

RHODE ISLAND

TITLE INSURANCE RATES AND RULES MANUAL

For use in all Counties of Rhode Island

Effective May 1, 2024



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GENERAL RULES

A. APPLICABILITY

This manual is filed by First National Title Insurance Company (FNTI) and charges for title insurance herein are specifically for land located in Rhode Island. 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: Real property designed principally for the occupancy of one-to-four families. Residential property includes one-to-four family dwellings on an individual lot, individual units of condominiums or cooperatives, or in a planned unit development (PUD) or subdivision project.

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 – BASIC SCHEDULE OF RATES

1.1 ORIGINAL TITLE INSURANCE PREMIUMS FOR LOAN POLICIES

A Loan Policy will not be issued for an amount less than the full principal debt. A Loan Policy can be issued for an amount up to 25% in excess of the principal debt to cover accrued interest and foreclosure costs.

A policy insuring a mortgage expires with the payment or satisfaction of the mortgage described in the policy, except when satisfied by foreclosure or a deed in lieu of foreclosure, pursuant to Section 2 of the Conditions and Stipulations of the ALTA 2006 Loan Policy. Policies insuring leasehold estates are issued as Loan Policies with a Leasehold Endorsement attached. (ALTA Form 13.1-06)

The premium for original loan title insurance is:

First \$5,000,000 of liability	\$2.50 per thousand
Over \$5,000,000 of liability	Call for pricing

MINIMUM PREMIUM \$125.00

1.2 TITLE INSURANCE PREMIUMS FOR EXPANDED COVERAGE RESIDENTIAL LOAN POLICY

An Expanded Coverage Residential Loan Policy will not be issued for an amount less than the full principal debt. An Expanded Coverage Residential Loan Policy can be issued for an amount up to 25% in excess of the principal debt to cover accrued interest and foreclosure costs.

A policy insuring a mortgage expires with the payment or satisfaction of the mortgage described in the policy, except when satisfied by foreclosure or a deed in lieu of foreclosure, pursuant to Section 2 of the Conditions and Stipulations of the ALTA 2015 Expanded Coverage Residential Loan Policy. The premium for an Expanded Coverage Residential Loan Policy is 110% of the Original Title Insurance Premiums for Loan Policies in Section 1.1.

MINIMUM PREMIUM \$125.00

1.3 ORIGINAL TITLE INSURANCE PREMIUMS FOR OWNER'S POLICIES

A policy insuring the fee simple estate will not be issued for less than the full value of the real property. A policy insuring a leasehold estate will not be insured for less than the aggregate of the rentals payable under the lease or the appraised value of the real property. Policies insuring leasehold estates are issued as Owner's Policies with a Leasehold Endorsement attached (ALTA Endorsement 13).

The premium for original owner's title insurance is:

First \$5,000,000 of liability	\$3.50 per thousand
Over \$5,000,000 of liability	Call for pricing

MINIMUM PREMIUM \$125.00

1.4 TITLE INSURANCE PREMIUMS FOR HOMEOWNER'S POLICIES

A policy insuring the fee simple estate will not be issued for less than the full value of the real property. This Policy can only be issued in connection with one-to-four family residential property or an individual condominium unit.

The Premium for homeowner's title insurance is 110% of Original Title Insurance Premiums for Owner's Policies in Section 1.3.

MINIMUM PREMIUM \$125.00

1.5 REFINANCE TITLE INSURANCE PREMIUMS FOR LOAN POLICIES

For a Loan Policy on Residential property where the current owner of the land is entering into a new loan to refinance an existing loan on the property and the loan proceeds are being used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction, the premium is 60% of the rate for the amount of insurance as provided under the other applicable provisions of Section 1.1

If the refinance loan exceeds the amount of the unpaid principal balance of the original loan, the difference in liability is charged at the full premium rate at the level of liability above the unpaid principal balance.

MINIMUM PREMIUM \$100.00

1.6 TITLE INSURANCE FOR SECOND LOAN POLICIES

The premiums for title insurance on second mortgage transactions, and any other junior mortgages, will be the same as the Original Title Insurance Premiums for Loan Policies, except for policies shown in Section 1.10 below.

