

# WISCONSIN

## TITLE INSURANCE RATES AND RULES MANUAL

For use in all Counties of Wisconsin  
Effective October 1, 2024



**FIRST  
NATIONAL**<sup>TM</sup>  
TITLE INSURANCE COMPANY

## Table of Contents

<b>GENERAL RULES.....</b>	<b>3</b>
A. <i>APPLICABILITY.....</i>	3
B. <i>COMPUTATION OF RATES.....</i>	3
C. <i>AMOUNT OF INSURANCE.....</i>	3
D. <i>INCREASED LIABILITY.....</i>	3
E. <i>ROUNDING PREMIUMS.....</i>	3
F. <i>RISK RATE.....</i>	3
G. <i>COMMITMENT FOR TITLE INSURANCE.....</i>	3
H. <i>DEFINITIONS.....</i>	3
<b>CHAPTER 1 - BASIC SCHEDULE OF RATES.....</b>	<b>5</b>
1.1 <i>TITLE INSURANCE RATES FOR RESIDENTIAL POLICIES – ORIGINAL RATES.....</i>	5
1.2 <i>REISSUE TITLE INSURANCE RATES.....</i>	5
1.3 <i>RESIDENTIAL REFINANCE RATES.....</i>	5
1.4 <i>SPLIT CLOSING LOAN POLICY RATE.....</i>	6
1.5 <i>LIMITED COVERAGE JUNIOR LOAN POLICY AND ENDORSEMENTS.....</i>	6
1.6 <i>SIMULTANEOUS ISSUANCE OF OWNER’S AND LEASEHOLD POLICIES.....</i>	6
1.7 <i>SIMULTANEOUS ISSUANCE OF MORTGAGE AND OWNER’S POLICIES.....</i>	6
1.8 <i>INTERIM TITLE INSURANCE BINDER.....</i>	6
1.9 <i>MIXED COLLATERAL TRANSACTIONS.....</i>	7
1.10 <i>ALTA HOMEOWNER’S POLICY FOR TITLE INSURANCE.....</i>	7
1.11 <i>MORTGAGE MODIFICATION GUARANTEE / ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE             MODIFICATION POLICY.....</i>	7
1.12 <i>MISCELLANEOUS RATES AND CHARGES.....</i>	7
1.13 <i>OTHER CHARGES.....</i>	8
1.14 <i>RESIDENTIAL CONSTRUCTION OWNER’S AND LOAN POLICIES.....</i>	8
1.15 <i>RESIDENTIAL NEW CONSTRUCTION REFINANCE RATES.....</i>	9
<b>CHAPTER 2 - BULK CENTRALIZED REFINANCE RATES.....</b>	<b>10</b>
2.1 <i>CENTRALIZED REFINANCE RATE (Statewide).....</i>	10
2.2 <i>CENTRALIZED RESIDENTIAL REFINANCE RATE (MULTI-STATE).....</i>	11
<b>CHAPTER 3 – ENDORSEMENTS.....</b>	<b>12</b>

## 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 Wisconsin. Policy issuing agents for FNTI may issue preliminary reports, commitments, binders, policies, endorsements, and guarantees, and collect the applicable premium on behalf of FNTI.

FNTI reserves the right to decline to issue any title insurance policy, which in its sole and absolute discretion, determines to present an unacceptable risk.

All short form versions of any policy shall be charged at the same premium rate as the full version of the same policy.

### B. COMPUTATION OF RATES

Rates are calculated at per thousand dollars of liability basis. If the amount of insurance or liability exceeds a particular increment, the rate at the next highest increment is charged. By way of example, a \$125,600 liability shall be charged at the \$126,000 price tier.

### C. AMOUNT OF INSURANCE

The amount of insurance stated in the policy shall be the Fair Value or the face amount of the insured security instrument. Where no sale is involved, the Fair Value may be determined from all available information, including but not limited to, the aggregate of all recorded voluntary monetary liens, appraisals, assessed values, etc. Any amount of insurance above the Fair Value or face amount of the insured security instrument must be approved by FNTI.

