

# MISSOURI

## TITLE INSURANCE RATES AND RULES MANUAL

For use in all Counties of Missouri  
Effective September 1, 2021



**FIRST  
NATIONAL**™  
TITLE INSURANCE COMPANY

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## GENERAL RULES

### A. APPLICABILITY

This manual is filed by First National Title Insurance Company, "First National", with the Missouri Department of Insurance, Financial Institutions and Professional Registration in accordance with 381.181 RS Mo (supp.1987), 4 CRS 190 - 20.01(0)1. The rates and charges for title insurance herein are specifically for land located in Missouri 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 are expressed in increments of \$100 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 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.

### 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. 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.

**J. INSPECTIONS**

A physical inspection of the property by a representative or designee of the insuring company to determine facts that are not matters of record and which are insured against in policies or endorsements.

**K. INTENTIONALLY DELETED**

**L. PARCEL DEFINITIONS**

- (a) Property in the same tract, subdivision or section, title to which is vested in one owner, is considered being one parcel and the charge is the schedule rate applicable.
- (b) Property in the same or different tract, subdivision or section, title to which is vested in separate owners, is considered to be separate parcels and the schedule rate is charged on each separate ownership.
- (c) Property in different tracts, subdivisions or sections, title to which is vested in one owner, is considered to be separate parcels and in addition to the schedule charge for the policy, a minimum charge of \$50.00 is made for each such separate parcel. This \$50.00 minimum charge does not apply if separate parcels in different tracts, subdivision, or sections abut to form one parcel.

**M. FORMS AND DEFINITIONS**

- ALTA: American Land Title Association
- CLTA: California Land Title Association
- Company or FNTI: First National Title Insurance Company
- Basic Rate: The rates contained in the Basic Rate Schedules attached to the manual.
- 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
- ALTA Expanded Coverage Residential Loan Policy - Assessments Priority 4-2-2015
- ALTA Expanded Coverage Residential Loan Policy - Current Assessments 4-2-2015
- ALTA Short Form Residential Loan Policy - Current Violations 4-2-2015
- ALTA Short Form Expanded Coverage Residential Loan Policy - Assessments Priority 4-2-2015
- ALTA Short Form Expanded Coverage Residential Loan Policy - Current Assessments 4-2-2015

<b>American Land Title Association Forms</b>
FNTI Form No. CPL-S-MO ALTA Closing Protection Letter - Single Transaction - Adopted 12/1/2015 Revised 12/1/2018 (with MO Modifications)
FNTI Form No. MOCOM16 ALTA Commitment Adopted 8/1/2016 Technical Correction 4/2/2018 (with MO Modifications)
FNTI Form No. MOSFCOM17 ALTA Short Form Commitment Adopted 12/1/2017 Technical Correction 4/2/2018 (with MO Modifications)
FNTI Form No. MO1000 ALTA Owner's Policy 6/17/2006 (with MO Modifications)
FNTI Form No. MO1001 ALTA Homeowner's Policy of Title Insurance 12/2/2013 (with MO Modifications)
FNTI Form No. MO1776 ALTA US Policy 12/3/2012 (with MO Modifications)
FNTI Form No. MO2000 ALTA Loan Policy 6/17/2006 (with MO Modifications)
FNTI Form No. MO2007 ALTA Expanded Coverage Residential Loan Policy-Assessments Priority 4/2/2015 (with MO Modifications)
FNTI Form No. MO2008 ALTA Expanded Coverage Residential Loan Policy-Current Assessments 4/2/2015 (with MO Modifications)
FNTI Form No. MO2002 ALTA Short Form Residential Loan Policy Revised 12/3/2012 (with MO Modifications)

