

TENNESSEE

TITLE INSURANCE RATES AND RULES MANUAL

For use in all Counties of Tennessee
Effective May 27, 2024



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GENERAL RULES

A. APPLICABILITY

This Rate and Rules Manual is for title insurance for land located in Tennessee.

All short form versions of any policy shall be charged at the same 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

When percentages are used to calculate a rate, 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. DEFINITIONS

ALTA: American Land Title Association.

Basic Rate: Rates listed in Section 1.1, Section 2.1, Section 3.1, Section 4.1, and Section 5.1

Charge: The amount 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 one or more Standard Exceptions.

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.

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.

Rate: The amount to be paid for title insurance or a product or service. The amount is either a flat amount or a calculation per the amount of insurance or the amount of the product or service.

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.

Standard Exceptions: Industry-standard, generic exceptions, other than exceptions specific to a particular property or particular transaction.

Vacant Land: Unimproved land.

**CHAPTER 1 – MONTGOMERY, RUTHERFORD, SUMNER,
and WILLIAMSON COUNTIES, TENNESSEE**

1.1 BASIC RATE FOR OWNER’S AND LOAN POLICIES

Montgomery, Rutherford, Sumner and Williamson counties have All-Inclusive Rates as defined in Department of Commerce and Insurance Rule 0780-1-12-.01(2) (“All-Inclusive” means the rate includes “the abstracting, search and examination”).

A policy insuring a fee simple estate cannot be issued for less than the full value of the real property. A policy insuring a leasehold estate cannot 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).

A Loan Policy will not be issued for an amount less than the full principal debt. Policies insuring leasehold estates are issued as Loan Policies with a Leasehold Endorsement attached. (ALTA Form 13.1)

For the first \$1,000 of liability	\$210.00
\$1,001 up to and including \$100,000	add \$ 6.83 per \$1,000 or fraction thereof
\$100,001 up to and including \$500,000	add \$ 5.04 per \$1,000 or fraction thereof
\$500,001 up to and including \$1,000,000	add \$ 3.31 per \$1,000 or fraction thereof
\$1,000,001 up to and including \$5,000,000	add \$ 2.21 per \$1,000 or fraction thereof
\$5,000,001 up to and including \$10,000,000	add \$ 1.68 per \$1,000 or fraction thereof
\$10,000,001 up to and including \$15,000,000	add \$ 1.42 per \$1,000 or fraction thereof
Over \$15,000,000	add \$ 1.10 per \$1,000 or fraction thereof

Minimum Rate \$210.00

1.2 TITLE INSURANCE RATE FOR HOMEOWNER’S POLICIES

A policy insuring a 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 rate for homeowner's title insurance is 110% of Basic Rate for Owner’s Policies as stated in Section 1.1.

Minimum Rate \$210.00

1.3 TITLE INSURANCE RATE FOR EXPANDED COVERAGE RESIDENTIAL LOAN POLICY

An Expanded Coverage Residential Loan Policy cannot be issued for an amount less than the full principal debt.

The rate for an Expanded Coverage Residential Loan Policy is 110% of the Basic Rate for Loan Policies as stated in Section 1.1.

Minimum Rate \$210.00

1.4 REISSUE RATE FOR OWNER’S OR LOAN POLICIES

The reissue rate for an Owner’s or Loan Policy is seventy percent (70%) of the applicable rate when issued within five (5) years of the issuance of the prior policy and upon sufficient proof that the policy was previously

issued.

1.5 SIMULTANEOUS OWNER'S AND LOAN POLICY RATE

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 Basic Rate for Owner's Policies.

The rate for the Loan Policy so simultaneously issued will be \$200.00. If the amount of the Loan Policy exceeds the amount of the Owner's Policy, the rate charged on the amount of the Loan Policy exceeding the Owner's Policy is computed at the Basic rate for a first loan.

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 ISSUE RATE FOR POLICIES COVERING A FEE AND LEASEHOLD ESTATE

Where there is a sale and a simultaneous lease-back of the same property with an Owner's Policy issued in connection with the sale, a policy may be issued upon request insuring the leasehold estate for a rate of 30% of the Basic Rate for Owner's Policies. If the amount of insurance requested is greater for the leasehold interest than that of the Owner's Policy, the excess shall be computed at the Basic Rate for Owner's Policies under the applicable brackets.

Minimum Rate \$210.00 for any Policy issued under this section.

1.7 CONSTRUCTION POLICIES AND BINDERS

The rate for any construction policy or binder is \$1.50 per \$1,000 (or fraction thereof) of liability 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 permanent policy.

Minimum Rate \$210.00

1.8 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

The rate for the ALTA Residential Limited Coverage Junior Loan Policy is \$125.00.

The ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued for a \$25.00 charge. The ALTA Form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), may be issued for a \$25.00 charge.