### D. INCREASED LIABILITY

The amount of insurance provided for in an existing policy of title insurance issued by FNTI may be increased as provided for in various sections of this Manual. Insurance exceeding the original amount of an existing policy is charged on an increased liability basis. The charge for an increased liability is the difference between the scheduled charge for the amount of insurance in the new policy and the scheduled charge based on the amount of insurance in the existing policy, calculated using the applicable rate for the type and amount of coverage.

### E. ROUNDING PREMIUMS

When percentages are used to calculate premium, the amount must be rounded up to the next whole dollar. (e.g., \$105.51 is rounded to \$106.00. and \$105.39 is rounded up to \$106.00)

### F. RISK RATE

The rates set forth herein do not include any charge made for title search, title examination, closing, or escrow services performed by the Insurer, or any of its approved attorneys or agents. Charges made for such services are in addition to the rates and charges set forth herein.

### G. COMMITMENT FOR TITLE INSURANCE

The Commitment for Title Insurance (often referred to as a binder) is an offer to insure title, subject to certain exceptions and the satisfaction of requirements (including payment of a correct premium) prior to policy issuance. It is not a report of title and should never be issued as a representation of the status of title, nor relied on as such. The Company does not authorize the issuance of its policy or policies until all requirements set forth in the Commitment have been satisfied.

### H. DEFINITIONS

ALTA: American Land Title Association

Basic Rate: Rates listed in Section 1.1 and Section 2.1

Charge: The dollar amount to be paid for a title insurance product or service

Commercial: Any property that is not Residential

Commitment: An offer furnished in connection with an application for title insurance stating the requirements, terms, and conditions upon which FNTI is willing to insure an interest in the subject property

Company: FNTI and authorized agents or agencies of FNTI

Construction Loan: A loan for the purpose of construction of improvements to the subject property

Construction Loan Policy: A policy insuring a loan in which all or a portion of the funds are used for construction, repair, or alteration of Residential or Commercial property

Extended Coverage: Coverage without Standard Exceptions 1, 2, 3, and 4.

Fair Value: The Fair Value is the sale price, including any encumbrances being assumed by the buyer; except where no sale is involved, the Fair Value is determined based on available information, but in no event is less than the sum of all the monetary encumbrances to which the title is subject, excluding blanket encumbrances.

FNTI: First National Title Insurance Company

Leasehold Policy: A title insurance policy insuring a leasehold estate or interest that was created for or held by a lessee or lender

Loan Policy: A title insurance policy insuring a lender or assignee of a lender

Multi-Unit: Property with more than four developed Commercial units

Owner's Policy: A title insurance policy insuring an owner, optionee, vendee, or lessee

Rate: The unit price per liability increment used to determine the Charge

Parcel:

1. Property in the same tract, subdivision or section, title to which is vested in one ownership, is one Parcel, except that when the property is divided by a county line, the property in each county is considered a separate Parcel
2. Properties in the same or different tracts, subdivisions or sections, title to which is vested in separate ownerships, are separate Parcels
3. Properties in different tracts, subdivisions or sections, title to which is vested in one ownership, are separate Parcels
4. Any vacated portion of a street or alley or an easement or right-of-way not previously insured is a separate Parcel

Residential: Improved one-to-four family residential property

Scheduled Charge: The Charge for a policy pursuant to this Schedule, taking into account any surcharges, endorsement charges, or discounts

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

Vacant Land: Unimproved land

## CHAPTER 1 - BASIC SCHEDULE OF RATES

### 1.1 TITLE INSURANCE RATES FOR RESIDENTIAL POLICIES – ORIGINAL RATES

The "original" policy rate is charged when no other title insurance policy is issued at the same time as the policy (see "simultaneous" rate), and the Company has not been provided evidence that a title insurance policy has been issued to a prior owner or lender on the property to be insured.