<b>American Land Title Association Forms</b>
FNTI Form No. MO2009 ALTA Short Form Residential Loan Policy-Current Violations 4/2/2015 (with MO Modifications)
FNTI Form No. MO2010 ALTA Short Form Expanded Coverage Residential Loan Policy-Assessments Priority 4/2/2015 (with MO Modifications)
FNTI Form No. MO2011 ALTA Short Form Expanded Coverage Residential Loan Policy-Current Assessments 4/2/2015 (with MO Modifications)
FNTI Form No. MO2005 ALTA Residential Limited Coverage Junior Loan Policy 10/18/2012 (with MO Modifications)
FNTI Form No. MO2006 ALTA Short Form Residential Limited Coverage Junior Loan Policy 4/2/2013 (with MO Modifications)
FNTI Form No. MO2012 ALTA Residential Limited Coverage Mortgage Modification Policy 12-01-14 TC 8-1-16 (with MO Modifications)
FNTI Form No. MO2013 ALTA Limited Pre-Foreclosure Policy 12/3/2012 (with MO Modifications)

<b>First National Title Insurance Company Forms</b>
FNTI Form No. MO3006 ALTA Recorded Document Guarantee (10-3-90)
FNTI Form No. MI4008 Chain of Title Guarantee
FNTI Form No. MI4009 Master Residential Equity Loan Policy
FNTI Form No. MI4010 Master Enhanced Residential Equity Loan Policy

## N. RISK RATE CHART

Description of Risk Amount	Original Title Insurance for Owners and Leasehold Owners Policies (per \$1,000)	Reissue Title Insurance for Owners and Leasehold Owners Policies (per \$1,000)	ALTA Homeowners Policy of Title Insurance	Title Insurance for Conversion of Contract Purchaser's and Leasehold Policies (per \$1,000)	Original Title Insurance for Loan Policies (per \$1,000)	Reissue Title Insurance for Loan Policies (per \$1,000)	Title Insurance for Owners or Leasehold Policies upon acquisition in satisfaction of debt (per \$1,000)	Title Insurance for Substitution Loans (Refinance) (per \$1,000)	Simultaneous Issue Policies (Actual Amount not per \$1,000)	Title Insurance for Builders/Developers (Subdivision Rates) (per \$1,000)
Up to \$50,000 of Liability Written	\$1.40	\$0.85	\$1.61	\$0.85	\$1.00	\$0.60	\$0.85	\$0.60	\$4.00	\$0.85
Over \$50,000 and up to \$100,000 add	\$1.20	\$0.75	\$1.38	\$0.75	\$0.80	\$0.48	\$0.75	\$0.48	\$4.00	\$0.75
Over \$100,000 and up to \$500,000 add	\$0.80	\$0.60	\$0.92	\$0.60	\$0.70	\$0.42	\$0.60	\$0.42	\$4.00	\$0.60
Over \$500,000 and up to \$1,000,000 add	\$0.75	\$0.60	\$0.92	\$0.60	\$0.60	\$0.40	\$0.60	\$0.40	\$4.00	\$0.60
Over \$1,000,000 and up to \$5,000,000 add	\$0.60	\$0.60	\$0.92	\$0.60	\$0.50	\$0.40	\$0.60	\$0.40	\$4.00	\$0.60
Over \$5,000,000 and up to \$10,000,000 add	\$0.40	\$0.40	\$0.46	\$0.40	\$0.40	\$0.40	\$0.40	\$0.40	\$4.00	\$0.40
Over \$10,000,000 add	\$0.35	\$0.35	\$0.46	\$0.35	\$0.35	\$0.35	\$0.35	\$0.35	\$4.00	\$0.35
Minimum Premiums	\$4.00	\$4.00	\$5.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00

## CHAPTER 1 – OWNER’S INSURANCE

### 1.1. ORIGINAL TITLE INSURANCE RATES FOR OWNER’S OR LEASEHOLD POLICIES

An Owner’s policy, insuring a fee simple estate, will not be issued for less than the full insurable value of the land and improvements, if any, which constitute real estate. A policy insuring a leasehold estate will not be issued for less than the full insurable value of the leasehold estate.

The rate for original owner’s or leasehold insurance shall be:

<b>Liability Amount</b>	<b>Rate</b>
Up to \$50,000	\$1.40 per thousand
\$50,001 to \$100,000	Add \$1.20 per thousand
\$100,001 to \$500,000	Add \$0.80 per thousand
\$500,001 to \$1,000,000	Add \$0.75 per thousand
\$1,000,001 to \$5,000,000	Add \$0.60 per thousand
\$5,000,001 to \$10,000,000	Add \$0.40 per thousand
\$10,000,001 and up	Add \$0.35 per thousand
Minimum Premium	\$4.00

NOTE: To compute any rate on a fractional thousand of insurance (except as to minimum rate), round up to the next \$100 mark and multiply such fractional thousand by the rate per thousand applicable.