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.

1.9 RISK RATE

The risk rate for purposes of premium tax and establishment of reserves is the rate as defined in Section 5.1 below.

1.10 MASTER HOME EQUITY LOAN POLICY

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

1.11 EXPEDITED REFINANCE RATE

- 1.13.1** Refinance loans initiated and coordinated through 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

- 1.13.2** 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, 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).

1.12 REFINANCE RATES

1.12.1 BASIC REFINANCE RATE

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

1.12.2 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, ALTA Variable Rate Mortgage 6, ALTA Variable Rate Mortgage - Negative Amortization 6.2, ALTA Condominium 4 or 4.1, ALTA Planned Unit Development 5 or 5.1, ALTA Form 9 Restrictions, Encroachments, Minerals, ALTA Future Advance-Reverse Mortgage 14.3, and ALTA Location 22.

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.

1.12.3 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, ALTA Variable Rate Mortgage 6, ALTA Variable Rate Mortgage - Negative Amortization 6.2, ALTA Condominium 4 or 4.1, ALTA Planned Unit Development 5 or 5.1, ALTA Form 9 Restrictions, Encroachments, Minerals, ALTA Future Advance-Reverse Mortgage 14.3, and ALTA Location 22.

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.

1.13 CLOSING PROTECTION LETTERS

The charge for the issuance of a Closing Protection Letter ("CPL") shall be \$50.00 per letter. There shall be no charge made or remitted if the transaction does not close or is cancelled after the issuance of a CPL. The entire amount of the CPL charge shall be remitted in its entirety to the Company and shall not be subject to any commissions or splits. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional amount of \$50.00 shall be charged for and remitted to Company.

CHAPTER 2 - HAMILTON AND KNOX COUNTIES, TENNESSEE

2.1 BASIC RATE FOR OWNER'S AND LOAN POLICIES

Hamilton and Knox counties have "All-Inclusive" rates as defined in Department of Commerce and Insurance Rule 0780-1-12-.01(2) ("All-Inclusive" means the rate includes "the abstracting, search and examination").

A policy insuring a fee simple estate cannot be issued for less than the full value of the real property. A policy insuring a leasehold estate cannot 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).

A Loan Policy cannot be issued for an amount less than the full principal debt. Policies insuring leasehold estates are issued as Loan Policies with a Leasehold Endorsement attached. (ALTA Form 13.1)

For the first \$1,000 of liability	\$210.00
\$1,001 up to and including \$100,000,	add \$ 6.83 per \$1,000 or fraction thereof
\$100,001 up to and including \$1,000,000	add \$ 3.36 per \$1,000 or fraction thereof
\$1,000,001 up to and including \$5,000,000.	add \$ 2.21 per \$1,000 or fraction thereof
\$5,000,001 up to and including \$10,000,000	add \$ 1.68 per \$1,000 or fraction thereof
\$10,000,001 up to and including \$15,000,000	add \$ 1.42 per \$1,000 or fraction thereof
Over \$15,000,000	add \$1.10 per \$1,000 or fraction thereof

Minimum Rate \$210.00

2.2 TITLE INSURANCE RATE FOR HOMEOWNER'S POLICIES

A policy insuring a fee simple estate cannot 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 rate for homeowner's title insurance is 110% of Basic Rate for Owner's Policies as stated in Section 2.1.

Minimum Rate \$210.00

2.3 TITLE INSURANCE RATE FOR EXPANDED COVERAGE RESIDENTIAL LOAN POLICIES

An Expanded Coverage Residential Loan Policy cannot not be issued for an amount less than the full principal debt.

The rate for an Expanded Coverage Residential Loan Policy is 110% of the Basic Rate for Loan Policies as stated in Section 2.1

Minimum Rate \$210.00

2.4 REISSUE RATE FOR OWNER'S AND LOAN POLICIES

The reissue rate for an Owner's or Loan Policy is seventy percent (70%) of the applicable rate when issued within five (5) years of the issuance of the prior policy and upon sufficient proof that the policy was previously issued.

2.5 SIMULTANEOUS 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 Basic Rate for Owner's Policies.

The rate for the Loan Policy so simultaneously issued will be \$200.00. If the amount of the Loan Policy exceeds the amount of the Owner's Policy, the rate charged on the amount of the Loan Policy exceeding the Owner's Policy is computed at the Basic rate for a first loan.

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 ISSUE RATE FOR POLICIES COVERING A FEE AND A LEASEHOLD ESTATE

Where there is a sale and a simultaneous lease-back of the same property with an Owner's Policy issued by this Company in connection with the sale, a policy may be issued upon request insuring the leasehold estate for a rate of 30% of the Basic Rate for Owner's Policies. If the amount of insurance requested is greater for the leasehold interest than that of the Owner's Policy, the excess shall be computed at the Basic Rate for Owner's Policies under the applicable brackets.