- A. An Owner's policy, insuring fee simple estate, will not be issued for less than the full value of the property. An Owner's policy, insuring a leasehold estate, will not be issued for less than the aggregate of the rentals payable under the lease, or the full value of the property as assessed for taxation, whichever is less. An Owner's policy may be increased in amount by endorsement to reflect an increase in the value of the property, or of the estate insured by the policy. Such additional insurance coverage is issued at the applicable rate.
- B. A loan policy shall be issued in the amount of the mortgage to be insured. If the value of the real estate, the title to which is insured by the policy, is less than the stated amount of the mortgage, which commonly occurs when more than one piece of collateral secures the debt, the Company will rely on the insured's certification or estimate of the value of the land to establish the amount of the policy to be issued.
- C. The original policy rate shall apply to Owner's Policies, Leasehold Owner's Policies, Leasehold Loan Policies, Residential and Non-Residential Loan Policies. See Section 1.3 for Residential Refinance Rates.

Original Policy Rates:

Insurance Amount	Rate
Up to \$15,000	\$525.00
Over \$15,000 and up to \$300,000	Add \$3.50 per thousand
Over \$300,000 and up to \$500,000	Add \$2.50 per thousand
Over \$500,000 up to \$1,000,000	Add \$1.50 per thousand
Over \$1,000,000 up to \$5,000,000	Add \$1.00 per thousand
Over \$5,000,000 up to \$10,000,000	Add \$0.85 per thousand
Over \$10,000,000 up to \$50,000,000	Add \$0.65 per thousand
Over \$50,000,000	Add \$0.55 per thousand

- D. D. The Easement Search rate shall apply where required by Underwriting Guidelines and shall be \$300.00. This amount is in addition to the base policy amount provided above in Section 1.1(C) and the Residential Refinance Rate in Section 1.3 below.

### 1.2 REISSUE TITLE INSURANCE RATES

Reissue Rate is available when an abstract, prior policy or policies, or a commitment with reasonable evidence that a Policy was issued off the Commitment insuring the same parcel or parcels is presented at the time of ordering a new commitment for title insurance. The reissue rate shall be 85% of the rate contained in Section 1.1. In no event shall the charge be less than \$525.00. Reissue rate is not available for residential refinance products.

### 1.3 RESIDENTIAL REFINANCE RATES

When the owner of residential property refinances or substitutes a new first lien mortgage to an institutional lender on the same property encumbered by a mortgage to an institutional lender, the title insurance premium shall be:

Up to \$500,000	\$500.00
Over \$500,000	Add \$1 per thousand

Reissue rate is not available for residential refinance rate.

**1.4 SPLIT CLOSING LOAN POLICY RATE**

The rate shall be charged in residential purchase transactions in which the owner's policy and loan policy or policies covering identical land are to be issued by different companies authorized to issue title insurance in Wisconsin. The Split Closing Loan Policy Rate will be \$500.00 up to an amount of insurance not in excess of the owner's policy. The premium on the amount of the loan policy or policies in excess of the owner's policy is calculated at the Original Policy Rates (Section 1.1 above) or Reissue Rate (Section 1.2 above). This rate does not apply to non-residential loan policies or to ALTA Expanded Coverage Residential Loan Policies.

**1.5 LIMITED COVERAGE JUNIOR LOAN POLICY AND ENDORSEMENTS**

This policy is used for mortgages on residential property only. The policy serves as policy and commitment issued when the order is placed. The activation endorsement, delivered after closing, makes the coverage effective. This policy is not available for a mortgage exceeding \$300,000.

Liability	Rate
0 to \$150,000	\$150.00
Over \$150,001	Add \$1.00 per thousand

**1.6 SIMULTANEOUS ISSUANCE OF OWNER'S AND LEASEHOLD POLICIES**

When owner's and leasehold policies covering identical land are to be issued simultaneously, the rate applicable for the Owners' policy shall be the regular owner's rate, as referenced in Section 1.1. The rate for the leasehold policy will be 50% of the original Owner's policy premium rate.