### 1.2. REISSUE TITLE INSURANCE RATES FOR OWNER’S OR LEASEHOLD POLICIES

The Reissue rates are applicable when prior policies of title insurance were issued. The prior policy issued by First National, or another qualified title insurer, must have insured substantially the same property.

<b>Liability Amount</b>	<b>Rate</b>
Up to \$50,000	\$0.85 per thousand
\$50,001 to \$100,000	Add \$0.75 per thousand
\$100,001 to \$5,000,000	Add \$0.60 per thousand
\$5,000,001 to \$10,000,000	Add \$0.40 per thousand
\$10,000,001 and up	Add \$0.35 per thousand
Minimum Premium	\$4.00

### 1.3. SIMULTANEOUS ISSUANCE OF OWNER’S AND LEASEHOLD POLICIES

When owner’s policies are issued simultaneously to both the owner and the lessee, the charge for both policies shall be the applicable rate in Ch 1.1 based upon the amount of the larger policy, plus \$4 for each additional policy.



#### 1.4. ALTA HOMEOWNER'S POLICY

<b>Liability Amount</b>	<b>Rate</b>
Up to \$50,000	\$1.61 per thousand
\$50,001 to \$100,000	Add \$1.38 per thousand
\$100,001 to \$500,000	Add \$0.92 per thousand
\$500,001 to \$1,000,000	Add \$0.92 per thousand
\$1,000,001 to \$5,000,000	Add \$0.92 per thousand
\$5,000,001 to \$10,000,000	Add \$0.46 per thousand
\$10,000,001 and up	Add \$0.46 per thousand
Minimum Premium	\$5.00

#### 1.5. ALTA U.S. POLICY FORM

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

## CHAPTER 2 – LENDER’S INSURANCE

### 2.1. ORIGINAL TITLE INSURANCE RATES FOR FIRST MORTGAGES

Liability Amount	Rate
Up to \$50,000	\$1.00 per thousand
\$50,001 to \$100,000	Add \$0.80 per thousand
\$100,001 to \$500,000	Add \$0.70 per thousand
\$500,001 to \$1,000,000	Add \$0.60 per thousand
\$1,000,001 to \$5,000,000	Add \$0.50 per thousand
\$5,000,001 to \$10,000,000	Add \$0.40 per thousand
\$10,000,001 and up	Add \$0.35 per thousand
Minimum Premium	\$4.00

### 2.2. REISSUE TITLE INSURANCE FOR FIRST MORTGAGES

The Reissue rates are applicable when prior policies of title insurance were issued. The prior policy issued by First National, or another qualified title insurer, must have insured substantially the same property.

Liability Amount	Rate
Up to \$50,000	\$0.60 per thousand
\$50,001 to \$100,000	Add \$0.48 per thousand
\$100,001 to \$500,000	Add \$0.42 per thousand
\$500,001 to \$10,000,000	Add \$0.40 per thousand
\$10,000,001 and up	Add \$0.35 per thousand
Minimum Premium	\$4.00

### 2.3. SUBSTITUTION RATES FOR FIRST MORTGAGES

Liability Amount	Rate
Up to \$50,000	\$0.60 per thousand
\$50,001 to \$100,000	Add \$0.48 per thousand
\$100,001 to \$500,000	Add \$0.42 per thousand
\$500,001 to \$10,000,000	Add \$0.40 per thousand
\$10,000,001 and up	Add \$0.35 per thousand
Minimum Premium	\$4.00

### 2.4. SIMULTANEOUS ISSUANCE OF MORTGAGE AND OWNER’S POLICIES

When mortgage and owner’s policies are issued simultaneously the charge for both policies shall be the applicable rate based upon the amount of the larger policy, plus \$4 for each additional policy.

**2.5. LIMITED COVERAGE JUNIOR LOAN POLICY**

The ALTA Residential Limited Coverage Junior Loan Policy may only be issued in connection with a junior mortgage to be secured by a one-to-four family residence or condominium. The charge for an ALTA Residential Limited Coverage Junior Loan Policy shall be as shown below and not to exceed a liability of \$300,000. Minimum premium \$110.