Minimum Rate \$210.00 for any Policy issued under this section.

2.7 CONSTRUCTION POLICIES AND BINDERS

The rate for any construction policy or binder is \$1.50 per \$1,000 (or fraction thereof) of liability 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 permanent policy.

Minimum Rate \$210.00

2.8 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

The rate for the ALTA Residential Limited Coverage Junior Loan Policy is \$125.00.

The ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued for a \$25.00 charge. The ALTA Form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), may be issued for a \$25.00 charge.

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.

2.9 RISK RATE

The risk rate for purposes of premium tax and establishment of reserves is the rate as defined in Section 5.1 below.

2.10 MASTER HOME EQUITY LOAN POLICY

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

2.11 EXPEDITED REFINANCE RATES

2.13.1 Residential refinance loans initiated and coordinated through 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

2.13.2 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, 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).

2.12 BASIC REFINANCE RATES

2.12.1 BASIC REFINANCE RATE

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

2.12.2 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, ALTA Variable Rate Mortgage 6, ALTA Variable Rate Mortgage - Negative Amortization 6.2, ALTA Condominium 4 or 4.1, ALTA Planned Unit Development 5 or 5.1, ALTA Form 9 Restrictions, Encroachments, Minerals, ALTA Future Advance-Reverse Mortgage 14.3, and ALTA Location 22.

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.

2.12.3 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, ALTA Variable Rate Mortgage 6, ALTA Variable Rate Mortgage - Negative Amortization 6.2, ALTA Condominium 4 or 4.1, ALTA Planned Unit Development 5 or 5.1, ALTA Form 9 Restrictions, Encroachments, Minerals, ALTA Future Advance-Reverse Mortgage 14.3, and ALTA Location 22.

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.

2.13 CLOSING PROTECTION LETTERS

The charge for the issuance of a Closing Protection Letter ("CPL") shall be \$50.00 per letter. There shall be no charge made or remitted if the transaction does not close or is cancelled after the issuance of a CPL. The entire amount of the CPL charge shall be remitted in its entirety to the Company and shall not be subject to any commissions or splits. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional amount of \$50.00 shall be charged for and remitted to Company.

CHAPTER 3 - DAVIDSON COUNTY, TENNESSEE

3.1 BASIC RATE FOR OWNER'S AND LOAN POLICIES

Davidson County has an "All-Inclusive" rate, except for fees for abstracts of title, as defined in Department of Commerce and Insurance Rule 0780-1-12-.02(1)(b). See Section 3.16.

A policy insuring a fee simple estate cannot be issued for less than the full value of the real property. A policy insuring a leasehold estate cannot 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).

A Loan Policy cannot be issued for an amount less than the full principal debt. Policies insuring leasehold estates are issued as Loan Policies with a Leasehold Endorsement attached. (ALTA Form 13.1)

For the first \$1,000 of liability	\$210.00
\$1,001 up to and including \$100,000,	add \$6.83 per \$1,000 or fraction thereof
\$100,001 up to and including \$500,000	add \$5.04 per \$1,000 or fraction thereof
\$500,001 up to and including \$1,000,000.	add \$3.31 per \$1,000 or fraction thereof
\$1,000,001 up to and including \$5,000,000.	add \$2.21 per \$1,000 or fraction thereof
\$5,000,001 up to and including \$10,000,000	add \$1.68 per \$1,000 or fraction thereof
\$10,000,001 up to and including \$15,000,000	add \$1.42 per \$1,000 or fraction thereof
Over \$15,000,000	add \$1.10 per \$1,000 or fraction thereof

Minimum Rate \$210.00

3.2 TITLE INSURANCE RATE FOR HOMEOWNER'S POLICIES

A policy insuring a fee simple estate cannot 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 rate for homeowner's title insurance is 110% of Basic Rate for Owner's Policies as stated in Section 3.1.

Minimum Rate \$210.00

3.3 TITLE INSURANCE RATE FOR EXPANDED COVERAGE RESIDENTIAL LOAN POLICY

An Expanded Coverage Residential Loan Policy cannot be issued for an amount less than the full principal debt.

The rate for an Expanded Coverage Residential Loan Policy is 110% of the Basic Rate for Loan Policies as stated in Section 3.1.

Minimum Rate \$210.00

3.4 REISSUE RATE FOR OWNER'S OR LOAN POLICIES

The reissue rate for an Owner's or Loan Policy is seventy percent (70%) of the applicable rate when issued within five (5) years of the issuance of the prior policy and upon sufficient proof that the policy was previously issued.

3.5 SIMULTANEOUS OWNER'S AND LOAN POLICY RATE

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 Basic Rate for Owner's Policies.

