

# TENNESSEE

## TITLE INSURANCE RATES AND RULES MANUAL

For use in all Counties of Tennessee  
Effective September 29, 2020



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# CHAPTER 1 – DAVIDSON, RUTHERFORD and WILLIAMSON COUNTIES, TENNESSEE

## 1.1 Original Issue Rates for Owner’s or Loan Policies

For the first \$1,000 of liability	\$200.00
\$1,001 up to and including \$100,000	add \$ 6.75 per \$1,000 or fraction thereof
\$100,001 up to and including \$500,000	add \$ 5.05 per \$1,000 or fraction thereof
\$500,001 up to and including \$1,000,000	add \$ 3.40 per \$1,000 or fraction thereof
\$1,000,001 up to and including \$5,000,000	add \$ 2.25 per \$1,000 or fraction thereof
\$5,000,001 up to and including \$10,000,000	add \$ 1.70 per \$1,000 or fraction thereof
\$10,000,001 up to and including \$15,000,000	add \$ 1.40 per \$1,000 or fraction thereof
Over \$15,000,000	add \$ 1.15 per \$1,000 or fraction thereof

TO COMPUTE ANY TITLE INSURANCE PREMIUM ON A FRACTION OF \$1,000.00 (EXCEPT AS TO MINIMUM PREMIUMS) CONSIDER ANY FRACTION OF \$1,000.00 AS A FULL \$1,000.00.

Minimum Premium \$200.00

These rates apply to the following policy forms: TN1000, TN2000, TN2002, TN2009, TN1776

## 1.2 Homeowner’s Policy of Title Insurance For A One-To-Four Family Residence (“Enhanced”)

Rate is the applicable rate for which the regular policy would ordinarily be issued, plus an additional 10%.

Minimum Premium \$200.00

These rates apply to the following policy forms: TN1001

## 1.3 Expanded Coverage Residential Loan Policy (“Enhanced”)

The rate for the Enhanced policy is the applicable rate for which the regular policy would ordinarily be issued, plus an additional 10%.

Minimum Premium \$200.00

These rates apply to the following policy forms: TN2007, TN2008, TN2010, TN2011

## 1.4 Reissue Rate for Owner’s or Loan Policies

The Company will allow a reissue rate of seventy percent (70%) of the applicable rate within ten (10) years of the issuance of the prior policy.

## 1.5 Simultaneous Issuance of Owner’s And Loan Policies

When an Owner’s and a Loan Policy covering identical land are to be issued simultaneously, the rate applicable for the Owner’s Policy will be the original Owner’s Rate. The Premium for the Loan Policy so simultaneously issued will be \$50.00 for the amount of insurance not in excess of the Owner’s Policy. The Premium on the amount of the Loan Policy exceeding (continued on next page)

the Owner's Policy is figured at the regular original title insurance rates for "Loan Policies" in the applicable bracket or brackets.

This Rate applies to the simultaneous issuance of an Owner's and a Loan Policy. It does not apply to simultaneous first and second mortgage transactions where no owner's policy is issued.

**1.6 Simultaneous Issuance of Owner's And Leasehold Policies**

When Owner's and Leasehold Owner's policies covering identical land are issued simultaneously, the rates for the Owner's policy will be the applicable Owner's rates. The rates for the Leasehold Owner's policy so simultaneously issued will be 30% of the rates for the Owner's policy up to the amount of the Owner's policy, the minimum premium being \$200. The premium on the amount of the Leasehold Owner's policy exceeding the Owner's policy is computed at the original title insurance rates for Owner's policy in the applicable bracket or brackets.

**1.7 Construction Policies and Binders**

The Company will allow a rate of \$1.50 per \$1,000 (or fraction thereof) of liability for any construction policy or binder issued for a term not to exceed two (2) years. Full credit of the amount paid for the construction policy or binder can be applied to a permanent policy; provided the permanent policy is issued prior to the expiration of the construction policy or binder. The amount of the credit cannot exceed the amount of the premium for the permanent policy.

Minimum Premium \$200.00

These rates apply to the following policy forms: TN1000, TN2000, TN2002, TN2009, TN1776

**1.8 TBD Commitment**

For the first \$250,000 of liability	\$150.00
Over \$250,000	add \$ .50 per \$1,000 or fraction thereof

TBD Commitments are allowed and if converted to a policy, the amount paid for the TBD commitment will be credited to the final policy premium.

**1.9 Residential Limited Coverage Junior Loan Policy**

Policy	\$125.00
JR1 Endorsement	\$ 25.00
JR2 Endorsement	\$ 25.00

The policy is not to be issued for liability in excess of \$250,000. Reissue and/or Simultaneous Issue Rates do not apply to this policy.

These rates apply to the following policy forms: TN2005, TN2006

**1.10 Interim Binder/Commitment**

An interim binder/commitment is a binding obligation of the Company to issue its policy or policies of title insurance when the requirements of the binder/commitment are satisfied. The charge for the issuance of the binder/commitment is \$30.00.

### 1.11 Additional Charges

Additional charges may be made for policies and/or endorsements involving complex or time-consuming matters or extraordinary risks. Charges will not be imposed without prior authorization from the consumer for the required work or risk.

### 1.12 Risk Rate

The risk rate for purposes of premium tax and establishment of reserves is the rate as shown in Chapter 5.

### 1.13 Master Home Equity Loan Policy

For home equity loan transactions up to \$250,000 with centralized order tracking and processing through **National Lender Services**, pursuant to a written agreement, the rate shall be \$45.00.

For home equity loan transactions from \$250,000 up to \$500,000 with centralized order tracking and processing through **National Lender Services**, pursuant to a written agreement, the rate shall be \$75.00.

These rates apply to the following policy form: TN2000

### 1.14 Expedited Refinance Rate

**1.14.1** Refinance loans initiated and coordinated through **National Lender Services** with centralized order tracking and processing capability, serving as a central point of contact and entry with original lenders. Standard endorsements will be included at no additional charge upon request of the lender at the time of policy issuance.

<u>Policy Amount</u>	<u>Rate</u>
\$0 to \$250,000	\$300.00
\$250,001 to \$500,000	\$450.00
\$500,001 to \$750,000	\$550.00
\$750,001 to \$1,000,000	\$660.00
\$1,000,001 to \$1,250,000	\$760.00
\$1,250,001 to \$1,500,000	\$860.00

**1.14.2** For Residential Refinance transactions on one to four family properties where a Lender agrees that all orders must be processed and delivered through a centralized electronic platform, providing centralized order tracking and processing, agreed to between **National Lender Services** and the Lender; using a master policy/certificate or short-form format generally in the form of the ALTA Short Form Residential Loan Policy format. Standard endorsements will be included at no additional charge upon request of the lender at the time of policy issuance.

<u>Policy Amount</u>	<u>Rate</u>
\$0 to \$250,000	\$275.00
\$250,001 to \$500,000	\$350.00
\$500,001 to \$750,000	\$400.00
\$750,001 to \$1,000,000	\$450.00
\$1,000,001 to \$1,250,000	\$550.00
\$1,250,001 to \$1,500,000	\$650.00

(continued on next page)

Short Term rate is not applicable to any of the rates set forth in this Section.

Rates shown under subsections above may be discounted by 5% if the property involved is located in an area designated under the Community Reinvestment Act (Federal C.R.A. Program).

## 1.15 Refinance Rates

### 1.15.1 Basic Refinance Rate

The basic refinance rate is 70% of the applicable premium.

### 1.15.2 Bundled Residential Refinance Rate

The following rates apply for policies in connection with residential refinances, including the following endorsements, if applicable at no additional charge:

ALTA Environmental Protection Lien 8.1-06, ALTA Variable Rate Mortgage 6-06, ALTA Variable Rate Mortgage - Negative Amortization 6.2-06, ALTA Condominium 4-06 or 4.1-06, ALTA Planned Unit Development 5-06 or 5.1-06, ALTA Form 9-06 Restrictions, Encroachments, Minerals, ALTA Future Advance-Reverse Mortgage 14.3-06, ALTA Location 22-06

Policy Amount	Rate	Policy Amount	Rate
\$0 - \$100,000	\$550	\$500,001 - \$600,000	\$1,050
\$100,001 - \$200,000	\$650	\$600,001 - \$700,000	\$1,150
\$200,001 - \$300,000	\$750	\$700,001 - \$800,000	\$1,250
\$300,001 - \$400,000	\$850	\$800,001 - \$900,000	\$1,350
\$400,001 - \$500,000	\$950	\$900,001 - \$1,000,000	\$1,450

Note A: Over \$1,000,000 up to and including \$2,250,000 the rate is calculated at 50% of the Basic Rate.