<b>Liability Amount</b>	<b>Rate</b>
Up to \$100,000	\$110
\$100,001 to \$130,000	\$160
\$130,001 to \$160,000	\$190
\$160,001 to \$200,000	\$220
\$200,001 to \$300,000	\$275

**2.6. CLOSING PROTECTION LETTERS**

The rate for closing protection mandated by Sections 381.022.5 RS Mo and 381.022.6 RS Mo for lenders and buyers shall be \$25 per real estate transaction and for sellers shall be \$25 per real estate transaction. For rate calculation purposes a sale and concurrent purchase money mortgage financing shall be considered a single transaction which will result in total closing protection charges of \$50.00, where settlement services are provided by an Issuing Agent of the Company.

## CHAPTER 3 – MISCELLANEOUS POLICIES

### 3.1. TITLE INSURANCE FOR OWNER’S OR LEASEHOLD OWNER’S POLICIES UPON ACQUISITION IN SATISFACTION OF DEBT

The following reissue rate for a mortgagee acquiring title shall apply when the insured under a mortgage title policy acquires title by foreclosure or by voluntary conveyance in extinguishment of debt and makes application for an owner’s policy. Said reissue rate shall apply up to an amount to the face of such previous mortgage title policy upon presentation of such mortgagee title policy. Full rate as per schedule in force will be charged for excess insurance requested.

Liability Amount	Rate
Up to \$50,000	\$0.85 per thousand
\$50,001 to \$100,000	Add \$0.75 per thousand
\$100,001 to \$5,00,000	Add \$0.60 per thousand
\$5,000,001 to \$10,000,000	Add \$0.40 per thousand
\$10,000,001 and up	Add \$0.35 per thousand
Minimum Premium	\$4.00

### 3.2. CONVERSION OF CONTRACT FOR DEED VENDEE’S POLICY ON ONE-TO-FOUR FAMILY RESIDENCE TO FEE SIMPLE OWNER’S POLICY

When and if an insured under an outstanding Contract for Deed Vendee’s policy issued by the Company is given a Warranty Deed from the vendor, the vendee may surrender the existing Vendee’s policy and apply for a fee simple owner’s policy. The rate for such policy will be the same as for a new owner’s policy less the amount of premium already previously paid for the Vendee’s policy.

### 3.3. TITLE INSURANCE FOR BUILDER/DEVELOPER (SUBDIVISION RATES)

Liability Amount	Rate
Up to \$50,000	\$0.85 per thousand
\$50,001 to \$100,000	Add \$0.75 per thousand
\$100,001 to \$5,000,000	Add \$0.60 per thousand
\$5,000,001 to \$10,000,000	Add \$0.40 per thousand
\$10,000,001 and up	Add \$0.35 per thousand
Minimum Premium	\$4.00

### 3.4. ASSIGNMENT OR EXTENSION OF MORTGAGE LOANS

Endorsement for the purpose of extending coverage to an assignee of a mortgage or extension of mortgage terms to the mortgagee, will be issued for the amount of \$15.00

**3.5. MASTER RESIDENTIAL EQUITY LOAN POLICY AND MASTER ENHANCED RESIDENTIAL EQUITY LOAN POLICY**

Both the Master Residential Equity Loan Policy and the Master Enhanced Residential Equity Loan Policy are master policies with individual coverage certificates or electronic confirmations of coverage issued for each property and loan to be insured.

The charge for issuing a certificate for this policy shall be:

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

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

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

**3.6. ALTA RESIDENTIAL LIMITED COVERAGE MODIFICATION POLICY**

The premium charge shall be:

<b>Liability Amount</b>	<b>Rate</b>
\$0-\$1,000,000	\$125
\$1,000,001 - \$1,500,000	\$250
\$1,500,001 - \$2,000,000	\$350

For each \$500,000, or part thereof, of liability above \$2,000,000 up to \$20,000,000; add \$100

## CHAPTER 4 – GUARANTEES

### 4.1. ALTA RECORDED DOCUMENT GUARANTEE

The Premium for a recorded document guarantee with an amount of insurance of \$25,000 is:

**4.1.1.** \$250 when issued in conjunction with an Owner's Policy or a Loan Policy.

**4.1.2.** \$500 when NOT issued in conjunction with an Owner's Policy or a Loan Policy.

Only the Company, NOT an agent of the Company, may issue the ALTA Recorded Document Guarantee. No ALTA Recorded Document Guarantee shall be issued other than in the amount of \$25,000.

