

NEBRASKA

TITLE INSURANCE RATES AND RULES MANUAL

For use in all Counties of Nebraska
Effective July 31, 2023



Table of Contents

GENERAL RULES	2
A. <i>APPLICABILITY</i>	2
B. <i>COMPUTATION OF RATES</i>	2
C. <i>AMOUNT OF INSURANCE</i>	2
D. <i>INCREASED LIABILITY</i>	2
E. <i>ROUNDING PREMIUMS</i>	2
F. <i>RISK RATE</i>	2
G. <i>COMMITMENT FOR TITLE INSURANCE</i>	2
H. <i>DEFINITIONS</i>	2
CHAPTER 1 – RATES FOR POLICIES OF TITLE INSURANCE	4
1.1 <i>ORIGINAL ISSUE</i>	4
1.2 <i>ALTA HOMEOWNER’S POLICY OF TITLE INSURANCE</i>	4
1.3 <i>INCREASED LIABILITY</i>	5
1.4 <i>COPIES</i>	5
1.5 <i>CANCELLATIONS</i>	5
1.6 <i>CONSTRUCTION LOANS</i>	5
1.7 <i>LEASEHOLD</i>	5
1.8 <i>SIMULTANEOUS ISSUANCE</i>	5
1.9 <i>SALE OF VENDORS INTEREST</i>	6
1.10 <i>REFINANCE RATE</i>	6
1.11 <i>SUBDIVISION RATE</i>	6
1.12 <i>STANDARD MORTGAGEEE’S ASSURANCE OF RECORD TITLE (SMART POLICY)</i>	7
1.13 <i>CLOSING PROTECTION LETTER</i>	7
1.14 <i>MORTGAGE MODIFICATION GUARANTEE AND ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY</i>	8
CHAPTER 2 - BULK CENTRALIZED REFINANCE RATES	9
2.1 <i>BULK CENTRALIZED REFINANCE RATE (100 order minimum)</i>	9
2.2 <i>BULK CENTRALIZED REFINANCE RATE (300 order minimum)</i>	10
CHAPTER 3 - ENDORSEMENTS	11

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 Nebraska. 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 – RATES FOR POLICIES OF TITLE INSURANCE

1.1 ORIGINAL ISSUE

For Cass, Douglas, Sarpy, Washington, Dodge, and Lancaster Counties the basic charge for an original owner’s, loan, or leasehold policy shall be \$150.00 for coverage up to \$20,000.00. The charge for coverage over \$20,000.00 shall be as follows:

	Per Thousand
Over \$20,001 and up to \$50,000 add	\$3.50
Over \$50,001 and up to \$100,000 add	\$3.00
Over \$100,001 and up to \$1,000,000 add	\$2.00
Over \$1,000,001 and up to \$5,000,000 add	\$1.50
Over \$5,000,001 and up to \$10,000,000 add	\$1.10
Over \$10,000,001 and up add	\$0.90

An owner’s policy (10-17-92 or 6-17-06) and a loan policy (10-17-92 and 6-17-06) insuring the lender shall be written simultaneously for 100% of the basic charge for the larger policy plus \$75.00 for the smaller policy.

For all other counties in the State of Nebraska the basic charge for an original owner’s, loan, or leasehold policy shall be \$150.00 for coverage up to \$5,000.00. The charge for coverage over \$5,000.00 shall be as follows:

	Per Thousand
Over \$5001 and up to \$50,000 add	\$3.50
Over \$50,001 and up to \$100,000 add	\$3.00
Over \$100,001 and up to \$1,000,000 add	\$2.00
Over \$1,000,001 and up to \$5,000,000 add	\$1.50
Over \$5,000,001 and up to \$10,000,000 add	\$1.10
Over \$10,000,001 and up add	\$0.90

An owner’s policy (10-17-92 or 6-17-06) and a loan policy (10-17-92 or 6-17-06) insuring the lender shall be written simultaneously for 100% of the basic charge for the larger policy plus \$75.00 for the smaller policy.

1.2 ALTA HOMEOWNER’S POLICY OF TITLE INSURANCE

This policy provides additional coverages to those contained in the Company’s regularly issued owner’s policy.