Note B: This rate is not available over \$2,250,000.

### 1.15.3 Qualified Bundled Residential Refinance Rate

The following rates apply for policies in connection with 1st and/or 2nd lien deeds of trust issued concurrently on residential refinances, single family residences of one to four units and residential condominium units up to \$1,500,000, either with an ALTA Loan Policy or an ALTA Short Form Residential Loan Policy including the following endorsements, if applicable at no additional charge:

ALTA Environmental Protection Lien 8.1-06, ALTA Variable Rate Mortgage 6-06, ALTA Variable Rate Mortgage - Negative Amortization 6.2-06, ALTA Condominium 4-06 or 4.1-06, ALTA Planned Unit Development 5-06 or 5.1-06, ALTA Form 9-06 Restrictions, Encroachments, Minerals, ALTA Future Advance-Reverse Mortgage 14.3-06, ALTA Location 22-06

The following conditions must apply:

- a) The new loan(s) must refinance an existing insured deed of trust.
- b) The new and current insured deed of trust must insure the same property.



- c) The trustor in the new and current insured deed of trust must be the same.
- d) The insured party of the new deed of trust must be an institutional lender.

<u>Policy Amount</u>	<u>Rate</u>
\$0 - \$250,000	\$355
\$250,001 - \$500,000	\$545
\$500,001 - \$750,000	\$660
\$750,001 - \$1,000,000	\$800
\$1,000,001 - \$1,250,000	\$915
\$1,250,001 - \$1,500,000	\$1,000

Note: This rate is not available over \$1,500,000 and is not applicable to Commercial Transactions, Construction Loans or any transaction where risks of unrecorded mechanic's liens could be present on any policy to be issued. If over \$1,500,000, rates in 1.15.1 above are to be used.

**1.16 CPL FEE**

All Closing Protection Letters (Buyer, Seller, Lender) shall be charged a fee of \$50.00.

## CHAPTER 2 - HAMILTON COUNTY, TENNESSEE

### 2.1 Original Issue Rates for Owner's Policies

For the first \$1,000 of liability	\$200.00
\$1,001 up to and including \$100,000,	add \$ 6.75 per \$1,000 or fraction thereof
\$100,001 up to and including \$1,000,000	add \$ 3.40 per \$1,000 or fraction thereof
\$1,000,001 up to and including \$5,000,000.	add \$ 2.25 per \$1,000 or fraction thereof
\$5,000,001 up to and including \$10,000,000	add \$ 1.70 per \$1,000 or fraction thereof
\$10,000,001 up to and including \$15,000,000	add \$ 1.40 per \$1,000 or fraction thereof
Over \$15,000,000	add \$1.15 per \$1,000 or fraction thereof

TO COMPUTE ANY TITLE INSURANCE PREMIUM ON A FRACTION OF \$1,000.00 (EXCEPT AS TO MINIMUM PREMIUMS) CONSIDER ANY FRACTION OF \$1,000.00 AS A FULL \$1,000.00.

Minimum Premium \$200.00

These rates apply to the following policy forms: TN1000, TN2000, TN2002, TN2009, TN1776

### 2.2 Homeowner's Policy of Title Insurance For A One-To-Four Family Residence ("Enhanced")

Rate is the applicable rate for which the regular policy would ordinarily be issued, plus an additional 10%.

Minimum Premium \$200.00

These rates apply to the following policy forms: TN1001

### 2.3 Expanded Coverage Residential Loan Policy ("Enhanced")

The rate for the Enhanced policy is the applicable rate for which the regular policy would ordinarily be issued, plus an additional 10%.

Minimum Premium \$200.00

These rates apply to the following policy forms: TN2007, TN2008, TN2010, TN2011

### 2.4 Reissue Rate for Owner's or Loan Policies

The Company will allow a reissue rate of seventy percent (70%) of the applicable rate within ten (10) years of the issuance of the prior policy.

### 2.5 Simultaneous Issuance of Owner's And Loan Policies

When an Owner's and a Loan Policy covering identical land are to be issued simultaneously, the rate applicable for the Owner's Policy will be the original Owner's Rate. The Premium for the Loan Policy so simultaneously issued will be \$50.00 for the amount of insurance not in excess of the Owner's Policy. The Premium on the amount of the Loan Policy exceeding the Owner's Policy is figured at the regular original title insurance rates for "Loan Policies" in the applicable bracket or brackets.  
(continued on next page)

This Rate applies to the simultaneous issuance of an Owner's and a Loan Policy. It does not apply to simultaneous first and second mortgage transactions where no owner's policy is issued.

**2.6 Simultaneous Issuance of Owner's And Leasehold Owner's Policies**

When Owner's and Leasehold Owner's policies covering identical land are issued simultaneously, the rates for the Owner's policy will be the applicable Owner's rates. The rates for the Leasehold Owner's policy so simultaneously issued will be 30% of the rates for the Owner's policy up to the amount of the Owner's policy, the minimum premium being \$200. The premium on the amount of the Leasehold Owner's policy exceeding the Owner's policy is computed at the original title insurance rates for Owner's policy in the applicable bracket or brackets.

**2.7 Construction Policies and Binders**

The Company will allow a rate of \$1.50 per \$1,000 (or fraction thereof) of liability for any construction policy or binder issued for a term not to exceed two (2) years. Full credit of the amount paid for the construction policy or binder can be applied to a permanent policy; provided the permanent policy is issued prior to the expiration of the construction policy or binder. The amount of the credit cannot exceed the amount of the premium for the permanent policy.

Minimum Premium \$200

These rates apply to the following policy forms: TN1000, TN2000, TN2002, TN2009, TN1776

**2.8 TBD Commitment**

For the first \$250,000 of liability	\$150.00
Over \$250,000	add \$ .50 per \$1,000 or fraction thereof

TBD Commitments are allowed and if converted to a policy, the amount paid for the TBD commitment will be credited to the final policy premium.

**2.9 Residential Limited Coverage Junior Loan Policy**

Policy	\$125.00
JR1 Endorsement	\$ 25.00
JR2 Endorsement	\$ 25.00

The policy is not to be issued for liability in excess of \$250,000. Reissue and/or Simultaneous Issue Rates do not apply to this policy.

These rates apply to the following policy forms: TN2005, TN2006

**2.10 Interim Binder/Commitment**

An interim binder/commitment is a binding obligation of the Company to issue its policy or policies of title insurance when the requirements of the binder/commitment are satisfied. The charge for the issuance of the binder/commitment is \$30.00.

## 2.11 Additional Charges

Additional charges may be made for policies and/or endorsements involving complex or time-consuming matters or extraordinary risks. Charges will not be imposed without prior authorization from the consumer for the required work or risk.

## 2.12 Risk Rate

The risk rate for purposes of premium tax and establishment of reserves is the rate as shown in Chapter 5.

## 2.13 Master Home Equity Loan Policy

For home equity loan transactions up to \$250,000 with centralized order tracking and processing through **National Lender Services**, pursuant to a written agreement, the rate shall be \$45.00.

For home equity loan transactions from \$250,000 up to \$500,000 with centralized order tracking and processing through **National Lender Services**, pursuant to a written agreement, the rate shall be \$75.00.

These rates apply to the following policy form: TN2000

## 2.14 Expedited Refinance Rates

- 2.14.1** Residential refinance loans initiated and coordinated through **National Lender Services** with centralized order tracking and processing capability, serving as a central point of contact and entry with original lenders. Standard endorsements will be included at no additional charge upon request of the lender at the time of policy issuance.

<u>Policy Amount</u>	<u>Rate</u>
\$0 to \$250,000	\$300.00
\$250,001 to \$500,000	\$450.00
\$500,001 to \$750,000	\$550.00
\$750,001 to \$1,000,000	\$660.00
\$1,000,001 to \$1,250,000	\$760.00
\$1,250,001 to \$1,500,000	\$860.00

- 2.14.2** For Residential Refinance transactions on one to four family properties where a Lender agrees that all orders must be processed and delivered through a centralized electronic platform, providing centralized order tracking and processing, agreed to between **National Lender Services** and the Lender; using a master policy/certificate or short-form format generally in the form of the ALTA Short Form Residential Loan Policy format. Standard endorsements will be included at no additional charge upon request of the lender at the time of policy issuance. (continued on next page)

<u>Policy Amount</u>	<u>Rate</u>
\$0 to \$250,000	\$275.00
\$250,001 to \$500,000	\$350.00
\$500,001 to \$750,000	\$400.00
\$750,001 to \$1,000,000	\$450.00
\$1,000,001 to \$1,250,000	\$550.00
\$1,250,001 to \$1,500,000	\$650.00

(continued on next page)

Short Term rate is not applicable to any of the rates set forth in this Section.