### 4.2. CHAIN OF TITLE GUARANTEE

A Chain of Title Guarantee is used to insure a search contains all the documents found in the local recorder's office that affect the Parcel referenced in the Guarantee. The Rate for a Chain of Title Guarantee is \$50 for a maximum guarantee amount of \$25,000.

## CHAPTER 5 – CENTRALIZED REFINANCE RATES

### 5.1. CENTRALIZED REFINANCE RATES

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Liability Amount	Centralized Refinance Rate
\$1 - \$100,000	\$90
\$100,001 to \$200,000	\$160
\$200,001 to \$250,000	\$195
\$250,001 to \$500,000	\$370
\$500,001 to \$1,000,000	\$670
\$1,000,001 to \$1,500,000	\$920

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

- The loan is not in excess of \$1,500,000.00;
- 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;
- the loan proceeds must be used to refinance an existing loan secured by the same property; Electronic and Paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
- the new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&Rs, easements, minerals, mineral rights or survey matters.

**Note 1:** Not applicable to construction loans or loan policies issued concurrently with owner's policies.

**Note 2:** There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

**Note 3:** No agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's management to do so for each lender.

## CHAPTER 6 – REPORTING CODES AND INSTRUCTIONS

### 6.1. REPORTING TRANSACTION CODES

The section and subsection numbers of this manual are the codes to be used in reporting and calculating the premium for each transaction. Where one section refers to another for the rates, the section which most accurately describes the transaction should be used. If the premium consists of a combination of transactions (e.g. Ch. 1.1 plus 2.4), all transaction codes should be typed or written at the top of Schedule A or the first page other than the jacket of each insuring form, or on a separate document attached to each insuring form. Simultaneously issued policies should be listed together for reporting.

### 6.2. COUNTY CODES

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

Code	County
001	Adair
003	Andrew
005	Atchison
007	Audrain
009	Barry
011	Barton
013	Bates
015	Benton
017	Bollinger
019	Boone
021	Buchanan
023	Butler
025	Caldwell
027	Callaway
029	Camden
031	Cape Girardeau
033	Carroll
035	Carter
037	Cass
039	Cedar
041	Chariton
043	Christian
045	Clark
047	Clay
049	Clinton
051	Cole
053	Cooper
055	Crawford
057	Dade

Code	County
059	Dallas
061	Daviess
063	De Kalb
065	Dent
067	Douglas
069	Dunklin
071	Franklin
073	Gasconade
075	Gentry
077	Greene
079	Grundy
081	Harrison
083	Henry
085	Hickory
087	Holt
089	Howard
091	Howell
093	Iron
095	Jackson
097	Jasper
099	Jefferson
101	Johnson
103	Knox
105	Laclede
107	Lafayette
109	Lawrence
111	Lewis
113	Lincoln
115	Linn

Code	County
117	Livingston
119	McDonald
121	Macon
123	Madison
125	Maries
127	Marion
129	Mercer
131	Miller
133	Mississippi
135	Moniteau
137	Monroe
139	Montgomery
141	Morgan
143	New Madrid
145	Newton
147	Nodaway
149	Oregon
151	Osage
153	Ozark
155	Pemiscot
157	Perry
159	Pettis
161	Phelps
163	Pike
165	Platte
167	Polk
169	Pulaski
171	Putnam
173	Ralls

Code	County
175	Randolph
177	Ray
179	Reynolds
181	Ripley
183	St Charles
185	St Clair
186	Ste. Genevieve
187	St Francois
189	St Louis
195	Saline
197	Schuyler
199	Scotland
201	Scott
203	Shannon
205	Shelby
510	St Louis City
207	Stoddard
209	Stone
211	Sullivan
213	Taney
215	Texas
217	Vernon
219	Warren
221	Washington
223	Wayne
225	Webster
227	Worth
229	Wright



### **6.3. 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](http://www.FNTI.com)).

### **6.4. 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 200, Plano, Texas 75093

Premium remittances must be based on the total title insurance premium paid by the consumers and include the transaction type, the base premium, and any endorsements and the corresponding premiums.