Basic rate for coverage up to \$10,000... \$175.00

	Per Thousand
Over \$10,001 and up to \$50,000 add	\$4.25
Over \$50,001 and up to \$100,000 add	\$3.75
Over \$100,001 and up to \$1,000,000 add	\$2.75
Over \$1,000,001 and up to \$5,000,000 add	\$2.25
Over \$5,000,001 and up to \$15,000,000 add	\$1.75
Over \$15,000,001 and up add	\$1.25

1.3 INCREASED LIABILITY

The charge for increased liability shall be the difference between the basic charge for the amount of the insurance shown in the initial policy and the basic charge for the ultimate amount of insurance issued at the appropriate charge for the type of insurance involved, with a minimum fee of \$10. If the effective date of the policy is changed, an additional charge shall be made in the amount of \$20.

1.4 COPIES

Copies of lost policies in which no additional insurance is given may be furnished at the discretion of the issuing company for \$100.00 each. The policy must contain this statement: This policy is issued in lieu of lost Policy No. _____ which is hereby cancelled.

1.5 CANCELLATIONS

Commitments to insure are issued only upon the receipt of an order for a policy of title insurance. After the issuance of the commitment to insure, if the record discloses that the commitment has been acted upon by recordation of deed, mortgage, or other instruments, or if acted upon by unrecorded document or documents, apply the original issue charge. However, if the applicant cancels or no documents have been recorded and no actions have been taken by the expiration date of the commitment, a minimum charge of \$25.00 plus extra service charges, if any shall be charged. The entire charge may be canceled if it is apparent that through error the customer has entered duplicate orders either with the same or competing companies, or if the order is canceled prior to commencement of the search.

1.6 CONSTRUCTION LOANS

A construction loan policy and permanent loan policy insuring mortgages by the same borrower on the same property shall be issued for a combined charge of 100% of the original issue charge for the larger policy. This combination shall include an original commitment to insure the construction loan, a commitment to insure or endorsement to the previous commitment issued subsequent to the recording of the construction mortgage, a construction loan policy, a commitment to insure the permanent mortgage and the permanent loan policy. The initial premium charge shall be payable upon the issuance of a lot policy, Construction Loan Policy, or Owner's Policy and any additional premium due shall be payable upon issuance of the permanent Loan Policy and Owner's Policy.

The premium paid for the issuance of the lot policy and construction loan and owner's policies shall be credited toward any premium due the company for the permanent Loan Policy and Owner's Policies on the same property. It is not necessary for the borrower, owner or the lender to be the same on the permanent loan as the construction loan for this credit to apply. The credit shall be available one time only and expires three (3) years after the issue date of the Construction Loan Policy.

1.7 LEASEHOLD

Owner's policies insuring a leasehold estate shall not be issued for less than the aggregate of the rentals payable under the primary term of the lease or the fair market value of the lease property, whichever is less. Loan policies insuring a leasehold loan shall be issued at the rates applicable to loan policies upon a fee simple, subject to the reduction provided for the simultaneous issuance of policies.

1.8 SIMULTANEOUS ISSUANCE

When owner's policies insuring a fee simple estate and a leasehold estate covering identical land are issued simultaneously, the charge for the larger policy shall be 100% of the basic charge. The

charge for the other policy shall be 30% of the basic charge calculated upon the face amount of the smaller policy with a minimum of \$35. When an owner's policy is issued insuring a fee simple estate in land only and an owner's policy is issued insuring a leasehold estate in the land and a fee in the improvements (where the ownership of the improvements is separated from ownership of the land), the charge shall be computed on the total amount of the two policies added together and shall be 100% of the basic charge.

1.8.1 Simultaneous Issuance of Owners and Loan Policies

An owners and standard coverage loan policy or an extended coverage loan policy insuring the lender will be written simultaneously for 100% of the basic rate calculated on the amount of the larger policy plus \$75.00 for the smaller policy. The applicant shall comply with such requirements as the company may make.

1.9 SALE OF VENDORS INTEREST

The sale of the vendor's interest in a land contract may be insured for less than the value of the property. The policy must be issued in the amount of the full consideration paid for the vendor's interest with a charge for that amount calculated at one hundred percent (100%) of the basic rate.