Rates shown under subsections above may be discounted by 5% if the property involved is located in an area designated under the Community Reinvestment Act (Federal C.R.A. Program).

## 2.15 Basic Refinance Rates

### 2.15.1 Basic Refinance Rate

The basic refinance rate is 70% of the applicable premium.

### 2.15.2 Bundled Residential Refinance Rate

The following rates apply for policies in connection with residential refinances, including the following endorsements, if applicable at no additional charge:

ALTA Environmental Protection Lien 8.1-06, ALTA Variable Rate Mortgage 6-06, ALTA Variable Rate Mortgage - Negative Amortization 6.2-06, ALTA Condominium 4-06 or 4.1-06, ALTA Planned Unit Development 5-06 or 5.1-06, ALTA Form 9-06 Restrictions, Encroachments, Minerals, ALTA Future Advance-Reverse Mortgage 14.3-06, ALTA Location 22-06

Policy Amount	Rate	Policy Amount	Rate
\$0 - \$100,000	\$550	\$500,001 - \$600,000	\$1,050
\$100,001 - \$200,000	\$650	\$600,001 - \$700,000	\$1,150
\$200,001 - \$300,000	\$750	\$700,001 - \$800,000	\$1,250
\$300,001 - \$400,000	\$850	\$800,001 - \$900,000	\$1,350
\$400,001 - \$500,000	\$950	\$900,001 - \$1,000,000	\$1,450

Note A: Over \$1,000,000 up to and including \$2,250,000 the rate is calculated at 50% of the Basic Rate.

Note B: This rate is not available over \$2,250,000. For transactions over \$2,250,000, rates in 2.15.1 above are to be used.

### 2.15.3 Qualified Bundled Residential Refinance Rate

The following rates apply for policies in connection with 1st and/or 2nd lien deeds of trust issued concurrently on residential refinances, single family residences of one to four units and residential condominium units up to \$1,500,000, either with an ALTA Loan Policy or an ALTA Short Form Residential Loan Policy including the following endorsements, if applicable at no additional charge:

ALTA Environmental Protection Lien 8.1-06, ALTA Variable Rate Mortgage 6-06, ALTA Variable Rate Mortgage - Negative Amortization 6.2-06, ALTA Condominium 4-06 or 4.1-06, ALTA Planned Unit Development 5-06 or 5.1-06, ALTA Form 9-06 Restrictions, Encroachments, Minerals, ALTA Future Advance-Reverse Mortgage 14.3-06, ALTA Location 22-06

The following conditions must apply:

a) The new loan(s) must refinance an existing insured deed of trust.

- b) The new and current insured deed of trust must insure the same property.
- c) The trustor in the new and current insured deed of trust must be the same.
- d) The insured party of the new deed of trust must be an institutional lender.

<u>Policy Amount</u>	<u>Rate</u>
\$0 - \$250,000	\$355
\$250,001 - \$500,000	\$545
\$500,001 - \$750,000	\$660
\$750,001 - \$1,000,000	\$800
1,000,001 - \$1,250,000	\$915
1,250,001 - \$1,500,000	\$1,000

Note: This rate is not available over \$1,500,000 and is not applicable to Commercial Transactions, Construction Loans or any transaction where risks of unrecorded mechanic's liens could be present on any policy to be issued. For transactions over \$1,500,000, rates in 2.15.1 above are to be used.

**2.16 CPL FEE**

All Closing Protection Letters (Buyer, Seller, Lender) shall be charged a fee of \$50.00.

## CHAPTER 3 - KNOX COUNTY, TENNESSEE

### 3.1 Original Issue Rates for Owner's or Loan Policies

For the first \$1,000 of liability	\$200.00
\$1,001 up to and including \$100,000,	add \$ 6.75 per \$1,000 or fraction thereof
\$100,001 up to and including \$1,000,000	add \$ 3.40 per \$1,000 or fraction thereof
\$1,000,001 up to and including \$5,000,000.	add \$ 2.25 per \$1,000 or fraction thereof
\$5,000,001 up to and including \$10,000,000	add \$ 1.70 per \$1,000 or fraction thereof
\$10,000,001 up to and including \$15,000,000	add \$ 1.40 per \$1,000 or fraction thereof
Over \$15,000,000	add \$1.15 per \$1,000 or fraction thereof

TO COMPUTE ANY TITLE INSURANCE PREMIUM ON A FRACTION OF \$1,000.00 (EXCEPT AS TO MINIMUM PREMIUMS) CONSIDER ANY FRACTION OF \$1,000.00 AS A FULL \$1,000.00.

Minimum Premium \$200.00

These rates apply to the following policy forms: TN1000, TN2000, TN2002, TN2009, TN1776

### 3.2 Homeowner's Policy of Title Insurance For A One-To-Four Family Residence ("Enhanced")

Rate is the applicable rate for which the regular policy would ordinarily be issued, plus an additional 10%.

Minimum Premium \$200.00

These rates apply to the following policy forms: TN1001

### 3.3 Expanded Coverage Residential Loan Policy ("Enhanced")

The rate for the Enhanced policy is the applicable rate for which the regular policy would ordinarily be issued, plus an additional 10%.

Minimum Premium \$200.00

These rates apply to the following policy forms: TN2007, TN2008, TN2010, TN2011

### 3.4 Reissue Rate for Owner's or Loan Policies

The Company will allow a reissue rate of seventy percent (70%) of the applicable rate within ten (10) years of the issuance of the prior policy.

### 3.5 Simultaneous Issuance of Owner's And Loan Policies

When an Owner's and a Loan Policy covering identical land are to be issued simultaneously, the rate applicable for the Owner's Policy will be the original Owner's Rate. The Premium for the Loan Policy so simultaneously issued will be \$50.00 for the amount of insurance not in excess of the Owner's Policy. The Premium on the amount of the Loan Policy exceeding the Owner's Policy is figured at the regular original title insurance rates for "Loan Policies" in the applicable bracket or brackets.

(continued on next page)

This Rate applies to the simultaneous issuance of an Owner's and a Loan Policy. It does not apply to simultaneous first and second mortgage transactions where no owner's policy is issued.

### 3.6 Simultaneous Issuance of Owner's And Leasehold Owner's Policies

When Owner's and Leasehold Owner's policies covering identical land are issued simultaneously, the rates for the Owner's policy will be the applicable Owner's rates. The rates for the Leasehold Owner's policy so simultaneously issued will be 30% of the rates for the Owner's policy up to the amount of the Owner's policy, the minimum premium being \$200. The premium on the amount of the Leasehold Owner's policy exceeding the Owner's policy is computed at the original title insurance rates for Owner's policy in the applicable bracket or brackets.

### 3.7 Construction Policies and Binders

The Company will allow a rate of \$1.50 per \$1,000 (or fraction thereof) of liability for any construction policy or binder issued for a term not to exceed two (2) years. Full credit of the amount paid for the construction policy or binder can be applied to a permanent policy; provided the permanent policy is issued prior to the expiration of the construction policy or binder. The amount of the credit cannot exceed the amount of the premium for the permanent policy.

Minimum Premium \$200

These rates apply to the following policy forms: TN1000, TN2000, TN2002, TN2009, TN1776

### 3.8 TBD Commitment

For the first \$250,000 of liability	\$150.00
Over \$250,000	add \$ .50 per \$1,000 or fraction thereof

TBD Commitments are allowed and if converted to a policy, the amount paid for the TBD commitment will be credited to the final policy premium.

### 3.9 Residential Limited Coverage Junior Loan Policy

Policy	\$125.00
JR1 Endorsement	\$ 25.00
JR2 Endorsement	\$ 25.00

The policy is not to be issued for liability in excess of \$250,000. Reissue and/or Simultaneous Issue Rates do not apply to this policy.

These rates apply to the following policy forms: TN2005, TN2006

### 3.10 Interim Binder/Commitment

An interim binder/commitment is a binding obligation of the Company to issue its policy or policies of title insurance when the requirements of the binder/commitment are satisfied. The charge for the issuance of the binder/commitment is \$30.00.



### 3.11 Additional Charge

Additional charges may be made for policies and/or endorsements involving complex or time-consuming matters or extraordinary risks. Charges will not be imposed without prior authorization from the consumer for the required work or risk.

### 3.12 Risk Rate

The risk rate for purposes of premium tax and establishment of reserves is the rate as shown in Chapter 5.

### 3.13 Master Home Equity Loan Policy

For home equity loan transactions up to \$250,000 with centralized order tracking and processing through **National Lender Services**, pursuant to a written agreement, the rate shall be \$45.00.

For home equity loan transactions from \$250,000 up to \$500,000 with centralized order tracking and processing through **National Lender Services**, pursuant to a written agreement, the rate shall be \$75.00.