## CHAPTER 7 – ENDORSEMENTS

The following endorsements are available in the state of Missouri at no additional charge.

<b>Endorsement No.</b>	<b>Description</b>
<b>ALTA 1-06</b>	Street Assessments-Loan Policy
<b>ALTA 3-06</b>	Zoning – Unimproved Landowner’s or Loan Policy
<b>ALTA 3.1-06</b>	Zoning – Completed Structure-Owner’s or Loan Policy
<b>ALTA 3.2-06</b>	Zoning – Land Under Development- Owner’s or Loan Policy
<b>ALTA 3.3-06</b>	Zoning – Completed Structure, Non- conforming use-Owner’s or Loan Policy
<b>ALTA 3.4-06</b>	Zoning –No Zoning Classification- Owner’s or Loan Policy
<b>ALTA 4-06</b>	Condominium-Assessments Priority 12-1-2016
<b>ALTA 4.1-06</b>	Condominium-Owner’s or Loan Policy
<b>ALTA 5.1-06</b>	Planned Unit Development-Owner’s or Loan Policy
<b>ALTA 6-06</b>	Variable Rate Mortgage-Loan Policy
<b>ALTA 6.2-06</b>	Variable Rate Mortgage – Negative Amortization-Loan Policy
<b>ALTA 7-06</b>	Manufactured Housing Unit-Owner’s or Loan Policy
<b>ALTA 7.1-06</b>	Manufactured Housing Unit – Conversion-Loan Policy
<b>ALTA 7.2-06</b>	Manufactured Housing Unit – Conversion-Owner’s Policy
<b>ALTA 8.1-06</b>	Environmental Protection Lien- Loan Policy
<b>ALTA 8.2-06</b>	Commercial Environmental Protection Lien-Owner’s or Loan Policy
<b>ALTA 9-06</b>	Covenants, Conditions & Restrictions- Loan Policy
<b>ALTA 9.1-06</b>	Covenants, Conditions & Restrictions Unimproved Land-Owner’s Policy
<b>ALTA 9.2-06</b>	Covenants, Conditions & Restrictions Improved Land-Owner’s Policy
<b>ALTA 9.3-06</b>	Covenants, Conditions & Restrictions-Loan Policy
<b>ALTA 9.6-06</b>	Private Rights-Loan Policy
<b>ALTA 9.6.1-06</b>	Private Rights-Current Assessments- Loan Policy
<b>ALTA 9.7-06</b>	Restrictions, Encroachments, Minerals - Land Under Development-Loan Policy
<b>ALTA 9.8-06</b>	Covenants, Conditions & Restrictions - Land Under Development- Owner’s Policy
<b>ALTA 9.9-06</b>	Private Rights-Owner’s Policy
<b>ALTA 9.10-06</b>	Restrictions, Encroachments, Minerals - Current Violations-Loan Policy
<b>ALTA 10-06</b>	Assignment-Loan Policy
<b>ALTA 10.1-06</b>	Assignment and Date Down-Loan Policy
<b>ALTA 11-06</b>	Mortgage Modification- Loan Policy
<b>ALTA 11.1-06</b>	Mortgage Modification with Subordination-Loan Policy
<b>ALTA 11.2-06</b>	Mortgage Modification with Additional Amount of Insurance-Loan Policy
<b>ALTA 12-06</b>	Aggregation-Loan Policy