Minimum Premium \$150.00

**1.7 SIMULTANEOUS ISSUANCE OF MORTGAGE AND OWNER'S POLICIES**

Simultaneous premium rate is charged for one or more Loan Polices issued in conjunction with an Owner's Policy, insuring the lien(s) of one or more mortgages secured by the real estate insured on the Owner's Policy. The Loan Policy, or the cumulative amount of the Loan Policies, must be in an amount not to exceed the amount of the Owner's Policy. The simultaneous premium rate for each loan policy will be \$500.00 for a residential policy and \$750.00 for a non-residential policy. If the Loan Policy, or the cumulative amount of the Loan Policies, exceeds the amount of the Owner's Policy, the charge for such additional insurance shall be at original Loan Policy premium rates. The Owner's Policy does not have to be issued on FNTI.

In all cases, the owner's policy shall be issued for the full insurable value of the premises. The title must be certified down to a date which will include the filing for record of both the deed to the mortgagor and the mortgage itself. The owner's policy must show the mortgage as an exception under Schedule "B" thereof. It is not essential that the property be acquired simultaneously with the granting of the mortgage, but this rate, where applicable, has reference to the simultaneous issuance of an owner's and mortgagee's policy or policies

**1.8 INTERIM TITLE INSURANCE BINDER**

An Interim Title Insurance Binder (Preliminary Policy / Commitment for Title Insurance) is issued to show the liens, defects and objections to the title

to be paid or removed before a policy can be issued and the exceptions, if any, which will appear in the policy when issued. It is also a binding obligation of the Company to issue its policy when the requirements of the binder have been complied with.

## 1.9 MIXED COLLATERAL TRANSACTIONS

For any transaction where both real property and personal property secure the same indebtedness and a separate title insurance policy is being issued by the Company for the real property, the premium for the policy insuring a security interest in the real property may be reduced by up to 10% for an amount of insurance of up to \$5,000,000; by up to 15% for an amount of insurance from \$5,000,001 to \$10,000,000; and by up to 25% for an amount of insurance in excess of \$10,000,000.

Portfolio Pricing:

For transactions involving multiple loans of similar characteristics with regard to lender, loan type, loan amount, or collateral, for which loan documents are standardized, including loan agreement and security agreements, the rate may be calculated on the “aggregated” amount of the loans.

## 1.10 ALTA HOMEOWNER’S POLICY FOR TITLE INSURANCE

The rate for the policy is 115% of the rates shown at Section 1.1 herein.

## 1.11 MORTGAGE MODIFICATION GUARANTEE / ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

This policy is issued only for refinances or modifications of loans under or by governmental entity or governmental enterprise programs. It is limited to assurance of continued priority notwithstanding modification of the mortgage.

The premium charge for A Mortgage Modification Guarantee or ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Policy Amounts From	Rate
\$0-\$1,000,000	\$125.00
\$1,000,001 - \$1,500,000	\$250.00
\$1,500,001 - \$2,000,000	\$350.00

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

## 1.12 MISCELLANEOUS RATES AND CHARGES

### A. Reinsurance Charges

In all cases in which a portion of the risk is ceded to a reinsurer, the Company reserves the right to charge premiums equal to the reinsurance premium charged to the Company for that reinsurance in addition to the premium rates filed herein. Such reinsurance premiums may include charges imposed by the reinsurer for endorsement coverages.

### B. Foreclosure Commitment Rate

When the Company issues a foreclosure commitment to a lender, the foreclosure commitment rate is \$500 for \$15,000 of liability. Any additional liability will be charged at the applicable owner’s policy rates. The stated rate for a foreclosure commitment includes two update endorsements to be issued within twelve months from the Effective Date of the foreclosure commitment.

### C. Master Policies and Take-off Policies

A Master Owner’s Policy may be issued to insure land intended to be divided into two or more

condominium units or parcels of real estate for subdivision, construction or resale owned by the same individual or legal entity. The rate to be charged is computed the same as owner's policies. The amount of insurance on a

Master Owner's Policy may be increased by endorsement if the title remains insurable. The rate for the additional coverage will be computed the same as owner's policies.