1.7 SIMULTANEOUS OWNER'S AND LOAN POLICY PREMIUMS

When an Owner's Policy and Loan Policy covering identical land are to be issued simultaneously, the premium for the Owner's Policy shall be the Original Title Insurance Premiums for Owner's Policies.

The premium for the Loan Policy so issued simultaneously will be \$50.00. If the amount of the Loan Policy exceeds the amount of the Owner's Policy, the premium charged on the amount of the Loan Policy exceeding the Owner's Policy is computed at the original title insurance premium for a first loan.

1.8 SIMULTANEOUS ISSUE PREMIUM FOR POLICIES COVERING A FEE AND LEASEHOLD ESTATE

When an owner's policy insuring the fee ownership and an owner's policy insuring a leasehold interest are issued simultaneously, the owner's policy insuring the fee interest will be charged at the applicable rate for the type of owner's policy being issued, as set forth above. The policy insuring the leasehold interest will be charged at 60% of the applicable rate for the type of policy(ies) being issued covering the leasehold policy. The minimum charge for a concurrent policy insuring a leasehold interest shall be \$100.00.

This simultaneous issue rate applies only when the Company is concurrently issuing two or more policies insuring the same property.

1.9 HIGH VALUE COMMERCIAL TRANSACTIONS

The published rates are primarily for 1-4-unit residential properties covered by RESPA. Deviations in commercial transactions from this rate schedule must be approved by the company. The company reserves the right, at its discretion, to charge a rate more or less for high liability and extraordinary risk in commercial transactions.

1.10 RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN AND SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

The charge for issuing the ALTA Residential Limited Coverage Junior Loan Policy or the ALTA Short Form Residential Limited Coverage Junior Loan Policy, is a flat rate premium of \$110.00 for up to \$250,000.00 in liability coverage.

The ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued at no charge if issued simultaneously with the policy. A \$50.00 charge applies if issued post-policy.

The ALTA Form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), may be issued at no charge if issued simultaneously with the policy. A \$50.00 charge applies if issued post-policy.

1.11 ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

The premium charge shall be:

LIABILITY AMOUNT	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.

1.12 CLOSING PROTECTION LETTERS

Closing Protection Letters (CPL) may be issued by the Company for a transaction involving real property in which the Company is issuing a title insurance policy. A fee of \$25.00 shall be charged for the issuance of a CPL. If closing protection is issued, it must benefit each buyer, borrower and lender that is a party to the transaction for which that CPL is issued. The Company may only charge one fee per transaction regardless of the number of parties benefited by the protection. No fee shall be charged if the transaction is cancelled after the issuance of a CPL. The entire CPL fee shall be paid to the Company and may not to be shared with any agent of the Company.

CHAPTER 2 - BULK CENTRALIZED REFINANCE RATES

2.1 BULK CENTRALIZED REFINANCE RATE (50 order minimum)

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

1. The loan is not in excess of \$2,000,000
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to four family residential dwelling unit or residential condominium unit;
3. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
4. The Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
5. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
6. No agent or underwritten title company may offer this rate unless expressly authorized in writing by FNTI management.
7. The lender or mortgage broker would have a required minimum of **fifty (50)** monthly title openings ordered through an Underwritten Title Company of FNTI to qualify for the below rate.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$380
\$250,001 - \$500,000	\$560
\$500,001 - \$750,000	\$680
\$750,001 - \$1,000,000	\$820
\$1,000,001 - \$1,250,000	\$945
\$1,250,001 - \$1,500,000	\$1,020
\$1,500,001 - \$2,000,000	\$3,000

Rates include customarily issued endorsements.

2.2 BULK CENTRALIZED REFINANCE RATE (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 \$2,000,000.00
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to four family residential dwelling unit or residential condominium unit;
3. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
4. The Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
5. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
6. No agent or underwritten title company may offer this rate unless expressly authorized in writing by FNTI management.
7. The lender or mortgage broker would have a required minimum of **one hundred (100)** monthly title openings ordered through an Underwritten Title Company of FNTI to qualify for the below rate.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$340
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$570
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$770
\$1,250,001 - \$1,500,000	\$895
\$1,500,001 - \$2,000,000	\$1,050

Rates include customarily issued endorsements.