These rates apply to the following policy form: TN2000

### 3.14 Expedited Refinance Rates

- 3.14.1** Residential refinance loans initiated and coordinated through **National Lender Services** with centralized order tracking and processing capability, serving as a central point of contact and entry with original lenders. Standard endorsements will be included at no additional charge upon request of the lender at the time of policy issuance.

<u>Policy Amount</u>	<u>Rate</u>
\$0 to \$250,000	\$300.00
\$250,001 to \$500,000	\$450.00
\$500,001 to \$750,000	\$550.00
\$750,001 to \$1,000,000	\$660.00
\$1,000,001 to \$1,250,000	\$760.00
\$1,250,001 to \$1,500,000	\$860.00

- 3.14.2** For Residential Refinance transactions on one to four family properties where a Lender agrees that all orders must be processed and delivered through a centralized electronic platform, providing centralized order tracking and processing, agreed to between **National Lender Services** and the Lender; using a master policy/certificate or short-form format generally in the form of the ALTA Short Form Residential Loan Policy format. Standard endorsements will be included at no additional charge upon request of the lender at the time of policy issuance.

<u>Policy Amount</u>	<u>Rate</u>
\$0 to \$250,000	\$275.00
\$250,001 to \$500,000	\$350.00
\$500,001 to \$750,000	\$400.00
\$750,001 to \$1,000,000	\$450.00
\$1,000,001 to \$1,250,000	\$550.00
\$1,250,001 to \$1,500,000	\$650.00

(continued on next page)

Short Term rate is not applicable to any of the rates set forth in this Section.

Rates shown under subsections above may be discounted by 5% if the property involved is located in an area designated under the Community Reinvestment Act (Federal C.R.A. Program).

### 3.15 Basic Refinance Rates

#### 3.15.1 Basic Refinance Rate

The basic refinance rate is 70% of the applicable premium.

#### 3.15.2 Bundled Residential Refinance Rate

The following rates apply for policies in connection with residential refinances, including the following endorsements, if applicable at no additional charge:

ALTA Environmental Protection Lien 8.1-06, ALTA Variable Rate Mortgage 6-06, ALTA Variable Rate Mortgage - Negative Amortization 6.2-06, ALTA Condominium 4-06 or 4.1-06, ALTA Planned Unit Development 5-06 or 5.1-06, ALTA Form 9-06 Restrictions, Encroachments, Minerals, ALTA Future Advance-Reverse Mortgage 14.3-06, ALTA Location 22-06

Policy Amount	Rate	Policy Amount	Rate
\$0 - \$100,000	\$550	\$500,001 - \$600,000	\$1,050
\$100,001 - \$200,000	\$650	\$600,001 - \$700,000	\$1,150
\$200,001 - \$300,000	\$750	\$700,001 - \$800,000	\$1,250
\$300,001 - \$400,000	\$850	\$800,001 - \$900,000	\$1,350
\$400,001 - \$500,000	\$950	\$900,001 - \$1,000,000	\$1,450

Note A: Over \$1,000,000 up to and including \$2,250,000 the rate is calculated at 50% of the Basic Rate.

Note B: This rate is not available over \$2,250,000. For transactions over \$2,250,000, rates in 3.15.1 above are to be used.

#### 3.15.3 Qualified Bundled Residential Refinance Rate

The following rates apply for policies in connection with 1st and/or 2nd lien deeds of trust issued concurrently on residential refinances, single family residences of one to four units and residential condominium units up to \$1,500,000, either with an ALTA Loan Policy or an ALTA Short Form Residential Loan Policy including the following endorsements, if applicable at no additional charge:

ALTA Environmental Protection Lien 8.1-06, ALTA Variable Rate Mortgage 6-06, ALTA Variable Rate Mortgage - Negative Amortization 6.2-06, ALTA Condominium 4-06 or 4.1-06, ALTA Planned Unit Development 5-06 or 5.1-06, ALTA Form 9-06 Restrictions, Encroachments, Minerals, ALTA Future Advance-Reverse Mortgage 14.3-06, ALTA Location 22-06

The following conditions must apply:

- a) The new loan(s) must refinance an existing insured deed of trust.

- b) The new and current insured deed of trust must insure the same property.
- c) The trustor in the new and current insured deed of trust must be the same.
- d) The insured party of the new deed of trust must be an institutional lender.

<u>Policy Amount</u>	<u>Rate</u>
\$0 - \$250,000	\$355
\$250,001 - \$500,000	\$545
\$500,001 - \$750,000	\$660
\$750,001 - \$1,000,000	\$800
1,000,001 - \$1,250,000	\$915
1,250,001 - \$1,500,000	\$1,000

Note: This rate is not available over \$1,500,000 and is not applicable to Commercial Transactions, Construction Loans or any transaction where risks of unrecorded mechanic's liens could be present on any policy to be issued. For transactions over \$1,500,000, rates in 3.15.1 above are to be used.

**3.16 CPL FEE**

All Closing Protection Letters (Buyer, Seller, Lender) shall be charged a fee of \$50.00.

## CHAPTER 4 - SHELBY COUNTY, TENNESSEE

### 4.1 Original Issue Rates for Owner's or Loan Policies

For the first \$1,000 of liability	\$200.00
\$1,001 up to and including \$100,000,	add \$4.50 per \$1,000 or fraction thereof
\$100,0001 up to and including \$1,000,000,	add \$3.40 per \$1,000 or fraction thereof
Over \$1,000,000,	add \$1.15 per \$1,000 or fraction thereof

TO COMPUTE ANY TITLE INSURANCE PREMIUM ON A FRACTION OF \$1,000.00 (EXCEPT AS TO MINIMUM PREMIUMS) CONSIDER ANY FRACTION OF \$1,000.00 AS A FULL \$1,000.00.

Minimum Premium \$200.00

These rates apply to the following policy forms: TN1000, TN2000, TN2002, TN2009, TN1776

### 4.2 Homeowner's Policy of Title Insurance For A One-To-Four Family Residence ("Enhanced")

Rate is the applicable rate for which the regular policy would ordinarily be issued, plus an additional 10%.

Minimum Premium \$200.00

These rates apply to the following policy forms: TN1001

### 4.3 Expanded Coverage Residential Loan Policy ("Enhanced")

The rate for the Enhanced policy is the applicable rate for which the regular policy would ordinarily be issued, plus an additional 10%.

Minimum Premium \$200.00

These rates apply to the following policy forms: TN2007, TN2008, TN2010, TN2011

### 4.4 Reissue Rate for Owner's or Loan Policies

The Company will allow a reissue rate of seventy percent (70%) of the applicable rate within ten (10) years of the issuance of the prior policy.

### 4.5 Simultaneous Issuance of Owner's And Loan Policies

When an Owner's and a Loan Policy covering identical land are to be issued simultaneously, the rate applicable for the Owner's Policy will be the original Owner's Rate. The Premium for the Loan Policy so simultaneously issued will be \$50.00 for the amount of insurance not in excess of the Owner's Policy. The Premium on the amount of the Loan Policy exceeding the Owner's Policy is figured at the regular original title insurance rates for "Loan Policies" in the applicable bracket or brackets.

This Rate applies to the simultaneous issuance of an Owner's and a Loan Policy. It does not apply to simultaneous first and second mortgage transactions where no owner's policy is issued.

**4.6 Simultaneous Issuance of Owner’s And Leasehold Owner’s Policies**

When Owner’s and Leasehold Owner’s policies covering identical land are issued simultaneously, the rates for the Owner’s policy will be the applicable Owner’s rates. The rates for the Leasehold Owner’s policy so simultaneously issued will be 30% of the rates for the Owner’s policy up to the amount of the Owner’s policy, the minimum premium being \$200. The premium on the amount of the Leasehold Owner’s policy exceeding the Owner’s policy is computed at the original title insurance rates for Owner’s policy in the applicable bracket or brackets.

**4.7 Construction Policies and Binders**

The Company will allow a rate of one-half of the amount calculated using the original issue rates for any construction policy or binder issued for a term not to exceed two (2) years. Full credit of the amount paid for the construction policy or binder can be applied to a permanent policy; provided the permanent policy is issued prior to the expiration of the construction policy or binder. The amount of the credit cannot exceed the amount of the premium for the permanent policy.

Minimum Premium \$200

These rates apply to the following policy forms: TN1000, TN2000, TN2002, TN2009, TN1776

**4.8 TBD Commitment**

For the first \$250,000 of liability	\$150.00
Over \$250,000	add \$ .50 per \$1,000 or fraction thereof

TBD Commitments are allowed and if converted to a policy, the amount paid for the TBD commitment will be credited to the final policy premium.