1.10 REFINANCE RATE

When the same owner of real property acquires a new loan on the same property by a first mortgage or first deed of trust, the premium charge shall be 60% of the basic rate for the face amount of the new policy up to the amount of the previous first mortgage or deed of trust. Any liability in excess of the previously secured amount will be at the full basic rate. This rate shall not apply to a second mortgage or any other mortgage or deed of trust not in a first priority position. A copy of the previous first mortgage or deed of trust shall be retained in the agent's file to support the issuance of this rate.

1.11 SUBDIVISION RATE

During the five year period following recording of an approval final plat of subdivision of a parcel or tract of land containing at least fifteen (15) buildable lots, the title insurance premium for these lots shall be based on a "subdivision rate."

The filing of a modified or altered plat will not extend the five year period. The original filing date of the approved plat for purposes of this rate cannot be extended for any reason. A copy of the recorded plat must be in each agent's master file of the subdivision, which the subdivision rate is issued on. The rate so charged will be seventy percent (70%) of the filed basic rate in effect at the time of the policy issue date for amounts of insurance up to \$1,000,000. The premium as to any amount of insurance in excess of \$1,000,000 will be at one hundred percent (100%) of the filed basic rate then in effect. The minimum premium for a transaction under this filing shall be seventy-five dollars (\$75). Policies with an effective date more than five years after the recording of the approved final plat will not be eligible for the subdivision rate. The subdivision rate shall only be applicable to (1) policies issued insuring unimproved (not built upon) lots, (2) policies issued during initial construction, (3) policies issued covering the initial sale of an improved (built upon) lot where the improvements have never been occupied, except under any early occupancy agreement, (4) the initial policies issued to a builder or developer covering financing on the initial improvements, and (5) policies issued covering permanent financing for the owner of an unimproved lot upon completion of the initial improvements on said lot. Both residential and commercial lots are eligible for the subdivision rate. The subdivision rate will be equally available for lender's policies, as well as owner's policies.

1.11.1 LARGE SUBDIVISION RATE

During the five (5) year period following the recording of an approved final plat of a parcel or tract of land owned by one developer/builder, into one-hundred (100) or more residential lots, the title insurance premium for those lots shall be based on the "Large Subdivision Rate."

The filing of a modified or altered plat will not extend the five (5) year period. The original filing date of the approved plat for purposes of this rate cannot be extended for any reason. A copy of the recorded plat must be in each agent's master file of the subdivision, which the Large Subdivision Rate is issued on. The Large Subdivision Rate so charged will be Sixty percent (60%) of the filed basic rate in effect at the time of the policy issue date for amounts of insurance up to Five Hundred Thousand dollars (\$500,000.00). The premium as to any amount of insurance in excess of Five Hundred thousand dollars (\$500,000.00) will be calculated at One-Hundred percent (100%) of the basic rate filed and in effect. The minimum premium for a transaction under this filing shall be One Hundred dollars (\$100.00). Policies with an issue date more than five (5) years following the recording of the approved plat will not be eligible for the Large Subdivision Rate.

1.12 STANDARD MORTGAGEEE'S ASSURANCE OF RECORD TITLE (SMART POLICY)

If a lender makes an equity loan secured by the residential property of the borrower a standard loan policy may be issued at the following rates and amounts provided the following four exceptions are included in the policy:

1. Agreements, if any, related to future assessment obligations not yet due and payable, which appear in the public records.
2. Agreements, covenants, conditions, restrictions, and/or declarations affecting title, or violation thereof, if any, which appear in the public records or are shown on any recorded subdivision map or survey.
3. Easements or encroachments, if any, which appear in the public records or are shown on any recorded subdivision map or survey.
4. Any reservation or conveyance of minerals, gas, oil, sand, gravel or timber, or rights related thereto, including leases of said interests, which appear in the public records.

The rates are as follows:

- \$125 for coverage up to \$50,000
- \$150 for coverage from \$50,001 to \$100,000
- \$175 for coverage from \$100,001 to \$150,000
- \$200 for coverage from \$150,001 to \$200,000
- \$225 for coverage from \$200,001 to \$250,000
- \$250 for coverage from \$250,001 to \$300,000
- \$275 for coverage from \$300,001 to \$350,000

These policies shall not be issued for liability amounts exceeding \$350,000.