2.3 BULK CENTRALIZED REFINANCE RATE (200 order minimum)

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

1. The loan is not in excess of \$2,000,000.00
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to four family residential dwelling unit or residential condominium unit;
3. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
4. The Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
5. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
6. No agent or underwritten title company may offer this rate unless expressly authorized in writing by FNTI management.
7. The lender or mortgage broker would have a required minimum of **two hundred (200)** monthly title openings ordered through an Underwritten Title Company of FNTI to qualify for the below rate.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$300
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$760
\$1,250,001 - \$1,500,000	\$860
\$1,500,001 - \$2,000,000	\$1,050

Rates include customarily issued endorsements.

CHAPTER 3 - ENDORSEMENTS

Endorsement	Owners Rate	Loan Rate
ALTA Form No.: 1-06 Street Assessments	N/A	No Charge
ALTA Form No.: 3-06 Zoning Unimproved Land	\$1.00 per thousand	\$1.00 per thousand
ALTA Form No.: 3.1-06 Zoning-Completed Structure	\$1.00 per thousand	\$1.00 per thousand
ALTA Form No.: 3.2-06 Zoning – Land Under Development	\$1.00 per thousand	\$1.00 per thousand
ALTA Form No.: 3.3-06 Zoning – Completed Improvement - Non-Conforming Use	\$1.00 per thousand	\$1.00 per thousand
ALTA Form No.: 3.4-06 Zoning – No Zoning Classification	\$1.00 per thousand	\$1.00 per thousand
ALTA Form No.: 4-06 Condominium	N/A	No Charge
ALTA Form No.: 4.1-06 Condominium – Current Assessments	No Charge	N/A
ALTA Form No.: 5-06 Planned Unit Development – Assessments Priority	N/A	No Charge
ALTA Form No.: 5.1-06 Planned Unit Development – Current Assessments	No Charge	N/A
ALTA Form No.: 6-06 Variable Rate Mortgage	N/A	\$25 Residential \$75 Commercial
ALTA Form No.: 6.2-06 Variable Rate Mortgage - Negative Amortization	N/A	\$25 Residential \$75 Commercial
ALTA Form No.: 7-06 Manufactured Housing Unit	\$25	\$25
ALTA Form No.: 7.1-06 Manufactured Housing - Conversion: Loan	N/A	\$25
ALTA Form No.: 7.2-06 Manufactured Housing - Conversion: Owner's	\$25	N/A
ALTA Form No.: 8.1-06 Environmental Protection Lien	N/A	No Charge
ALTA Form No.: 8.2-06 Commercial Environmental Protection Lien	No Charge	No Charge
ALTA Form No.: 9-06 Restrictions, Encroachments, Minerals – Loan Policy	N/A	Residential: No Charge Commercial: 10% of loan rate; Minimum \$75.00

ALTA Form No.: 9.1-06 Covenants, Conditions and Restrictions – Unimproved Land – Owner’s Policy	Residential: No Charge for Commercial: 10% of loan rate; Minimum \$75.00	N/A
ALTA Form No.: 9.2-06 Covenants, Conditions and Restrictions – Improved Land – Owner’s Policy	Residential: No Charge for Commercial: 10% of loan rate; Minimum \$75.00	N/A
ALTA Form No.: 9.3-06 Covenants, Conditions and Restrictions – Loan Policy	N/A	Residential: No Charge for Commercial: 10% of loan rate; Minimum \$75.00
ALTA Form No.: 9.6-06 Private Rights – Loan Policy	N/A	No Charge
ALTA Form No.: 9.6.1-06 Private Rights - Current Assessments - Loan Policy	N/A	No Charge
ALTA Form No.: 9.7-06 Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy	N/A	No Charge
ALTA Form No.: 9.8-06 Covenants Conditions and Restrictions – Land Under Development – Owner’s Policy	No Charge	N/A
ALTA Form No.: 9.9-06 Private Right – Owner’s Policy	No Charge	N/A
ALTA Form No.: 9.10-06 Restrictions, Encroachments, Minerals – Current Violations – Loan Policy	N/A	No Charge
ALTA Form No.: 10-06 Assignment	N/A	No Charge
ALTA Form No.: 10.1-06 Assignment and Date Down	N/A	No Charge
ALTA Form No.: 11-06 Mortgage Modification	N/A	No Charge
ALTA Form No.: 11.1-06 Mortgage Modification with Subordination	N/A	No Charge
ALTA Form No.: 11.2-06 Mortgage Modification with Additional Amount of Insurance	N/A	No Charge
ALTA Form No.: 12-06 Aggregation – Loan Policy	N/A	No Charge
ALTA Form No.: 12.1-06 Aggregation – State Limits - Loan Policy	N/A	No Charge
ALTA Form No.: 13-06 Leasehold – Owner’s	No Charge	N/A
ALTA Form No.: 13.1-06 Leasehold – Loan	N/A	No Charge
ALTA Form No.: 14-06 Future Advance - Priority	N/A	No Charge
ALTA Form No.: 14.1-06 Future Advance - Knowledge	N/A	No Charge
ALTA Form No.: 14.2-06 Future Advance - Letter of Credit	N/A	No Charge
ALTA Form No.: 14.3-06 Future Advance - Reverse Mortgage	N/A	No Charge
ALTA Form No.: 15-06 Non-Imputation - Full Equity Transfer	No Charge	N/A
ALTA Form No.: 15.1-06 Non-Imputation - Additional Insured	No Charge	N/A