The rate for the Loan Policy so simultaneously issued will be \$200.00. If the amount of the Loan Policy exceeds the amount of the Owner's Policy, the rate charged on the amount of the Loan Policy exceeding the Owner's Policy is computed at the Basic rate for a first loan.

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 ISSUE RATE FOR POLICIES COVERING A FEE AND LEASEHOLD

Where there is a sale and a simultaneous lease-back of the same property with an Owner's Policy issued in connection with the sale, a policy may be issued upon request insuring the leasehold estate for a rate of 30% of the Basic Rate for Owner's Policies. If the amount of insurance requested is greater for the leasehold interest than that of the Owner's Policy, the excess shall be computed at the Basic Rate for Owner's Policies under the applicable brackets.

Minimum Rate \$210.00 for any Policy issued under this section.

3.7 CONSTRUCTIONS POLICIES AND BINDERS

The rate for any construction policies and binders is \$1.50 per \$1,000 (or fraction thereof) of liability 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 permanent policy.

Minimum Premium \$210.00

3.8 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

The rate for the ALTA Residential Limited Coverage Junior Loan Policy is \$125.00.

The ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued for a \$25.00 charge. The ALTA Form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), may be issued for a \$25.00 charge.

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.

3.9 RISK RATE

The risk rate for purposes of premium tax and establishment of reserves is the rate as defined in Section 5.1 below.

3.10 MASTER HOME EQUITY LOAN POLICY

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

3.11 EXPEDITED REFINANCE RATES

3.11.1 Residential refinance loans initiated and coordinated through 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

3.11.2 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, 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).

3.12 BASIC REFINANCE RATES

3.12.1 BASIC REFINANCE RATES

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

3.12.2 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, ALTA Variable Rate Mortgage 6, ALTA Variable Rate Mortgage - Negative Amortization 6.2, ALTA Condominium 4 or 4.1, ALTA Planned Unit Development 5 or 5.1, ALTA Form 9 Restrictions, Encroachments, Minerals, ALTA Future Advance-Reverse Mortgage 14.3, and ALTA Location 22.

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.

3.12.3 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, ALTA Variable Rate Mortgage 6, ALTA Variable Rate Mortgage - Negative Amortization 6.2, ALTA Condominium 4 or 4.1, ALTA Planned Unit Development 5 or 5.1, ALTA Form 9 Restrictions, Encroachments, Minerals, ALTA Future Advance-Reverse Mortgage 14.3, and ALTA Location 22.

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.

3.13 CLOSING PROTECTION LETTERS

The charge for the issuance of a Closing Protection Letter ("CPL") shall be \$50.00 per letter. There shall be no charge made or remitted if the transaction does not close or is cancelled after the issuance of a CPL. The entire amount of the CPL charge shall be remitted in its entirety to the Company and shall not be subject to any commissions or splits. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional amount of \$50.00 shall be charged for and remitted to Company.

3.14 TITLE SEARCH AND ABSTRACT FEES

a) Title Searches

Search	Fees
Residential property (includes one update)	\$125.00
Residential property update	\$50.00
Commercial property	\$300.00
Commercial property update	\$50.00
Any court records	\$50.00
Chain of title	\$75.00
Title search for a builder or a developer on a lot for Residential development	\$50.00

b) Abstract of Title

The Fee for an abstract of title is \$5 for each instrument included in the abstract plus the applicable Fee set forth in Section 3.14(a).

CHAPTER 4 - SHELBY COUNTY, TENNESSEE

4.1 BASIC RATE FOR OWNER'S AND LOAN POLICIES

Shelby County has an "All-Inclusive" rate, except for fees for abstracts of title, as defined in Department of Commerce and Insurance Rule 0780-1-12-.02(1)(b). See Section 4.16

A policy insuring a fee simple estate cannot be issued for less than the full value of the real property. A policy insuring a leasehold estate cannot 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).

A Loan Policy cannot be issued for an amount less than the full principal debt. Policies insuring leasehold estates are issued as Loan Policies with a Leasehold Endorsement attached. (ALTA Form 13.1)

For the first \$1,000 of liability	\$231.00
\$1,001 up to and including \$100,000,	add \$4.62 per \$1,000 or fraction thereof
\$100,0001 up to and including \$1,000,000,	add \$3.47 per \$1,000 or fraction thereof
Over \$1,000,000,	add \$1.16 per \$1,000 or fraction thereof

Minimum Rate \$231.00

4.2 TITLE INSURANCE RATE FOR HOMEOWNER'S POLICIES

A policy insuring a fee simple estate cannot 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 rate for homeowner's title insurance is 110% of Basic Rate for Owner's Policies as stated in Section 3.1.

Minimum Rate \$231.00

4.3 TITLE INSURANCE RATE FOR EXPANDED COVERAGE RESIDENTIAL LOAN POLICY

An Expanded Coverage Residential Loan Policy cannot be issued for an amount less than the full principal debt.