**4.9 Residential Limited Coverage Junior Loan Policy**

Policy	\$125.00
JR1 Endorsement	\$ 25.00
JR2 Endorsement	\$ 25.00

The policy is not to be issued for liability in excess of \$250,000. Reissue and/or Simultaneous Issue Rates do not apply to this policy.

These rates apply to the following policy forms: TN2005, TN2006

**4.10 Interim Binder/Commitment**

An interim binder/commitment is a binding obligation of the Company to issue its policy or policies of title insurance when the requirements of the binder/commitment are satisfied. The charge for the issuance of the binder/commitment is \$30.00.

**4.11 Additional Charges**

Additional charges may be made for policies and/or endorsements involving complex or time-consuming matters or extraordinary risks. Charges will not be imposed without prior authorization from the consumer for the required work or risk.

#### 4.12 Risk Rate

The risk rate for purposes of premium tax and establishment of reserves is 60% of the rate as shown in section 4.1 of this chapter.

#### 4.13 Master Home Equity Loan Policy

For home equity loan transactions up to \$250,000 with centralized order tracking and processing through **National Lender Services**, pursuant to a written agreement, the rate shall be \$45.00.

For home equity loan transactions from \$250,000 up to \$500,000 with centralized order tracking and processing through **National Lender Services**, pursuant to a written agreement, the rate shall be \$75.00.

These rates apply to the following policy form: TN2000

#### 4.14 Expedited Refinance Rates

- 4.14.1** Residential refinance loans initiated and coordinated through **National Lender Services** with centralized order tracking and processing capability, serving as a central point of contact and entry with original lenders. Standard endorsements will be included at no additional charge upon request of the lender at the time of policy issuance.

<u>Policy Amount</u>	<u>Rate</u>
\$0 to \$250,000	\$300.00
\$250,001 to \$500,000	\$450.00
\$500,001 to \$750,000	\$550.00
\$750,001 to \$1,000,000	\$660.00
\$1,000,001 to \$1,250,000	\$760.00
\$1,250,001 to \$1,500,000	\$860.00

- 4.14.2** For Residential Refinance transactions on one to four family properties where a Lender agrees that all orders must be processed and delivered through a centralized electronic platform, providing centralized order tracking and processing, agreed to between **National Lender Services** and the Lender; using a master policy/certificate or short-form format generally in the form of the ALTA Short Form Residential Loan Policy format. Standard endorsements will be included at no additional charge upon request of the lender at the time of policy issuance.

<u>Policy Amount</u>	<u>Rate</u>
\$0 to \$250,000	\$275.00
\$250,001 to \$500,000	\$350.00
\$500,001 to \$750,000	\$400.00
\$750,001 to \$1,000,000	\$450.00
\$1,000,001 to \$1,250,000	\$550.00
\$1,250,001 to \$1,500,000	\$650.00

Short Term rate is not applicable to any of the rates set forth in this Section.

Rates shown under subsections above may be discounted by 5% if the property involved is located in an area designated under the Community Reinvestment Act (Federal C.R.A. Program).

## 4.15 Basic Refinance Rates

### 4.15.1 Basic Refinance Rate

The basic refinance rate is 70% of the applicable premium.

### 4.15.2 Bundled Residential Refinance Rate

The following rates apply for policies in connection with residential refinances, including the following endorsements, if applicable at no additional charge:

ALTA Environmental Protection Lien 8.1-06, ALTA Variable Rate Mortgage 6-06, ALTA Variable Rate Mortgage - Negative Amortization 6.2-06, ALTA Condominium 4-06 or 4.1-06, ALTA Planned Unit Development 5-06 or 5.1-06, ALTA Form 9-06 Restrictions, Encroachments, Minerals, ALTA Future Advance-Reverse Mortgage 14.3-06, ALTA Location 22-06

Liability Amount	Premium	Liability Amount	Premium
\$0 - \$100,000	\$550	\$500,001 - \$600,000	\$1,050
\$100,001 - \$200,000	\$650	\$600,001 - \$700,000	\$1,150
\$200,001 - \$300,000	\$750	\$700,001 - \$800,000	\$1,250
\$300,001 - \$400,000	\$850	\$800,001 - \$900,000	\$1,350
\$400,001 - \$500,000	\$950	\$900,001 - \$1,000,000	\$1,450

Note A: Over \$1,000,000 up to and including \$2,250,000 the rate is calculated at 50% of the Basic Rate.

Note B: This rate is not available over \$2,250,000. For transactions over \$2,250,000, rates in 4.15.1 above are to be used.

### 4.15.3 Qualified Bundled Residential Refinance Rate

The following rates apply for policies in connection with 1st and/or 2nd lien deeds of trust issued concurrently on residential refinances, single family residences of one to four units and residential condominium units up to \$1,500,000, either with an ALTA Loan Policy or an ALTA Short Form Residential Loan Policy including the following endorsements, if applicable at no additional charge:

ALTA Environmental Protection Lien 8.1-06, ALTA Variable Rate Mortgage 6-06, ALTA Variable Rate Mortgage - Negative Amortization 6.2-06, ALTA Condominium 4-06 or 4.1-06, ALTA Planned Unit Development 5-06 or 5.1-06, ALTA Form 9-06 Restrictions, Encroachments, Minerals, ALTA Future Advance-Reverse Mortgage 14.3-06, ALTA Location 22-06

The following conditions must apply:

- a) The new loan(s) must refinance an existing insured deed of trust.
- b) The new and current insured deed of trust must insure the same property.
- c) The trustor in the new and current insured deed of trust must be the same.
- d) The insured party of the new deed of trust must be an institutional lender.

(continued on next page)

<u>Policy Amount</u>	<u>Rate</u>
\$0 - \$250,000	\$355
\$250,001 - \$500,000	\$545
\$500,001 - \$750,000	\$660
\$750,001 - \$1,000,000	\$800
1,000,001 - \$1,250,000	\$915
1,250,001 - \$1,500,000	\$1,000

Note: This rate is not available over \$1,500,000 and is not applicable to Commercial Transactions, Construction Loans or any transaction where risks of unrecorded mechanic's liens could be present on any policy to be issued. For transactions over \$1,500,000, rates in 4.15.1 above are to be used.

#### **4.16 CPL FEE**

All Closing Protection Letters (Buyer, Seller, Lender) shall be charged a fee of \$50.00.



**CHAPTER 5 - FOR ALL COUNTIES IN TENNESSEE**  
**EXCEPT DAVIDSON, HAMILTON, KNOX,**  
**RUTHERFORD, SHELBY, and WILLIAMSON**

**5.1 Original Issue Rates for Owner's or Loan Policies**

First \$50,000.00 of liability	\$4.80 per \$1,000 or fraction thereof
Over \$50,000.00 and up to \$100,000.00	add \$3.95 per \$1,000 or fraction thereof
Over \$100,000.00 and up to \$1,000,000.00	add \$2.80 per \$1,000 or fraction thereof
Over \$1,000,000.00 and up to \$5,000,000.00	add \$2.25 per \$1,000 or fraction thereof
Over \$5,000,000.00 and up to \$10,000,000.00	add \$1.70 per \$1,000 or fraction thereof
Over \$10,000,000.00 and up to \$15,000,000.00	add \$1.40 per \$1,000 or fraction thereof
Over \$15,000,000.00	add \$1.15 per \$1,000 or fraction thereof

TO COMPUTE ANY TITLE INSURANCE PREMIUM ON A FRACTION OF \$1,000.00 (EXCEPT AS TO MINIMUM PREMIUMS) CONSIDER ANY FRACTION OF \$1,000.00 AS A FULL \$1,000.00.

Minimum Premium \$150.00

These rates apply to the following policy forms: TN1000, TN2000, TN2002, TN2009, TN1776

**5.2 Homeowner's Policy of Title Insurance For A One-To- Four Family Residence ("Enhanced")**

The rate for the Enhanced policy is the applicable rate for which the regular policy would ordinarily be issued, plus an additional 10%.

Minimum Premium \$150

These rates apply to the following policy forms: TN1001

**5.3 Expanded Coverage Residential Loan Policy ("Enhanced")**

The rate for the Enhanced policy is the applicable rate for which the regular policy would ordinarily be issued, plus an additional 10%.

Minimum Premium \$150

These rates apply to the following policy forms: TN2007, TN2008, TN2010, TN2011

**5.4 Reissue Rate for Owner's or Loan Policies**

The Company will allow a reissue rate of seventy percent (70%) of the applicable rate within ten (10) years of the issuance of the prior policy.