ALTA Form No.: 15.2-06 Non-Imputation - Partial Equity Transfer	No Charge	N/A
ALTA Form No.: 16-06 Mezzanine Financing	No Charge	N/A
ALTA Form No.: 17-06 Access and Entry	No Charge	No Charge
ALTA Form No.: 17.1-06 Indirect Access and Entry	No Charge	No Charge
ALTA Form No.: 17.2-06 Utility Access	\$25	\$25
ALTA Form No.: 18-06 Single Tax Parcel	No Charge	No Charge
ALTA Form No.: 18.1-06 Multiple Tax Parcel – Easements	\$25	\$25
ALTA Form No.: 18.2-06 Multiple Tax Parcel		
ALTA Form No.: 18.3-06 Single Tax Parcel and ID	\$100	\$100
ALTA Form No.: 19-06 Contiguity - Multiple Parcels	\$25	\$25
ALTA Form No.: 19.1-06 Contiguity - Single Parcel	\$50	\$50
ALTA Form No.: 19.2-06 Contiguity - Specified Parcels		
ALTA Form No.: 20-06 First Loss - Multiple Parcel Transactions	N/A	10% of loan rate; Minimum \$75
ALTA Form No.: 22-06 Location	\$25	\$25
ALTA Form No.: 22.1-06 Location and Map	\$25	\$25
ALTA Form No.: 23-06 Coinsurance – Single Policy	No Charge	No Charge
ALTA Form No.: 23.1-06 Co-Insurance - Multiple Policies		
ALTA Form No.: 24-06 Doing Business	N/A	No Charge
ALTA Form No.: 25-06 Same as Survey	No Charge	No Charge
ALTA Form No.: 25.1-06 Same as Portion of Survey	No Charge	No Charge
ALTA Form No.: 26-06 Subdivision	No Charge	No Charge
ALTA Form No.: 27-06 Usury	N/A	No Charge
ALTA Form No.: 28-06 Easement - Damage or Enforced Removal	No Charge	No Charge
ALTA Form No.: 28.1-06 Encroachments – Boundaries and Easements	No Charge	No Charge
ALTA Form No.: 28.2-06 Encroachments – Boundaries and Easements – Described Improvements	No Charge	No Charge
ALTA Form No.: 28.3-06 Encroachments - Boundaries and Easements - Land Under Development	No Charge	No Charge
ALTA Form No.: 29-06 Interest Rate Swap Endorsement - Direct Obligation	N/A	No Charge
ALTA Form No.: 29.1-06 Interest Rate Swap - Additional Interest	N/A	No Charge
ALTA Form No.: 29.2-06 Interest Rate Swap Endorsement - Direct Obligation - Defined Amount	N/A	No Charge
ALTA Form No.: 29.3-06 Interest Rate Swap Endorsement - Additional Interest - Defined Amount	N/A	No Charge
ALTA Form No.: 30-06 Shared Appreciation Mortgage	N/A	No Charge
ALTA Form No.: 30.1-06 Commercial Participation Interest	N/A	No Charge
ALTA Form No.: 31-06 Severable Improvements Endorsement	N/A	No Charge