The rate for an Expanded Coverage Residential Loan Policy is 110% of the Original Title Insurance Rate for Loan Policies as stated in Section 3.1.

Minimum Rate \$231.00

4.4 REISSUE RATE FOR OWNER'S OR LOAN POLICIES

The reissue rate for an Owner's or Loan Policy is seventy percent (70%) of the applicable rate when issued within five (5) years of the issuance of the prior policy and upon sufficient proof that the policy was previously issued.

4.5 SIMULTANEOUS 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 Basic Rate for Owner's Policies.

The rate for the Loan Policy so simultaneously issued will be \$200.00. If the amount of the Loan Policy exceeds the amount of the Owner's Policy, the rate charged on the amount of the Loan Policy exceeding the Owner's Policy is computed at the Basic rate for a first loan.

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 ISSUE RATE FOR POLICIES COVERING A FEE AND LEASEHOLD

Where there is a sale and a simultaneous lease-back of the same property with an Owner's Policy issued in connection with the sale, a policy may be issued upon request insuring the leasehold estate for a rate of 30% of the Basic Rate for Owner's Policies. If the amount of insurance requested is greater for the leasehold interest than that of the Owner's Policy, the excess shall be computed at the Basic Rate for Owner's Policies under the applicable brackets.

Minimum Rate \$231.00 for any Policy issued under this section.

4.7 CONSTRUCTION POLICIES AND BINDERS

The rate for any construction policy or binder is one-half of the amount calculated using the original issue rates 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 permanent policy.

Minimum Rate \$231.00

4.8 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

The rate for the ALTA Residential Limited Coverage Junior Loan Policy is \$125.00.

The ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued for a \$25.00 charge. The ALTA Form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), may be issued for a \$25.00 charge.

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.

4.9 RISK RATE

The risk rate for purposes of premium tax and establishment of reserves is the rate as defined in Section 5.1 below.

4.10 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, pursuant to a written agreement, the rate shall be \$75.00.

4.11 EXPEDITED REFINANCE RATES

- 4.11.1** Residential refinance loans initiated and coordinated through 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

- 4.11.2** 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, 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).

4.12 BASIC REFINANCE RATES

4.12.1 BASIC REFINANCE RATE

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

4.12.2 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, ALTA Variable Rate Mortgage 6, ALTA Variable Rate Mortgage - Negative Amortization 6.2, ALTA Condominium 4 or 4.1, ALTA Planned Unit Development 5 or 5.1, ALTA Form 9 Restrictions, Encroachments, Minerals, ALTA Future Advance-Reverse Mortgage 14.3, and ALTA Location 22.

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.

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

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 4.15.1 above are to be used.

4.13 CLOSING PROTECTION LETTERS

The charge for the issuance of a Closing Protection Letter ("CPL") shall be \$50.00 per letter. There shall be no charge made or remitted if the transaction does not close or is cancelled after the issuance of a CPL. The entire amount of the CPL charge shall be remitted in its entirety to the Company and shall not be subject to any commissions or splits. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional amount of \$50.00 shall be charged for and remitted to Company.

4.14 TITLE SEARCH AND ABSTRACT OF TITLE

a) Title Searches

Search	Fees
Residential property (includes one update)	\$200.00
Residential property update	\$50.00
Commercial property	\$300.00
Commercial property update	\$50.00
Any court records	\$50.00
Chain of title	\$75.00
Title search for a builder or a developer on a lot for Residential development	\$50.00

b) Abstract of Title

The Fee for an abstract of title is \$5 for each instrument included in the abstract plus the applicable Fee set forth in Section 4.14(a).

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

5.1 BASIC RATE FOR OWNER’S LOAN POLICIES

The Basic Rate for all other counties except those noted above have a “risk rate”, as defined in Department of Commerce and Insurance Rule 0780-1-12-.02(1)(d). This rate is for title insurance only, and does not include fees or charges for abstracts of title, title searches, attorney’s fees, escrow or closing-related services charged locally by abstracters, attorneys, and title companies

A policy insuring a fee simple estate cannot be issued for less than the full value of the real property. A policy insuring a leasehold estate cannot 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).

A Loan Policy cannot be issued for an amount less than the full principal debt. Policies insuring leasehold estates are issued as Loan Policies with a Leasehold Endorsement attached. (ALTA Form 13.1)

First \$50,000.00 of liability	\$4.75 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 \$2.20 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 \$1.10 per \$1,000 or fraction thereof

Minimum Rate \$175.00

5.2 TITLE INSURANCE RATE FOR HOMEOWNER’S POLICIES

A policy insuring a fee simple estate cannot 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 rate for homeowner’s title insurance is 110% of Basic Rate for Owner’s Policies as stated in Section 5.1.