**5.5 Simultaneous Issuance of Owner's And Loan Policies**

When an Owner's and a Loan Policy covering identical land are to be issued simultaneously, the rate applicable for the Owner's Policy will be the original Owner's Rate. The Premium for the Loan Policy so simultaneously issued will be \$35.00 for the amount of insurance not in excess of the Owner's Policy. (continued on next page)

The Premium on the amount of the Loan Policy exceeding the Owner's Policy is figured at the regular original title insurance rates for "Loan Policies" in the applicable bracket or brackets.

This Rate applies to the simultaneous issuance of an Owner's and a Loan Policy. It does not apply to simultaneous first and second mortgage transactions where no owner's policy is issued.

**5.6 Simultaneous Issuance of Owner's And Leasehold Owner's Policies**

When Owner's and Leasehold Owner's policies covering identical land are issued simultaneously, the rates for the Owner's policy will be the applicable Owner's rates. The rates for the Leasehold Owner's policy so simultaneously issued will be 30% of the rates for the Owner's policy up to the amount of the Owner's policy, the minimum premium being \$150. The premium on the amount of the Leasehold Owner's policy exceeding the Owner's policy is computed at the original title insurance rates for Owner's policy in the applicable bracket or brackets.

**5.7 Construction Policies and Binders**

The Company will allow a rate of \$1.50 per \$1,000 (or fraction thereof) of liability for any construction policy or binder issued for a term not to exceed two (2) years. Full credit of the amount paid for the construction policy or binder can be applied to a permanent policy; provided the permanent policy is issued prior to the expiration of the construction policy or binder. The amount of the credit cannot exceed the amount of the premium for the permanent policy.

Minimum Premium \$150

These rates apply to the following policy forms: TN1000, TN2000, TN2002, TN2009, TN1776

**5.8 TBD Commitment**

For the first \$250,000 of liability	\$150.00
Over \$250,000	add \$ .50 per \$1,000 or fraction thereof

TBD Commitments are allowed and if converted to a policy, the amount paid for the TBD commitment will be credited to the final policy premium.

**5.9 Residential Limited Coverage Junior Loan Policy**

Policy	\$125.00
JR1 Endorsement	\$ 25.00
JR2 Endorsement	\$ 25.00

The policy is not to be issued for liability in excess of \$250,000. Reissue and/or Simultaneous Issue Rates do not apply to this policy.

These rates apply to the following policy forms: TN2005, TN2006

**5.10 Interim Binder/Commitment**

An interim binder/commitment is a binding obligation of the Company to issue its policy or policies of title insurance when the requirements of the binder/commitment are satisfied. The charge for the issuance of the binder/commitment is \$30.00.

### 5.11 Additional Charges

Additional charges may be made for policies and/or endorsements involving complex or time-consuming matters or extraordinary risks. Charges will not be imposed without prior authorization from the consumer for the required work or risk.

### 5.12 Risk Rate

The risk rate for purposes of premium tax and establishment of reserves is the rate as shown in 5.1 above.

### 5.13 Master Home Equity Loan Policy

For home equity loan transactions up to \$250,000 with centralized order tracking and processing through **National Lender Services**, pursuant to a written agreement, the rate shall be \$45.00.

For home equity loan transactions from \$250,000 up to \$500,000 with centralized order tracking and processing through **National Lender Services**, pursuant to a written agreement, the rate shall be \$75.00.

These rates apply to the following policy form: TN2000

### 5.14 Expedited Refinance Rates

**5.14.1** Residential refinance loans initiated and coordinated through **National Lender Services** with centralized order tracking and processing capability, serving as a central point of contact and entry with original lenders. Standard endorsements will be included at no additional charge upon request of the lender at the time of policy issuance.

<u>Policy Amount</u>	<u>Rate</u>
\$0 to \$250,000	\$300.00
\$250,001 to \$500,000	\$450.00
\$500,001 to \$750,000	\$550.00
\$750,001 to \$1,000,000	\$660.00
\$1,000,001 to \$1,250,000	\$760.00
\$1,250,001 to \$1,500,000	\$860.00

**5.14.2** For Residential Refinance transactions on one to four family properties where a Lender agrees that all orders must be processed and delivered through a centralized electronic platform, providing centralized order tracking and processing, agreed to between **National Lender Services** and the Lender; using a master policy/certificate or short-form format generally in the form of the ALTA Short Form Residential Loan Policy format. Standard endorsements will be included at no additional charge upon request of the lender at the time of policy issuance.

<u>Policy Amount</u>	<u>Rate</u>
\$0 to \$250,000	\$275.00
\$250,001 to \$500,000	\$350.00
\$500,001 to \$750,000	\$400.00
\$750,001 to \$1,000,000	\$450.00
\$1,000,001 to \$1,250,000	\$550.00
\$1,250,001 to \$1,500,000	\$650.00

(continued on next page)

Short Term rate is not applicable to any of the rates set forth in this Section.

Rates shown under subsections above may be discounted by 5% if the property involved is located in an area designated under the Community Reinvestment Act (Federal C.R.A. Program).

**5.15 Basic Refinance Rates**

**5.15.1 Basic Refinance Rate**

The basic refinance rate is 70% of the applicable premium.

**5.15.2 Bundled Residential Refinance Rate**

The following rates apply for policies in connection with residential refinances, including the following endorsements, if applicable at no additional charge:

ALTA Environmental Protection Lien 8.1-06, ALTA Variable Rate Mortgage 6-06, ALTA Variable Rate Mortgage - Negative Amortization 6.2-06, ALTA Condominium 4-06 or 4.1-06, ALTA Planned Unit Development 5-06 or 5.1-06, ALTA Form 9-06 Restrictions, Encroachments, Minerals, ALTA Future Advance-Reverse Mortgage 14.3-06, ALTA Location 22-06

Policy Amount	Rate	Policy Amount	Rate
\$0 - \$100,000	\$550	\$500,001 - \$600,000	\$1,050
\$100,001 - \$200,000	\$650	\$600,001 - \$700,000	\$1,150
\$200,001 - \$300,000	\$750	\$700,001 - \$800,000	\$1,250
\$300,001 - \$400,000	\$850	\$800,001 - \$900,000	\$1,350
\$400,001 - \$500,000	\$950	\$900,001 - \$1,000,000	\$1,450

Note A: Over \$1,000,000 up to and including \$2,250,000 the rate is calculated at 50% of the Basic Rate.

Note B: This rate is not available over \$2,250,000. For transactions over \$2,250,000, rates in 5.14.1 above are to be used.

**5.15.3 Qualified Bundled Residential Refinance Rate**

The following rates apply for policies in connection with 1st and/or 2nd lien deeds of trust issued concurrently on residential refinances, single family residences of one to four units and residential condominium units up to \$1,500,000, either with an ALTA Loan Policy or an ALTA Short Form Residential Loan Policy including the following endorsements, if applicable at no additional charge:

ALTA Environmental Protection Lien 8.1-06, ALTA Variable Rate Mortgage 6-06, ALTA Variable Rate Mortgage - Negative Amortization 6.2-06, ALTA Condominium 4-06 or 4.1-06, ALTA Planned Unit Development 5-06 or 5.1-06, ALTA Form 9-06 Restrictions, Encroachments, Minerals, ALTA Future Advance-Reverse Mortgage 14.3-06, ALTA Location 22-06

The following conditions must apply:

- a) The new loan(s) must refinance an existing insured deed of trust. (continued)

- b) The new and current insured deed of trust must insure the same property.
- c) The trustor in the new and current insured deed of trust must be the same.
- d) The insured party of the new deed of trust must be an institutional lender.

<u>Policy Amount</u>	<u>Rate</u>
\$0 - \$250,000	\$355
\$250,001 - \$500,000	\$545
\$500,001 - \$750,000	\$660
\$750,001 - \$1,000,000	\$800
1,000,001 - \$1,250,000	\$915
1,250,001 - \$1,500,000	\$1,000

Note: This rate is not available over \$1,500,000 and is not applicable to Commercial Transactions, Construction Loans or any transaction where risks of unrecorded mechanic's liens could be present on any policy to be issued. For transactions over \$1,500,000, rates in 5.14.1 above are to be used.

**5.16 CPL FEE**

All Closing Protection Letters (Buyer, Seller, Lender) shall be charged a fee of \$50.00.