A "take-off" policy is an owner's policy issued on the sale of a unit or lot already insured under a Master Policy. The rate for a take-off policy is \$250.00 for a residential policy and \$450.00 for a non-residential policy.

The Master Owner's Policy must be issued prior to any take-off policies or commitments on any portion of the real estate and such policy must contain the following wording:

"It is stipulated that owner's, loan, leasehold owner's and leasehold loan take-off policies or commitments therefore may be issued from this policy and that the amount of all policies or commitments so issued shall be deducted from the amount of this policy. Liability under this policy will be reduced by the cumulative amount of such take-off policies."

### **1.13 OTHER CHARGES**

Additional charges may be made by the Company or Policy Issuing Agent when unusual conditions are encountered, special risks insured against or special services required. Special services may include cancellation fees that otherwise would have been included as a component of premium upon closing.

### **1.14 RESIDENTIAL CONSTRUCTION OWNER'S AND LOAN POLICIES**

As used in this Manual, the term 'as-built value' is defined as the total estimated full value (appraised value) of the Land [and improvement(s)] after the new construction has been completed.

If an unimproved parcel is being acquired in the current transaction and the Company, or its agent, are the only company issuing an Owner's Policy, then a new Owner's Policy may be issued in an amount equivalent to the as-built value. The rate charged shall be the Original Policy Rate, or when applicable, Reissue Rate.

If an unimproved parcel is being acquired in the current transaction and there is another company authorized to issue title insurance in Wisconsin that will be issuing an Owner's Policy in an amount equivalent to the unimproved parcel sale price, then an Owner's Policy may be issued in an amount equivalent to the difference between the as-built value and the amount of the unimproved parcel sale price. The rate charged shall be the Original Policy Rate, or when applicable, Reissue Rate, for additional insurance calculated by beginning at the unimproved parcel sale price amount and increasing up to the as-built value amount.

If an unimproved parcel has already been acquired, but no Owner's Policy naming the current owner as the insured has been presented, then a new Owner's Policy may be issued in an amount equivalent to the as-built value. The rate charged shall be the Original Rate, or when applicable, Reissue Rate.

If an unimproved parcel has already been acquired, and an Owner's Policy that was issued at the time the unimproved parcel was acquired is presented at the time of ordering a new commitment for title insurance, then a new Owner's Policy may be issued in an amount equivalent to the difference between the as-built value and the amount of the existing Owner's Policy. The premium shall be \$350.00 plus Reissue Rate for additional insurance beginning at the amount of the existing Owner's Policy and increasing up to the as-built value amount.

If one or more Loan Policies is issued in conjunction with an Owner's Policy during construction and the amount of the Loan Policy, or cumulative amount of the Loan Policies, does not exceed the as-built value, then the rate for each Loan Policy shall be \$500.00. If the Loan Policy, or the cumulative amount of the Loan Policies, exceeds the as-built value, the charge for such additional insurance shall be at Original Rate, or when applicable Reissue Rate.

If the borrower is not interested in any additional Owner's Policy coverage, and no new Owner's Policy will



be issued, then the following rate shall be charged when issuing a Loan Policy for the construction lender (No Reissue Rate or other discounts are available in connection with the following):

Up to \$675,000.00	\$775.00
Over \$675,000.00	Add \$1 per thousand

### **1.15 RESIDENTIAL NEW CONSTRUCTION REFINANCE RATES**

The Residential New Construction Refinance Rate is used when a construction loan is being refinanced into permanent financing with the same lender that financed the construction loan. The premium is \$300 plus Reissue Rate (Section 1.2) for any amount exceeding the loan policy issued to insure the construction loan. The agent issuing the loan policy for the permanent financing must be the same agent that issued the loan policy for construction.

## CHAPTER 2 - BULK CENTRALIZED REFINANCE RATES

### 2.1 CENTRALIZED REFINANCE RATE (Statewide)

This is applicable for one-to-four family residential refinance loan transactions that meet all of the following requirements:

1. 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;
2. The loan is originated by or for an institutional lender;
3. The order is opened and delivered electronically by the company or an authorized agent with a centralized title and escrow operation capable of statewide servicing.
4. The Preliminary Report or Commitment for Title Insurance is delivered electronically;
5. The policy issued is the 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.