Minimum Rate \$175.00

5.3 TITLE INSURANCE RATE FOR EXPANDED COVERAGE RESIDENTIAL LOAN POLICIES

An Expanded Coverage Residential Loan Policy cannot be issued for an amount less than the full principal debt.

The rate for an Expanded Coverage Residential Loan Policy is 110% of the Basic Rate for Loan Policies as stated in Section 5.1.

Minimum Rate \$175.00

5.4 REISSUE RATE FOR OWNER'S OR LOAN POLICIES

The reissue rate for an Owner's or Loan Policy is seventy percent (70%) of the applicable rate when issued within five (5) years of the issuance of the prior policy and upon sufficient proof that the policy was previously issued.

5.5 SIMULTANEOUS 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 Basic Rate for Owner's Policies.

The rate for the Loan Policy so simultaneously issued will be \$200.00. If the amount of the Loan Policy exceeds the amount of the Owner's Policy, the rate charged on the amount of the Loan Policy exceeding the Owner's Policy is computed at the Basic rate for a first loan.

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 ISSUE RATE FOR POLICIES COVERING A FEE AND LEASEHOLD

Where there is a sale and a simultaneous lease-back of the same property with an Owner's Policy issued in connection with the sale, a policy may be issued upon request insuring the leasehold estate for a rate of 30% of the Basic Rate for Owner's Policies. If the amount of insurance requested is greater for the leasehold interest than that of the Owner's Policy, the excess shall be computed at the Basic Rate for Owner's Policies under the applicable brackets.

Minimum rate \$ 175.00 for any Policy issued under this section.

5.7 CONSTRUCTION POLICIES AND BINDERS

The rate for any construction policy or binder is \$1.50 per \$1,000 (or fraction thereof) of liability 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 permanent policy.

Minimum Rate \$175.00

5.8 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

The rate for the ALTA Residential Limited Coverage Junior Loan Policy is \$125.00.

The ALTA Form JR1 Endorsement (Supplemental Coverage Endorsement) may be issued for a \$25.00 charge. The ALTA Form JR2 Endorsement (Variable Rate/Revolving Credit Endorsement), may be issued for a \$25.00 charge.

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.

5.9 RISK RATE

The risk rate for purposes of premium tax and establishment of reserves is defined in Section 5.1 above.

5.10 MASTER HOME EQUITY LOAN POLICY

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

5.11 EXPEDITED REFINANCE RATES

- 5.11.1** Residential refinance loans initiated and coordinated through 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

- 5.11.2** 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, 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).

5.12 BASIC REFINANCE RATES

5.12.1 BASIC REFINANCE RATE

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

5.12.2 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, ALTA Variable Rate Mortgage 6, ALTA Variable Rate Mortgage - Negative Amortization 6.2, ALTA Condominium 4 or 4.1, ALTA Planned Unit Development 5 or 5.1, ALTA Form 9 Restrictions, Encroachments, Minerals, ALTA Future Advance-Reverse Mortgage 14.3, and ALTA Location 22.

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.

5.12.3 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, ALTA Variable Rate Mortgage 6, ALTA Variable Rate Mortgage - Negative Amortization 6.2, ALTA Condominium 4 or 4.1, ALTA Planned Unit Development 5 or 5.1, ALTA Form 9 Restrictions, Encroachments, Minerals, ALTA Future Advance-Reverse Mortgage 14.3, and ALTA Location 22.

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 5.14.1 above are to be used.

5.13 CLOSING PROTECTION LETTERS

The charge for the issuance of a Closing Protection Letter (“CPL”) shall be \$50.00 per letter, regardless of the number of CPLs issued for a single transaction. There shall be no charge made or remitted if the transaction does not close or is cancelled after the issuance of a CPL. The entire amount of the CPL charge shall be remitted in its entirety to the Company and shall not be subject to any commissions or splits. In the event of a second mortgage or HELOC by a lender other than the primary lender, an additional amount of \$50.00 shall be charged for and remitted to Company.