## CHAPTER 6 – POLICY FORMS & ENDORSEMENTS

<b>FNTI Form No.:</b>	<b>Form Name</b>	<b>Rate Rule</b>
TN1000	ALTA Owner's Policy 6/17/2006	1.1
TN1001	ALTA Homeowner's Policy of Title Insurance 12/2/2013	1.2
TN2000	ALTA Loan Policy 6/17/2006	1.1
TN2007	ALTA Expanded Coverage Residential Loan Policy-Assessments Priority 4/2/2015	1.3
TN2008	ALTA Expanded Coverage Residential Loan Policy-Current Assessments 4/2/2015	1.3
TN2002	ALTA Short Form Residential Loan Policy Revised 12/3/2012	1.1
TN2009	ALTA Short Form Residential Loan Policy-Current Violations 4/2/2015	1.1
TN2010	ALTA Short Form Expanded Coverage Residential Loan Policy-Assessments Priority 4/2/2015	1.3
TN2011	ALTA Short Form Expanded Coverage Residential Loan Policy-Current Assessments 4/2/2015	1.3
TN2005	ALTA Residential Limited Coverage Junior Loan Policy 10/18/2012	1.8
TN2006	ALTA Short Form Residential Limited Coverage Junior Loan Policy 4/2/2013	1.8
TN1776	ALTA US Policy 12/3/2012	1.1

<b>ALTA</b>	<b>Description</b>	<b>Owner or Lender</b>	<b>Charge on Owner's Policy</b>	<b>Charge on Loan Policy</b>
1-06	Street Assessments	Lender	N/A	Residential \$50 Commercial \$75
3-06	Zoning - Unimproved Land	Owner or Lender	25% Basic Rate Maximum \$2,000	25% Basic Rate Maximum \$2,000
3.1-06	Zoning - Completed Structure	Owner or Lender	25% Basic Rate Maximum \$2,000	25% Basic Rate Maximum \$2,000
3.2-06	Zoning - Land Under Development	Owner or Lender	25% Basic Rate Maximum \$2,000	25% Basic Rate Maximum \$2,000
3.3-06	Zoning - Completed Improvement - Non-Conforming Use	Owner or Lender	20% Basic Rate Maximum \$2,000	20% Basic Rate Maximum \$2,000
3.4-06	Zoning - No Zoning Classification	Owner or Lender	20% Basic Rate Maximum \$2,000	20% Basic Rate Maximum \$2,000
4-06	Condominium (all assessment liens)	Owner or Lender	10% Basic Rate	10% Basic Rate
4.1-06	Condominium - Current Assessments	Owner or Lender	10% Basic Rate Maximum \$250	10% Basic Rate Maximum \$250
5-06	Planned Unit Development— Assessments Priority	Owner or Lender	10% Basic Rate	10% Basic Rate
5.1-06	Planned Unit Development - Current Assessments	Owner or Lender	10% Basic Rate Maximum \$250	10% Basic Rate Maximum \$250
6-06	Variable Rate Mortgage	Lender	N/A	\$50
6.2-06	Variable Rate Mortgage, Negative Amortization	Lender	N/A	\$50
7-06	Manufactured Housing Unit	Owner or Lender	N/A	10% Basic Rate Minimum \$50
7.1-06	Manufactured Housing Conversion, Loan	Lender	N/A	25% Basic Rate
7.2-06	Manufactured Housing Conversion, Owner's	Owner	25% Basic Rate	N/A
8.1-06	Environmental Protection Lien	Lender	N/A	\$50

<b>ALTA</b>	<b>Description</b>	<b>Owner or Lender</b>	<b>Charge on Owner's Policy</b>	<b>Charge on Loan Policy</b>
8.2-06	Commercial Environmental Protection Lien	Owner or Lender	10% Basic Rate	10% Basic Rate
9-06	Restrictions, Encroachments, Minerals - Loan Policy	Lender	N/A	10% Basic Rate plus \$50
9.1-06	Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy	Owner	20% Basic Rate plus \$50	N/A
9.2-06	Covenants, Conditions and Restrictions – Improved Land – Owner's Policy	Owner	20% Basic Rate plus \$50	N/A
9.3-06	Covenants, Conditions and Restrictions - Loan Policy	Lender	N/A	10% Basic Rate plus \$50
9.6-06	Private Rights – Loan Policy	Lender	N/A	\$250
9.6.1-06	Private Rights - Current Assessments - Loan Policy	Lender	N/A	\$250
9.7-06	Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy	Lender	N/A	10% Basic Rate plus \$50
9.8-06	Covenants Conditions and Restrictions – Land Under Development – Owner's Policy	Owner	20% Basic Rate plus \$50	N/A
9.9-06	Private Rights - Owner's Policy	Owner	\$250	N/A
9.10-06	Restrictions, Encroachments, Minerals - Current Violations - Loan	Lender	N/A	10% Basic Rate
10-06	Assignment	Lender	N/A	\$50
10.1-06	Assignment and Date Down	Lender	N/A	10% Basic Rate
11-06	Mortgage Modification	Lender	N/A	20% Basic Rate
11.1-06	Mortgage Modification with Subordination	Lender	N/A	20% Basic Rate
11.2-06	Mortgage Modification with Additional Amount of Insurance	Lender	N/A	20% Basic Rate + additional premium based on amount insured
12-06	Aggregation - Loan	Lender	N/A	\$250
12.1-06	Aggregation - State Limits - Loan	Lender	N/A	\$250
13-06	Leasehold - Owner	Owner	N/C	N/A
13.1-06	Leasehold - Loan	Lender	N/A	N/C
14-06	Future Advance - Priority	Lender	N/A	\$50
14.1-06	Future Advance - Knowledge	Lender	N/A	\$50
14.2-06	Future Advance - Letter of Credit	Lender	N/A	\$50
14.3-06	Future Advance - Reverse Mortgage	Lender	N/A	\$50
15-06	Nonimputation - Full Equity Transfer	Owner	10% Basic Rate	10% Basic Rate
15.1-06	Nonimputation - Additional Insured	Owner	\$50	\$50
15.2-06	Nonimputation - Partial Equity Transfer	Owner	\$50	\$50
16-06	Mezzanine Financing	Owner	\$50	\$50
17-06	Access and Entry	Owner or Lender	10% Basic Rate Maximum \$500	10% Basic Rate Maximum \$500

<b>ALTA</b>	<b>Description</b>	<b>Owner or Lender</b>	<b>Charge on Owner's Policy</b>	<b>Charge on Loan Policy</b>
17.1-06	Indirect Access and Entry	Owner or Lender	10% Basic Rate Maximum \$500	10% Basic Rate Maximum \$500
17.2-06	Utility Access	Owner or Lender	10% Basic Rate Maximum \$500	10% Basic Rate Maximum \$500
18-06	Single Tax Parcel	Owner or Lender	\$50	\$50
18.1-06	Multiple Tax Parcel - Easements	Owner or Lender	\$50	\$50
18.2-06	Multiple Tax Parcel	Owner or Lender	\$50	\$50
18.3-06	Single Tax Parcel and ID	Owner or Lender	\$50	\$50
19-06	Contiguity, Multiple Parcels	Owner or Lender	20% Basic Rate	20% Basic Rate
19.1-06	Contiguity, Single Parcel	Owner or Lender	20% Basic Rate	20% Basic Rate
19.2-06	Contiguity - Specified Parcels	Owner or Lender	20% Basic Rate	20% Basic Rate
20-06	First Loss, Multiple Parcel Transactions	Lender	N/A	15% Basic Rate
22-06	Location	Owner or Lender	\$50	\$50
22.1-06	Location and Map	Owner or Lender	\$50	\$50
23-06	Co-Insurance, Single Policy	Owner or Lender	35% Basic Rate	35% Basic Rate
23.1-06	Co-Insurance - Multiple Policies	Owner or Lender	35% Basic Rate	35% Basic Rate
24-06	Doing Business	Lender	N/A	\$250
25-06	Same as Survey	Owner or Lender	10% Basic Rate	10% Basic Rate
25.1-06	Same as Portion of Survey	Owner or Lender	10% Basic Rate	10% Basic Rate
26-06	Subdivision	Owner or Lender	\$200	\$200
27-06	Usury	Lender	N/A	\$100
28-06	Easement - Damage or Enforced Removal	Owner or Lender	20% Basic Rate	\$50
28.1-06	Encroachments - Boundaries and Easements	Owner or Lender	20% Basic Rate	10% Basic Rate Minimum \$50
28.2-06	Encroachments - Boundaries and Easements - Described Improvements	Owner or Lender	20% Basic Rate	10% Basic Rate Minimum \$50
28.3-06	Encroachments - Boundaries and Easements - Land Under Development	Owner or Lender	Residential: \$50 Commercial \$200	Residential: \$50 Commercial \$200
29-06	Interest Rate Swap - Direct Obligation	Lender	N/A	10% Basic Rate
29.1-06	Interest Rate Swap - Additional Interest	Lender	N/A	10% Basic Rate
29.2-06	Interest Rate Swap - Direct Obligation - Defined Amount	Lender	N/A	10% Basic Rate



