTA Form No.: 29.3-06 Interest Rate Swap Endorsement - Additional Interest - Defined Amount	25% Standard Premium
ALTA Form No.: 30 Shared Appreciation Mortgage	\$50
ALTA Form No.: 30.1 Commercial Participation Interest	\$0.20 Per Thousand
ALTA Form No.: 31-06 Severable Improvements Endorsement	25% Standard Premium
ALTA Form No.: 32 Construction Loan	25% Standard Premium

Endorsement	Rate
ALTA Form No.: 32.1 Construction Loan - Direct Payment	25% Standard Premium
ALTA Form No.: 32.2 Construction Loan – Insured’s Direct Payment	25% Standard Premium
ALTA Form No.: 33-06 Disbursement Endorsement	\$50
ALTA Form No.: 34-06 Identified Risk Coverage	25% Standard Premium
ALTA Form No.: 34.1 Identified Exception and Identified Risk Coverage	\$100
ALTA Form No.: 35-06 Minerals and Other Subsurface Substances – Buildings	25% Standard Premium
ALTA Form No.: 35.1-06 Minerals and Other Subsurface Substances – Improvements	25% Standard Premium
ALTA Form No.: 35.2-06 Minerals and Other Subsurface Substances – Described Improvements	25% Standard Premium
ALTA Form No.: 35.3-06 Minerals and Other Subsurface Substances – Land Under Development	25% Standard Premium
ALTA Form No.: 36-06 Energy Project – Leasehold/Easement – Owner’s	25% Standard Premium
ALTA Form No.: 36.1-06 Energy Project – Leasehold/Easement – Loan	25% Standard Premium
ALTA Form No.: 36.2-06 Energy Project – Leasehold – Owner’s	25% Standard Premium
ALTA Form No.: 36.3-06 Energy Project – Leasehold – Loan	25% Standard Premium
ALTA Form No.: 36.4-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner’s	25% Standard Premium
ALTA Form No.: 36.5-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	25% Standard Premium
ALTA Form No.: 36.6-06 Energy Project – Encroachments	25% Standard Premium
ALTA Form No.: 36.7-06 Energy Project – Fee Estate – Owner’s Policy	25% Standard Premium
ALTA Form No.: 36.8-06 Energy Project – Fee Estate – Loan Policy	25% Standard Premium
ALTA Form No.: 37-06 Assignment of Rents or Leases	\$50
ALTA Form No.: 38-06 Mortgage Tax	\$50
ALTA Form No.: 39-06 Policy Authentication	\$25
ALTA Form No.: 40-06 Tax Credit - Owner's Policy	10% of premium charge; \$50 minimum
ALTA Form No.: 40.1-06 Tax Credit - Defined Amount - Owner’s Policy	10% of premium charge; \$50 minimum
ALTA Form No.: 41-06 Water – Buildings	25% Standard Premium
ALTA Form No.: 41.1-06 Water – Improvements	25% Standard Premium
ALTA Form No.: 41.2-06 Water – Described Improvements	25% Standard Premium
ALTA Form No.: 41.3-06 Water – Land Under Development	25% Standard Premium
ALTA Form No.: 42-06 Commercial Lender Group	\$100
ALTA Form No.: 43-06 Anti-Taint	\$100
ALTA Form No.: 44-06 Insured Mortgage Recording	\$50
ALTA Form No.: 45-06 Pari Passu Mortgage – Loan Policy	\$100
ALTA Form No.: 46-06 Option	\$100
ALTA Form No.: 47.1-06 Operative Law - Loan Policy 4-2-2021	\$50
ALTA Form No.: 47.2-06 Operative Law - Homeowner's Policy 4-2-2021	\$50
ALTA Form No.: 47.3-06 Operative Law - Expanded Coverage Residential Loan Policy 4-2-2021	\$50
ALTA Form No.: 47-06 Operative Law - Owner's Policy 4-2-2021	\$50
ALTA Form No.: 48 Tribal Waivers and Consents	\$250
ALTA Limited Pre-Foreclosure Policy - Date-Down Endorsement	\$100
ALTA Form No.: JR1	No Charge

Endorsement	Rate
ALTA Form No.: JR2	No Charge
FNTI Form No. 206 Deletion of Arbitration 8-18-2017	No Charge
FNTI Form No. 207 Multi-Purpose Endorsement 4-6-2020	Call for pricing; Based on risk assumed