1.13 CLOSING PROTECTION LETTER

An ICS letter must be issued with each commitment or policy issued, where our agent will be doing the closing, per Neb. Rev. Stat. § 44-1984 (2002). This letter provides a lender (and a borrower or cash purchaser), with certain protection against fraud, misapplication of funds or failure to follow written closing instructions by the issuing agent or attorney, subject to the provisions contained therein. This

risk premium for the issuance of this letter shall be \$25.00. The entire fee must be retained by FNTI. No portion of the closing protection fee is permitted to be split with the title insurance agent.

**1.14 MORTGAGE MODIFICATION GUARANTEE AND 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

CHAPTER 2 - BULK CENTRALIZED REFINANCE RATES

2.1 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 The loan proceeds must be used to refinance an existing loan secured by the same property;
- 4 Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
- 5 The 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.
- 6 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.
- 7 No agent or underwritten title company may offer this rate unless expressly authorized in writing by FNTI management.
- 8 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	\$380
\$250,001 - \$500,000	\$560
\$500,001 - \$750,000	\$680
\$750,001 - \$1,000,000	\$820
\$1,000,001 - \$1,250,000	\$945
\$1,250,001 - \$1,500,000	\$1,020
\$1,500,001 - \$2,000,000	\$3,000

Rates include customarily issued endorsements.

2.2 BULK CENTRALIZED REFINANCE RATE (300 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 The loan proceeds must be used to refinance an existing loan secured by the same property;
- 4 Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
- 5 The 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.
- 6 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.
- 7 No agent or underwritten title company may offer this rate unless expressly authorized in writing by FNTI management.
- 8 The lender or mortgage broker would have a required minimum of **three hundred (300)** 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
\$1,250,001 - \$1,500,000	\$860
\$1,500,001 - \$2,000,000	\$1050

Rates include customarily issued endorsements.

CHAPTER 3 - ENDORSEMENTS

Endorsements offered in Nebraska are listed in the table below along with their charges, all of which may be applicable on either residential or commercial transactions.

Endorsements	Type	Rate
ALTA Form No.: 1-06 Street Assessments	Lender	\$50.00
ALTA Form No.: 3 Zoning	Owner & Lender	\$150.00
ALTA Form No.: 3.1 Zoning - Completed Structure 7-1-2021	Owner & Lender	\$150.00
ALTA Form No.: 3.2 Zoning – Land Under Development	Owners and Lenders	\$150.00
ALTA Form No.: 3.3 Zoning - Completed Improvement - Non-Conforming Use	Owners and Lenders	\$150.00
ALTA Form No.: 3.4 Zoning - No Zoning Classification	Owner & Lender	\$150.00
ALTA Form No.: 4 Condominium – Assessments Priority	Lender Ext.	\$50.00
ALTA Form No.: 4.1 Condominium – Current Assessments	Lender Ext.	\$50.00
ALTA Form No.: 5-06 Planned Unit Development – Assessments Priority	Lender	\$50.00
ALTA Form No.: 5.1-06 Planned Unit Development – Current Assessments	Lenders	\$50.00
ALTA Form No.: 6 Variable Rate Mortgage	Lender	\$50.00
ALTA Form No.: 6.2 Variable Rate Mortgage - Negative Amortization	Lender	\$50.00
ALTA Form No.: 7-06 Manufactured Housing Unit	Lender	\$50.00
ALTA Form No.: 7.1 Manufactured Housing - Conversion: Loan	Lender	\$50.00
ALTA Form No.: 7.2 Manufactured Housing - Conversion: Owner's	Owner	\$50.00
ALTA Form No.: 8.1 Environmental Protection Lien	Lender 1-4 residence	\$50.00
ALTA Form No.: 8.2-06 Commercial Environmental Protection Lien	Owners	\$50.00
ALTA Form No.: 9-06 Restrictions, Encroachments, Minerals – Loan Policy	Lender	\$50.00
ALTA Form No.: 9.1-06 Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy	Owner	\$50.00
ALTA Form No.: 9.2-06 Covenants, Conditions and Restrictions – Improved Land – Owner's Policy	Owner	\$50.00
ALTA Form No.: 9.3-06 Covenants, Conditions and Restrictions – Loan Policy	Lender	\$50.00
ALTA Form No.: 9.6-06 Private Rights – Loan Policy	Lenders	\$50.00
ALTA Form No.: 9.7-06 Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy	Lenders	\$50.00
ALTA Form No.: 9.8-06 Covenants Conditions and Restrictions – Land Under Development – Owner's Policy	Owners	\$50.00
ALTA Form No.: 9.9-06 Private Right – Owner's Policy	Owners	\$50.00
ALTA Form No.: 9.10-06 Restrictions, Encroachments, Minerals – Current Violations – Loan Policy	Lender	\$50.00
ALTA Form No.: 10 Assignment	Lender	\$50.00
ALTA Form No.: 10.1 Assignment and Date Down 7-1-2021	Lender	\$50.00