ALTA	Description	Owner or Lender	Charge on Owner's Policy	Charge on Loan Policy
29.3-06	Interest Rate Swap - Additional Interest - Defined Amount	Lender	N/A	10% Basic Rate plus Basic Rate on the increased liability
30-06	One to Four Family Shared Appreciation	Lender	N/A	\$200
30.1-06	Commercial Participation Interest	Lender	N/A	10% Basic Rate
31-06	Severable Improvements	Lender	N/A	10% Basic Rate
32-06	Construction Loan - Loss of Priority	Lender		\$1.50 per \$1000 based on upon the advance or aggregate advances. Upon compliance with Underwriter's requirements regarding disbursements, \$1.50 per \$1,000 based on the advance or aggregate advances up to \$500,000 and \$1 per thousand over \$500,000.
32.1-06	Construction Loan - Loss of Priority - Direct Payment	Lender	N/A	\$1.50 per \$1000 based on upon the advance or aggregate advances. Upon compliance with Underwriter's requirements regarding disbursements, \$1.50 per \$1,000 based on the advance or aggregate advances up to \$500,000 and \$1 per thousand over \$500,000.
32.2-06	Construction Loan - Loss of Priority - Insured's Direct Payment	Lender	N/A	\$1.50 per \$1000 based on upon the advance or aggregate advances. Upon compliance with Underwriter's requirements regarding disbursements, \$1.50 per \$1,000 based on the advance or aggregate advances up to \$500,000 and \$1 per thousand over \$500,000.
33-06	Disbursement	Lender	N/A	\$85
34-06	Identified Risk Coverage	Owner or Lender	\$100	\$100
35-06	Minerals and Other Subsurface Substances - Buildings	Owner or Lender	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000
35.1-06	Minerals and Other Subsurface Substances - Improvements	Owner or Lender	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000

<b>ALTA</b>	<b>Description</b>	<b>Owner or Lender</b>	<b>Charge on Owner's Policy</b>	<b>Charge on Loan Policy</b>
35.2-06	Minerals and Other Subsurface Substances - Described Improvements	Owner or Lender	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000
35.3-06	Minerals and Other Subsurface Substances - Land Under Development	Owner or Lender	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000	Residential: 20% Basic Rate; Commercial 10% Basic Rate, maximum \$2,000
36-06	Energy Project - Leasehold/Easement - Owner's	Owner	\$100	N/A
36.1-06	Energy Project - Leasehold/Easement - Loan	Lender	N/A	\$100
36.2-06	Energy Project - Leasehold - Owner's	Owner	\$100	N/A
36.3-06	Energy Project - Leasehold - Loan	Lender	N/A	\$100
36.4-06	Energy Project - Covenants, Conditions and Restrictions - Land Under Development Owner's	Owner	20% Basic Rate plus \$50	N/A
36.5-06	Energy Project - Covenants, Conditions and Restrictions - Land Under Development Loan	Lender	N/A	20% Basic Rate plus \$50
36.6-06	Energy Project - Encroachments	Owner or Lender	20% Basic Rate	10% Basic Rate Minimum \$50
36.7-06	Energy Project - Fee Estate - Owner's Policy	Owner	\$100	N/A
36.8-06	Energy Project - Fee Estate - Loan Policy	Lender	N/A	\$100
37-06	Assignment of Rents or Leases	Lender	N/A	\$50
38-06	Mortgage Tax	Lender	N/A	\$50
39-06	Policy Authentication	Owner or Lender	N/C	N/C
40-06	Tax Credit - Owner's Policy	Owner	10% Basic Rate	N/A
40.1-06	Tax Credit - Defined Amount - Owner's Policy	Owner	10% Basic Rate	N/A
41-06	Water - Buildings	Owner or Lender	10% Basic Rate maximum \$1,000	10% Basic Rate maximum \$1,000
41.1-06	Water - Improvements	Owner or Lender	10% Basic Rate maximum \$1,000	10% Basic Rate maximum \$1,000
41.2-06	Water - Described Improvements	Owner or Lender	10% Basic Rate maximum \$1,000	10% Basic Rate maximum \$1,000
41.3-06	Water - Land Under Development	Owner or Lender	10% Basic Rate maximum \$1,000	10% Basic Rate maximum \$1,000
42-06	Commercial Lender Group Endorsement	Lender	N/A	No charge up to 1 year \$50 after 1 year.
43-06	Anti-Taint	Lender	N/A	\$50
44-06	Insured Mortgage Recording - Loan	Lender	N/A	N/C
45-06	Pari Passu Mortgage - Loan Policy	Lender	N/A	N/C

<b>ALTA</b>	<b>Description</b>	<b>Owner or Lender</b>	<b>Charge on Owner's Policy</b>	<b>Charge on Loan Policy</b>
46-06	Option	Owner or Lender	N/C	N/C
JR1	Endorsement to ALTA Residential Limited Coverage Junior Loan Policy - Supplemental Coverage	Lender	N/A	N/C
JR2	Endorsement to ALTA Residential Limited Coverage Junior Loan Policy - Future Advance, Revolving Credit/Variable Rate	Lender	N/A	N/C
LPFDD	Limited Pre-Foreclosure Policy - Date-Down Endorsement	Lender	N/A	\$25

<b>FNTI</b>	<b>Description</b>	<b>Owner or Lender</b>	<b>Charge on Owner's Policy</b>	<b>Charge on Loan Policy</b>
FNTI 200	FNTI Form No. 200 Deletion of Natural Person Limitation	ALTA Homeowner's	No Charge	N/A
FNTI 201	FNTI Form No. 201 Abbreviated Lender's Policy Bring Down	Abbreviated Lender's Policy	N/A	\$25
FNTI 202	FNTI Form No. 202 Revolving Credit Loan	Lender	N/A	No Charge when issued with the policy; \$100 after the policy
FNTI 203	FNTI Form No. 203 Construction Completion	Lender	N/A	20% of the Basic Rate minimum \$100
FNTI 204	FNTI Form No. 204 Patent	Owner or Lender	\$50	\$50
FNTI 205	FNTI Form No. 205 Construction Loan Bring Down	Lender	N/A	Residential \$100 Commercial \$200
FNTI 206	FNTI Form No. 206 Deletion of Arbitration	Owner or Lender	\$50	\$50
FNTI 207	FNTI Form No. 207 Multi-Purpose Endorsement	Owner or Lender	\$50	\$50
FNTI 208	FNTI Form No. 208 Solar Endorsement	Owner or Lender	\$50	\$50

## APPENDIX A – COUNTY CODES

County Code	County Name	Rate Chapter
001	Anderson	5
003	Bedford	5
005	Benton	5
007	Bledsoe	5
009	Blount	5
011	Bradley	5
013	Campbell	5
015	Cannon	5
017	Carroll	5
019	Carter	5
021	Cheatham	5
023	Chester	5
025	Claiborne	5
027	Clay	5
029	Cocke	5
031	Coffee	5
033	Crockett	5
035	Cumberland	5
037	Davidson	1
039	Decatur	5
041	DeKalb	5
043	Dickson	5
045	Dyer	5
047	Fayette	5
049	Fentress	5
051	Franklin	5
053	Gibson	5
055	Giles	5
057	Grainger	5
059	Greene	5
061	Grundy	5
063	Hamblen	5

County Code	County Name	Rate Chapter
065	Hamilton	2
067	Hancock	5
069	Hardeman	5
071	Hardin	5
073	Hawkins	5
075	Haywood	5
077	Henderson	5
079	Henry	5
081	Hickman	5
083	Houston	5
085	Humphreys	5
087	Jackson	5
089	Jefferson	5
091	Johnson	5
093	Knox	3
095	Lake	5
097	Lauderdale	5
099	Lawrence	5
101	Lewis	5
103	Lincoln	5
105	Loudon	5
107	McMinn	5
109	McNairy	5
111	Macon	5
113	Madison	5
115	Marion	5
117	Marshall	5
119	Maury	5
121	Meigs	5
123	Monroe	5
125	Montgomery	5
127	Moore	5

County Code	County Name	Rate Chapter
129	Morgan	5
131	Obion	5
133	Overton	5
135	Perry	5
137	Pickett	5
139	Polk	5
141	Putnam	5
143	Rhea	5
145	Roane	5
147	Robertson	5
149	Rutherford	1
151	Scott	5
153	Sequatchie	5
155	Sevier	5
157	Shelby	4
159	Smith	5
161	Stewart	5
163	Sullivan	5
165	Sumner	5
167	Tipton	5
169	Trousdale	5
171	Unicoi	5
173	Union	5
175	Van Buren	5
177	Warren	5
179	Washington	5
181	Wayne	5
183	Weakley	5
185	White	5
187	Williamson	1
189	Wilson	5