CHAPTER 6 – ENDORSEMENTS

ALTA	Description	Owner or Lender	Charge on Owner's Policy	Charge on Loan Policy
1	Street Assessments	Lender	N/A	Residential \$50 Commercial \$75
3	Zoning - Unimproved Land	Owner or Lender	25% Basic Rate Maximum \$2,000	25% Basic Rate Maximum \$2,000
3.1	Zoning - Completed Structure	Owner or Lender	25% Basic Rate Maximum \$2,000	25% Basic Rate Maximum \$2,000
3.2	Zoning - Land Under Development	Owner or Lender	25% Basic Rate Maximum \$2,000	25% Basic Rate Maximum \$2,000
3.3	Zoning - Completed Improvement - Non-Conforming Use	Owner or Lender	20% Basic Rate Maximum \$2,000	20% Basic Rate Maximum \$2,000
3.4	Zoning - No Zoning Classification	Owner or Lender	20% Basic Rate Maximum \$2,000	20% Basic Rate Maximum \$2,000
4	Condominium (all assessment liens)	Owner or Lender	10% Basic Rate	10% Basic Rate
4.1	Condominium - Current Assessments	Owner or Lender	10% Basic Rate Maximum \$250	10% Basic Rate Maximum \$250
5	Planned Unit Development— Assessments Priority	Owner or Lender	10% Basic Rate	10% Basic Rate
5.1	Planned Unit Development - Current Assessments	Owner or Lender	10% Basic Rate Maximum \$250	10% Basic Rate Maximum \$250
6	Variable Rate Mortgage	Lender	N/A	\$50
6.2	Variable Rate Mortgage, Negative Amortization	Lender	N/A	\$50
7	Manufactured Housing Unit	Owner or Lender	N/A	10% Basic Rate Minimum \$50
7.1	Manufactured Housing Conversion, Loan	Lender	N/A	25% Basic Rate
7.2	Manufactured Housing Conversion, Owner's	Owner	25% Basic Rate	N/A
8.1	Environmental Protection Lien	Lender	N/A	\$50
8.2	Commercial Environmental Protection Lien	Owner or Lender	10% Basic Rate	10% Basic Rate
9	Restrictions, Encroachments, Minerals - Loan Policy	Lender	N/A	10% Basic Rate plus \$50
9.1	Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy	Owner	20% Basic Rate plus \$50	N/A
9.2	Covenants, Conditions and Restrictions – Improved Land – Owner's Policy	Owner	20% Basic Rate plus \$50	N/A
9.3	Covenants, Conditions and Restrictions - Loan Policy	Lender	N/A	10% Basic Rate plus \$50
9.6	Private Rights – Loan Policy	Lender	N/A	\$250
9.6.1	Private Rights - Current Assessments - Loan Policy	Lender	N/A	\$250
9.7	Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy	Lender	N/A	10% Basic Rate plus \$50

ALTA	Description	Owner or Lender	Charge on Owner's Policy	Charge on Loan Policy
9.8	Covenants Conditions and Restrictions – Land Under Development – Owner's Policy	Owner	20% Basic Rate plus \$50	N/A
9.9	Private Rights - Owner's Policy	Owner	\$250	N/A
9.10	Restrictions, Encroachments, Minerals - Current Violations - Loan	Lender	N/A	10% Basic Rate
10	Assignment	Lender	N/A	\$50
10.1	Assignment and Date Down	Lender	N/A	10% Basic Rate
11	Mortgage Modification	Lender	N/A	20% Basic Rate
11.1	Mortgage Modification with Subordination	Lender	N/A	20% Basic Rate
11.2	Mortgage Modification with Additional Amount of Insurance	Lender	N/A	20% Basic Rate + additional premium based on amount insured
12	Aggregation - Loan	Lender	N/A	\$250
12.1	Aggregation - State Limits - Loan	Lender	N/A	\$250
13	Leasehold - Owner	Owner	N/C	N/A
13.1	Leasehold - Loan	Lender	N/A	N/C
14	Future Advance - Priority	Lender	N/A	\$50
14.1	Future Advance - Knowledge	Lender	N/A	\$50
14.2	Future Advance - Letter of Credit	Lender	N/A	\$50
14.3	Future Advance - Reverse Mortgage	Lender	N/A	\$50
15	Nonimputation - Full Equity Transfer	Owner	10% Basic Rate	10% Basic Rate
15.1	Nonimputation - Additional Insured	Owner	\$50	\$50
15.2	Nonimputation - Partial Equity Transfer	Owner	\$50	\$50
16	Mezzanine Financing	Owner	\$50	\$50
17	Access and Entry	Owner or Lender	10% Basic Rate Maximum \$500	10% Basic Rate Maximum \$500
17.1	Indirect Access and Entry	Owner or Lender	10% Basic Rate Maximum \$500	10% Basic Rate Maximum \$500
17.2	Utility Access	Owner or Lender	10% Basic Rate Maximum \$500	10% Basic Rate Maximum \$500
18	Single Tax Parcel	Owner or Lender	\$50	\$50
18.1	Multiple Tax Parcel - Easements	Owner or Lender	\$50	\$50
18.2	Multiple Tax Parcel	Owner or Lender	\$50	\$50
18.3	Single Tax Parcel and ID	Owner or Lender	\$50	\$50
19	Contiguity, Multiple Parcels	Owner or Lender	20% Basic Rate	20% Basic Rate
19.1	Contiguity, Single Parcel	Owner or Lender	20% Basic Rate	20% Basic Rate
19.2	Contiguity - Specified Parcels	Owner or Lender	20% Basic Rate	20% Basic Rate