Endorsements	Type	Rate
ALTA Form No.: 11 Mortgage Modification	Lender	\$50.00
ALTA Form No.: 11.1 Mortgage Modification with Subordination	Lender	\$50.00
ALTA Form No.: 11.2 Mortgage Modification with Additional Amount of Insurance	Lender	\$50.00 plus cost of additional insurance
ALTA Form No.: 12 Aggregation – Loan Policy	Lender	\$50.00
ALTA Form No.: 12.1 Aggregation – State Limits - Loan Policy	Lender	\$50.00
ALTA Form No.: 13-06 Leasehold – Owner’s	Owner	\$50.00
ALTA Form No.: 13.1-06 Leasehold – Loan	Lender	\$50.00
ALTA Form No.: 14 Future Advance Priority	Lender	\$50.00
ALTA Form No.: 14.1 Future Advance Knowledge	Lender	\$50.00
ALTA Form No.: 14.2 Future Advance - Letter of Credit	Lender	\$50.00
ALTA Form No.: 14.3 Future Advance Reverse Mortgage	Lender	\$50.00
ALTA Form No.: 15-06 Non-Imputation - Full Equity Transfer	Owner	\$50.00
ALTA Form No.: 15.1-06 Non-Imputation - Additional Insured	Owner	\$50.00
ALTA Form No.: 15.2-06 Non-Imputation - Partial Equity Transfer	Owner	\$50.00
ALTA Form No.: 16-06 Mezzanine Financing	Owner	\$100.00
ALTA Form No.: 17-06 Access and Entry	Lender & Owner	\$50.00
ALTA Form No.: 17.1-06 Indirect Access and Entry	Lender & Owner	\$50.00
ALTA Form No.: 17.2-06 Utility Access	Lender & Owner	\$200.00
ALTA Form No.: 18-06 Single Tax Parcel	Lender & Owner	\$50.00
ALTA Form No.: 18.1-06 Multiple Tax Parcel – Easements	Lender & Owner	\$50.00
ALTA Form No.: 18.2-06 Multiple Tax Parcel	Lender & Owner	\$50.00
ALTA Form No.: 18.3-06 Single Tax Parcel and ID	Lender & Owner	\$50.00
ALTA Form No.: 19-06 Contiguity - Multiple Parcels	Lender & Owner	\$50.00
ALTA Form No.: 19.1-06 Contiguity - Single Parcel	Lender & Owner	\$50.00
ALTA Form No.: 19.2-06 Contiguity - Specified Parcels	Lender & Owner	\$50.00
ALTA Form No.: 20-06 First Loss - Multiple Parcel Transactions	Lender	\$100.00
ALTA Form No.: 22-06 Location	Lender & Owner	\$50.00
ALTA Form No.: 22.1-06 Location and Map	Lender & Owner	\$50.00
ALTA Form No.: 23-06 Coinsurance – Single Policy	Lender & Owner	\$50.00
ALTA Form No.: 24-06 Doing Business	Lender	\$50.00
ALTA Form No.: 25-06 Same as Survey	Owner and Lender	\$50.00
ALTA Form No.: 25.1-06 Same as Portion of Survey	Owner and Lender	\$50.00
ALTA Form No.: 26 Subdivision	Owner and Lender	\$50.00
ALTA Form No.: 27 Usury	Lender	\$100.00