<b>ALTA 12.1-06</b>	Aggregation – State Limits-Loan Policy
<b>ALTA 13-06</b>	Leasehold-Owner’s Policy
<b>ALTA 13.1-06</b>	Leasehold-Loan Policy
<b>ALTA 14-06</b>	Future Advance – Priority-Loan Policy
<b>ALTA 14.1-06</b>	Future Advance – Knowledge-Loan Policy
<b>ALTA 14.2-06</b>	Future Advance – Letter of Credit-Loan Policy
<b>ALTA 14.3-06</b>	Future Advance - Reverse Mortgage- Loan Policy
<b>ALTA 15-06 1</b>	Non-Imputation – Full Equity Transfer- Owner’s Policy
<b>ALTA 15.1-06</b>	Non-Imputation – Additional Insured- Owner’s Policy
<b>ALTA 15.2-06</b>	Non-Imputation – Partial Equity Transfer-Owner’s Policy
<b>ALTA 16-06</b>	Mezzanine Financing-Owner’s Policy
<b>ALTA 17-06</b>	Access and Entry-Owner’s or Loan Policy
<b>ALTA 17.1-06</b>	Indirect Access and Entry-Owner’s or Loan Policy
<b>ALTA 17.2-06</b>	Utility Access-Owner’s or Loan Policy
<b>ALTA 18-06</b>	Single Tax Parcel-Owner’s or Loan Policy
<b>ALTA 18.1-06</b>	Multiple Tax Parcel-Owner’s or Loan Policy
<b>ALTA 18.2-06</b>	Multiple Tax Parcel-Owner’s or Loan Policy
<b>ALTA 18.3-06</b>	Single Tax Parcel and ID-Owner’s or Loan Policy
<b>ALTA 19-06</b>	Contiguity – Multiple Parcels-Owner’s or Loan Policy
<b>ALTA 19.1-06</b>	Contiguity – Single Parcels-Owner’s or Loan Policy
<b>ALTA 19.2-06</b>	Contiguity – Specified Parcels-Owner’s or Loan Policy
<b>ALTA 20-06</b>	First Loss – Multiple Parcel Transaction- Loan Policy
<b>ALTA 22-06</b>	Location-Owner’s or Loan Policy
<b>ALTA 22.1-06</b>	Location and Map-Owner’s or Loan Policy
<b>ALTA 23-06</b>	Coinurance – Single Policy-Owner’s and Loan Policy
<b>ALTA 23.1-06</b>	Co-Insurance-Owner’s or Loan Policy
<b>ALTA 24-06</b>	Doing Business-Loan Policy
<b>ALTA 25-06</b>	Same as Survey-Owner’s or Loan Policy
<b>ALTA 25.1-06</b>	Same as Portion of Survey-Loan Policy
<b>ALTA 26-06</b>	Subdivision--Owner’s or Loan Policy
<b>ALTA 27-06</b>	Usury-Loan Policy *(requires approval on non-commercial property only)
<b>ALTA 28-06</b>	Easement – Damage or Enforced Removal-Owner’s and Loan Policy
<b>ALTA 28.1-06</b>	Encroachments – Boundaries and Easements-Owner’s or Loan Policy
<b>ALTA 28.2-06</b>	Encroachments – Boundaries and Easements – Described Improvements-Owner’s or Loan Policy
<b>ALTA 28.3-06</b>	Encroachments-Boundaries and Easements-Described Improvements and Land Under Development-Owner’s or Loan Policy
<b>ALTA 29-06</b>	Interest Rate Swap – Direct Obligation- Loan Policy
<b>ALTA 29.1-06</b>	Interest Rate Swap – Additional Interest- Loan Policy
<b>ALTA 29.2-06</b>	Interest Rate Swap – Direct Obligation – Defined Amount-Loan Policy