ALTA	Description	Owner or Lender	Charge on Owner's Policy	Charge on Loan Policy
20	First Loss, Multiple Parcel Transactions	Lender	N/A	15% Basic Rate
22	Location	Owner or Lender	\$50	\$50
22.1	Location and Map	Owner or Lender	\$50	\$50
23	Co-Insurance, Single Policy	Owner or Lender	35% Basic Rate	35% Basic Rate
23.1	Co-Insurance - Multiple Policies	Owner or Lender	35% Basic Rate	35% Basic Rate
24	Doing Business	Lender	N/A	\$250
25	Same as Survey	Owner or Lender	10% Basic Rate	10% Basic Rate
25.1	Same as Portion of Survey	Owner or Lender	10% Basic Rate	10% Basic Rate
26	Subdivision	Owner or Lender	\$200	\$200
27	Usury	Lender	N/A	\$100
28	Easement - Damage or Enforced Removal	Owner or Lender	20% Basic Rate	\$50
28.1	Encroachments - Boundaries and Easements	Owner or Lender	20% Basic Rate	10% Basic Rate Minimum \$50
28.2	Encroachments - Boundaries and Easements - Described Improvements	Owner or Lender	20% Basic Rate	10% Basic Rate Minimum \$50
28.3	Encroachments - Boundaries and Easements - Land Under Development	Owner or Lender	Residential: \$50 Commercial \$200	Residential: \$50 Commercial \$200
29	Interest Rate Swap - Direct Obligation	Lender	N/A	10% Basic Rate
29.1	Interest Rate Swap - Additional Interest	Lender	N/A	10% Basic Rate
29.2	Interest Rate Swap - Direct Obligation - Defined Amount	Lender	N/A	10% Basic Rate
29.3	Interest Rate Swap - Additional Interest - Defined Amount	Lender	N/A	10% Basic Rate plus Basic Rate on the increased liability
30	One to Four Family Shared Appreciation	Lender	N/A	\$200
30.1	Commercial Participation Interest	Lender	N/A	10% Basic Rate
31	Severable Improvements	Lender	N/A	10% Basic Rate
32	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.

ALTA	Description	Owner or Lender	Charge on Owner's Policy	Charge on Loan Policy
32.1	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	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	Disbursement	Lender	N/A	\$85
34	Identified Risk Coverage	Owner or Lender	\$100	\$100
35	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	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
35.2	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	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	Energy Project - Leasehold/Easement - Owner's	Owner	\$100	N/A
36.1	Energy Project - Leasehold/Easement - Loan	Lender	N/A	\$100
36.2	Energy Project - Leasehold - Owner's	Owner	\$100	N/A
36.3	Energy Project - Leasehold - Loan	Lender	N/A	\$100

ALTA	Description	Owner or Lender	Charge on Owner's Policy	Charge on Loan Policy
36.4	Energy Project - Covenants, Conditions and Restrictions - Land Under Development Owner's	Owner	20% Basic Rate plus \$50	N/A
36.5	Energy Project - Covenants, Conditions and Restrictions - Land Under Development Loan	Lender	N/A	20% Basic Rate plus \$50
36.6	Energy Project - Encroachments	Owner or Lender	20% Basic Rate	10% Basic Rate Minimum \$50
36.7	Energy Project - Fee Estate - Owner's Policy	Owner	\$100	N/A
36.8	Energy Project - Fee Estate - Loan Policy	Lender	N/A	\$100
37	Assignment of Rents or Leases	Lender	N/A	\$50
38	Mortgage Tax	Lender	N/A	\$50
39	Policy Authentication	Owner or Lender	N/C	N/C
40	Tax Credit - Owner's Policy	Owner	10% Basic Rate	N/A
40.1	Tax Credit - Defined Amount - Owner's Policy	Owner	10% Basic Rate	N/A
41	Water - Buildings	Owner or Lender	10% Basic Rate maximum \$1,000	10% Basic Rate maximum \$1,000
41.1	Water - Improvements	Owner or Lender	10% Basic Rate maximum \$1,000	10% Basic Rate maximum \$1,000
41.2	Water - Described Improvements	Owner or Lender	10% Basic Rate maximum \$1,000	10% Basic Rate maximum \$1,000
41.3	Water - Land Under Development	Owner or Lender	10% Basic Rate maximum \$1,000	10% Basic Rate maximum \$1,000
42	Commercial Lender Group Endorsement	Lender	N/A	No charge up to 1 year \$50 after 1 year.
43	Anti-Taint	Lender	N/A	\$50
44	Insured Mortgage Recording - Loan	Lender	N/A	N/C
45	Pari Passu Mortgage - Loan Policy	Lender	N/A	N/C
46-	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

FNTI	Description	Owner or Lender	Charge on Owner's Policy	Charge on Loan Policy
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	3
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	2
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	1
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	1
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