Endorsements	Type	Rate
ALTA Form No.: 28-06 Easement - Damage or Enforced Removal	Owner and Lender	\$100.00
ALTA Form No.: 28.1 Encroachments – Boundaries and Easements	Owner and Lender	\$100.00
ALTA Form No.: 28.2-06 Encroachments – Boundaries and Easements	Owner and Lender	\$100.00
ALTA Form No.: 28.3-06 Encroachments - Boundaries and Easements - Described Improvements and Land Under Development	Owner and Lender	\$100.00
ALTA Form No.: 29-06 Interest Rate Swap Endorsement - Direct Obligation	Lender	\$150.00
ALTA Form No.: 29.1-06 Interest Rate Swap - Additional Interest	Lender	\$150.00
ALTA Form No.: 29.2-06 Interest Rate Swap Endorsement - Direct Obligation - Defined Amount	Lender	\$150.00
ALTA Form No.: 29.3-06 Interest Rate Swap Endorsement - Additional Interest - Defined Amount	Lender	\$150.00
ALTA Form No.: 30 Shared Appreciation Mortgage	Lender	\$50.00
ALTA Form No.: 30.1 Commercial Participation Interest	Lender	\$50.00
ALTA Form No.: 32 Construction Loan	Lender	Liability up to \$1,000,000 = \$250; Liability over \$1,000,000 = \$500
ALTA Form No.: 32.1 Construction Loan - Direct Payment	Lender	Liability up to \$1,000,000 = \$250; Liability over \$1,000,000 = \$500
ALTA Form No.: 32.2 Construction Loan – Insured’s Direct Payment	Lender	Liability up to \$1,000,000 = \$250; Liability over \$1,000,000 = \$500
ALTA Form No.: 33-06 Disbursement Endorsement	Lender	\$50.00
ALTA Form No.: 34-06 Identified Risk Coverage	Lender	\$100.00
ALTA Form No.: 35-06 Minerals and Other Subsurface Substances – Buildings	Owner and Lender	\$50-varies \$50 to Min \$100 based on policy liability
ALTA Form No.: 35.1-06 Minerals and Other Subsurface Substances – Improvements	Owner and Lender	\$50.00
ALTA Form No.: 35.2-06 Minerals and Other Subsurface Substances – Described Improvements	Owner and Lender	\$50.00

Endorsements	Type	Rate
ALTA Form No.: 35.3-06 Minerals and Other Subsurface Substances – Land Under Development	Owner and Lender	\$50.00
ALTA Form No.: 36-06 Energy Project – Leasehold/Easement – Owner’s	Owner	\$150.00
ALTA Form No.: 36.1-06 Energy Project – Leasehold/Easement – Loan	Lender	\$150.00
ALTA Form No.: 36.2-06 Energy Project – Leasehold – Owner’s	Owner	\$150.00
ALTA Form No.: 36.3-06 Energy Project – Leasehold – Loan	Lender	\$150.00
ALTA Form No.: 36.4-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner’s	Owner	\$150.00
ALTA Form No.: 36.5-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	Lender	\$150.00
ALTA Form No.: 36.6-06 Energy Project – Encroachments	Lender	\$150.00
ALTA Form No.: 36.7-06 Energy Project – Fee Estate – Owner’s Policy	Owner	\$150.00
ALTA Form No.: 36.8-06 Energy Project – Fee Estate – Loan Policy	Lender	\$150.00
ALTA Form No.: 37-06 Assignment of Rents or Leases	Lender	\$50.00
ALTA Form No.: 38-06 Mortgage Tax	Owner & Lender	\$50.00
ALTA Form No.: 39-06 Policy Authentication	Owner and Lender	\$50.00
ALTA Form No.: 40-06 Tax Credit - Owner's Policy	Owner	\$50.00
ALTA Form No.: 40.1-06 Tax Credit - Defined Amount - Owner's Policy	Owner	\$50.00
ALTA Form No.: 41-06 Water – Buildings	Owner and Lender	\$100
ALTA Form No.: 41.1-06 Water – Improvements	Owner and Lender	\$100
ALTA Form No.: 41.2-06 Water – Described Improvements	Owner and Lender	\$100
ALTA Form No.: 41.3-06 Water – Land Under Development	Owner and Lender	\$100
ALTA Form No.: 42-06 Commercial Lender Group	Lender	\$50.00
ALTA Form No.: 43-06 Anti-Taint	Lender	\$50.00
ALTA Form No.: 44-06 Insured Mortgage Recording	Lender	\$50.00
ALTA Form No.: 46-06 Option	Owner	\$50.00
ALTA Form JR1 (2021 v 01.00 A 04-02-2022)	N/A	\$50.00
ALTA Form JR2 (2021 v 01.00 A 04-02-2022)	N/A	\$50.00