<b>ALTA 29.3-06</b>	Interest Rate Swap – Additional Interest – Defined Amount-Loan Policy
<b>ALTA 30-06</b>	Shared Appreciation Mortgage-Loan Policy
<b>ALTA 30.1-06</b>	Commercial Participation Interest-Loan Policy
<b>ALTA 31-06</b>	Severable Improvements-Loan Policy
<b>ALTA 32-06</b>	Construction Loan – Pending Disbursement-Loan Policy
<b>ALTA 32.1-0*</b>	Construction Loan – Loss of Priority – Direct Payment- Loan Policy
<b>ALTA 32.2-06</b>	Construction Loan – Loss of Priority – Insured’s Direct Payment-Loan Policy
<b>ALTA 33-06</b>	Disbursement Endorsement-Loan Policy
<b>ALTA 34-06</b>	Identified Risk Coverage-Owner’s or Loan Policy
<b>ALTA 35-06</b>	Minerals and Other Subsurface Substances – Buildings-Owner’s or Loan Policy
<b>ALTA 35.1-06</b>	Minerals and Other Subsurface Substances – Improvements-Owner’s or Loan Policy
<b>ALTA 35.2-06</b>	Minerals and Other Subsurface Substances – Described Improvements- Loan Policy
<b>ALTA 35.3-06</b>	Minerals and Other Subsurface Substances – Land Under Development- Loan Policy
<b>ALTA 36-06</b>	Energy Project – Leasehold/Easement- Owner’s Policy
<b>ALTA 36.1-06</b>	Energy Project – Leasehold/Easement- Loan Policy
<b>ALTA 36.2-06</b>	Energy Project – Leasehold-Owner’s Policy
<b>ALTA 36.3-06</b>	Energy Project – Leasehold-Loan Policy
<b>ALTA 36.4-06</b>	Energy Project – Covenants, Conditions & Restrictions – Land Under Development-Owner’s Policy
<b>ALTA 36.5-06</b>	Energy Project – Covenants, Conditions & Restrictions – Land Under Development- Loan Policy
<b>ALTA 36.6-06</b>	Energy Project – Encroachments-Loan Policy
<b>ALTA 36.7-06</b>	Energy Project – Fee Estate-Owner’s Policy
<b>ALTA 36.8-06</b>	Energy Project – Fee Estate-Loan Policy
<b>ALTA 37-06</b>	Assignment of Rents and Leases-Loan Policy
<b>ALTA 38-06</b>	Mortgage Tax-Loan Policy
<b>ALTA 39-06</b>	Policy Authorization-Owner’s or Loan Policy
<b>ALTA 40-06</b>	Tax Credit-Owner’s Policy
<b>ALTA 40.1-06</b>	Tax Credit – Defined Amount-Owner’s Policy
<b>ALTA 41-06</b>	Water – Buildings-Loan Policy
<b>ALTA 41.1-06</b>	Water – Improvements-Owner’s or Loan Policy
<b>ALTA 41.2-06</b>	Water – Described Improvements- Owner’s or Loan Policy
<b>ALTA 41.3-06</b>	Water – Land Under Improvement- Owner’s or Loan Policy
<b>ALTA 42-06</b>	Commercial Lender Group-Loan Policy
<b>ALTA 43-06</b>	Anti-Taint-Loan Policy
<b>ALTA 44-06</b>	Insured Mortgage Recording-Loan Policy
<b>ALTA 45-06</b>	Pari Passu Mortgage-Loan Policy
<b>ALTA 46-06</b>	Option-Owner’s
<b>ALTA Form 47.1-06</b>	Operative Law - Loan Policy 4-2-2021

<b>ALTA Form 47.2-06</b>	Operative Law - Homeowner's Policy 4-2-2021
<b>ALTA Form 47.3-06</b>	Operative Law - Expanded Coverage Residential Loan Policy 4-2-2021
<b>ALTA Form 47-06</b>	Operative Law - Owner's Policy 4-2-2021
<b>ALTA Form JR1</b>	JR1 Endorsement 8-1-2012
<b>ALTA Form JR2</b>	JR 2 Future Advance 8-1-2012
<b>ALTA Limited Pre-Foreclosure Date-Down</b>	Limited Pre-Foreclosure Date-Down 12-3-2012
<b>FNTI Form No. 206</b>	Deletion of Arbitration 8-18-2017
<b>FNTI Form No. 207</b>	Multi-Purpose Endorsement 4-6-2020
<b>FNTI Form No. 208</b>	Solar Endorsement 8-5-2020
<b>FNTI Form No. 246</b>	Electrical Generation and Transmission Facilities Endorsement 6-1-2021
<b>FNTI Form No. 247</b>	Wind Farm Leasehold and Easement Endorsement (ALTA 13-06 Modified) 6-1-2021
<b>FNTI Form No. 248</b>	Zoning Endorsement (ALTA 3.1-06 Modified) 6-1-2021
<b>FNTI Form No. 249</b>	Single Integrated Project Access and Entry 6-1-2021
<b>FNTI Form No. 250</b>	Contiguity Endorsement 6-1-2021