ALTA Form No.: 32-06 Construction Loan - Loss of Priority	N/A	Construction Loan Liability up to \$1,000,000: \$250; Liability over \$1,000,000: \$500
ALTA Form No.: 32.1-06 Construction Loan - Direct Payment	N/A	Construction Loan Liability up to \$1,000,000: \$250; Liability over \$1,000,000: \$500
ALTA Form No.: 32.2-06 Construction Loan – Insured’s Direct Payment	N/A	Construction Loan Liability up to \$1,000,000: \$250; Liability over \$1,000,000: \$500
ALTA Form No.: 33-06 Disbursement Endorsement	N/A	Construction Loan \$150
ALTA Form No.: 34-06 Identified Risk Coverage	No Charge	No Charge
ALTA Form No.: 34.1-06 Identified Exception and Identified Risk Coverage	No Charge	No Charge
ALTA Form No.: 35-06 Minerals and Other Subsurface Substances – Buildings	No Charge	No Charge
ALTA Form No.: 35.1-06 Minerals and Other Subsurface Substances – Improvements	No Charge	No Charge
ALTA Form No.: 35.2-06 Minerals and Other Subsurface Substances – Described Improvements	No Charge	No Charge
ALTA Form No.: 35.3-06 Minerals and Other Subsurface Substances – Land Under Development	No Charge	No Charge
ALTA Form No.: 36-06 Energy Project – Leasehold/Easement – Owner’s	No Charge	N/A
ALTA Form No.: 36.1-06 Energy Project – Leasehold/Easement – Loan	N/A	No Charge
ALTA Form No.: 36.2-06 Energy Project – Leasehold – Owner’s	No Charge	N/A
ALTA Form No.: 36.3-06 Energy Project – Leasehold – Loan	N/A	No Charge
ALTA Form No.: 36.4-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner’s	No Charge	N/A
ALTA Form No.: 36.5-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	N/A	No Charge

ALTA Form No.: 36.6-06 Energy Project – Encroachments	N/A	No Charge
ALTA Form No.: 36.7-06 Energy Project – Fee Estate – Owner’s Policy	No Charge	N/A
ALTA Form No.: 36.8-06 Energy Project – Fee Estate – Loan Policy	N/A	No Charge
ALTA Form No.: 37-06 Assignment of Rents or Leases	N/A	No Charge
ALTA Form No.: 38-06 Mortgage Tax	N/A	No Charge
ALTA Form No.: 39-06 Policy Authentication	No Charge	No Charge
ALTA Form No.: 40-06 Tax Credit - Owner's Policy	10%	N/A
ALTA Form No.: 40.1-06 Tax Credit - Defined Amount - Owner’s Policy	No Charge	N/A
ALTA Form No.: 41-06 Water – Buildings	No Charge	No Charge
ALTA Form No.: 41.1-06 Water – Improvements	No Charge	No Charge
ALTA Form No.: 41.2-06 Water – Described Improvements	No Charge	No Charge
ALTA Form No.: 41.3-06 Water – Land Under Development	No Charge	No Charge
ALTA Form No.: 42-06 Commercial Lender Group	N/A	No Charge
ALTA Form No.: 43-06 Anti-Taint	N/A	No Charge
ALTA Form No.: 44-06 Insured Mortgage Recording	N/A	No Charge
ALTA Form No.: 45-06 Pari Passu Mortgage – Loan Policy	N/A	No Charge
ALTA Form No.: 46-06 Option	No Charge	N/A
ALTA Form No.: 47-06 Operative Law - Owner's Policy	N/A	No Charge
ALTA Form No.: 47.1-06 Operative Law - Loan Policy	N/A	No Charge
ALTA Form No.: 47.2-06 Operative Law - Homeowner’s Policy	No Charge	N/A
ALTA Form No.: 47.3-06 Operative Law - Expanded Coverage Residential Loan Policy	N/A	No Charge
ALTA Form No.: 48[-06] Tribal Waivers and Consents	No Charge	No Charge
ALTA Form No.: JR1	N/A	No Charge
ALTA Form No.: JR2 Future Advance	N/A	No Charge
ALTA Limited Pre-Foreclosure Policy - Date-Down Endorsement	No Charge	No Charge
FNTI Form No.: 206 Deletion of Arbitration	N/A	No Charge
FNTI Form No: 207 Multi-Purpose General	N/A	No Charge