LIABILITY AMOUNT	RATE
\$0-250,000	\$360
\$250,001-\$500,000	\$540
\$500,001-\$750,000	\$660
\$750,001-\$1,000,000	\$800
\$1,000,001-\$1,500,000	\$925
\$1,500,001-\$2,000,000	\$1,100
\$2,000,001-\$3,000,000	\$1,300
\$3,000,001-\$4,000,000	\$1,600
\$4,000,001-\$5,000,000	\$2,000

Coverage provided under the following endorsements will be included at no additional charge upon request of the lender at the time of policy issuance: ALTA: 4-06, 4.1-06, 5-06, 5.1-06, 6-06, 6.2-06, 7-06, 7.1-06, 8.1-06, 9-06, 14.3-06, 22-06, and 30-06 or comparable forms of endorsements promulgated by any other Land Title Association.

This rate may not be used for construction loans or for a loan policy issued concurrently with an owner's policy. For amounts in excess of \$5,000,000, For amounts in excess of \$5,000,000, see Original Policy Rates.

## 2.2 CENTRALIZED RESIDENTIAL REFINANCE RATE (MULTI-STATE)

This is applicable for one-to-four family residential refinance loan transactions that meet all of the following requirements:

1. The lender must be under a Master Services Agreement with the Company or an authorized agent for Multi-state servicing capabilities.
2. The loan is secured by a Mortgage or Deed of Trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. The loan is originated by or for an institutional lender;
4. The order is opened and delivered electronically and processed by a centralized title and escrow operation with multi-state servicing capabilities of the company or an authorized agent of FNTI;
5. The order is fulfilled utilizing the ALTA Short Form Commitment and 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. Written authorization is obtained by an agent to offer the rates contained herein.

LIABILITY AMOUNT	RATE
\$0-250,000	\$320
\$250,001-\$500,000	\$450
\$500,001-\$750,000	\$550
\$750,001-\$1,000,000	\$650
\$1,000,001-\$1,500,000	\$750
\$1,500,001-\$2,000,000	\$800
\$2,000,001-\$3,000,000	\$1,100
\$3,000,001-\$4,000,000	\$1,300
\$4,000,001-\$5,000,000	\$1,500

Coverage provided under the following endorsements will be included at no additional charge upon request of the lender at the time of policy issuance: ALTA: 4-06, 4.1-06, 5-06, 5.1-06, 6-06, 6.2-06, 7-06, 7.1-06, 8.1-06, 9-06, 14.3-06, 22-06, and 30-06 or comparable forms of endorsements promulgated by any other Land Title Association.

This rate may not be used for construction loans or for a loan policy issued concurrently with an owner's policy. For amounts in excess of \$5,000,000, see Original Policy Rates.

### CHAPTER 3 – ENDORSEMENTS

Coverage contained within a policy may be modified or extended by the issuance of an endorsement to the same. On policies other than those insuring a 1-4 family residential property, the Company reserves the right to charge any amount it deems appropriate commensurate with the risk being assumed. The following list represents a compilation of the commonly issued 1-4 family residential property endorsement forms, for which we charge a premium, together with said corresponding premium charges:

<b>ENDORSEMENT DESCRIPTION</b>	<b>RESIDENTIAL</b>	<b>COMMERCIAL</b>
ALTA 1-06 Street Assessments	\$150	\$250
ALTA 3 Zoning (Unimproved Land)	\$250	\$0.10/Thousand; \$500 minimum
ALTA 3.1 Zoning – Completed Structure	\$375	\$0.10/Thousand; \$500 minimum
ALTA 3.2 Zoning – Land Under Development	\$375	\$0.10/Thousand; \$500 minimum
ALTA 3.3 Zoning – Completed Improvement Non-confirming Use Endorsement	\$375	\$500
ALTA 3.4 Zoning – No Zoning Classification Endorsement	\$375	\$500
ALTA 4 Condominium	No Charge	\$250
ALTA 4.1 Condominium	\$250	\$250
ALTA 5-06 Planned Unit Development	No Charge	\$250
ALTA 5.1-06 Planned Unit Development	No Charge	\$250
ALTA 6 Variable Rate Mortgage	\$175	\$250
ALTA 6.2 Variable Rate Mortgage – Negative Amortization	\$175	\$250
ALTA 7-06 Manufactured Housing Unit	\$175	Not Available
ALTA 7.1 Manufactured Housing Unit-Conversion; Loan	\$175	Not Available
ALTA 7.2 Manufactured Housing-Conversion; Owner's	\$175	Not Available
ALTA 8.1 Environmental Protection Lien	No Charge	Not Available
ALTA 8.2-06 Commercial Environmental Protection Lien	Not Available	\$250
ALTA 9-06 Restrictions, Encroachments, Minerals	No Charge	\$0.05/Thousand; \$250 minimum
ALTA 9.1-06 Covenants, Conditions and Restrictions– Owners Policy – Unimproved Land	\$225	\$0.05/Thousand; \$250 minimum
ALTA 9.2-06 Covenants, Conditions and Restrictions – Owners Policy – Improved Land	\$225	\$0.05/Thousand; \$250 minimum
ALTA 9.3-06 Covenants, Conditions and Restrictions – Loan Policy	\$225	\$0.05/Thousand; \$250 minimum
ALTA 9.6-06 Private Rights – Loan Policy	\$225	\$300
ALTA 9.7-06 Restrictions, Encroachments, Minerals – Loan Policy – Land Under Development	\$225	\$0.05/Thousand; \$250 minimum
ALTA 9.8-06 Covenants, Conditions and Restrictions – Owners Policy – Land Under Development	\$225	\$300 up to \$1,000 in liability; \$300 plus \$0.05/\$1,000,000 with a maximum charge of \$1,000

<b>ENDORSEMENT DESCRIPTION</b>	<b>RESIDENTIAL</b>	<b>COMMERCIAL</b>
ALTA 9.9 Private Rights – Owner’s Policy	\$225	\$300 up to \$1,000,000 in liability. \$300 plus \$0.05/\$1,000 for liability over \$1,000,000
ALTA 9.10-06 Restrictions, encroachments, Minerals – Current Violations – Loan Policy	\$225	\$300 up to \$1,000,000 in liability. \$300 plus \$0.05/\$1,000 for liability over \$1,000,000
ALTA 10 Assignment	\$125	\$250
ALTA 10.1 Assignment And Date Down	\$250	\$750
ALTA 11 Mortgage Modification	\$350 plus additional premium for an increase in liability	\$250
ALTA 11.1 Mortgage Modification with Subordination	\$350 plus additional premium for an increase in liability	\$300
ALTA 11.2 Mortgage Modification with Additional Amount of Insurance	\$350, plus additional original rate premium for increase in liability	\$400, plus additional original rate premium for increase in liability
ALTA 12 Aggregation	Not Available	\$100
ALTA 12.1 Aggregation – State Limits – Loan Policy	Not Available	\$250
ALTA 13-06 Leasehold – Owner’s	No Charge	No Charge
ALTA 13.1-06 Leasehold -Loan	No Charge	No Charge
ALTA 14.1 Future Advance -Knowledge	\$125	\$250
ALTA 14.2 Future Advance – Letter of Credit	\$125	\$250
ALTA 14.3 Future Advance -Reverse Mortgage	\$125	Not Applicable
ALTA 15-06 Non-Imputation – Full Equity Transfer	Not Available	\$0.10/thousand \$250 minimum
ALTA 15.106 Non-Imputation – Additional Insured	Not Available	\$0.10/thousand; \$250 minimum
ALTA 15.2-06 Non-Imputation – Partial Equity Transfer	Not Available	\$0.10/thousand; \$250 minimum
ALTA 16-06 Mezzanine Financing	Not Available	\$500
ALTA 17-06 Access and Entry	\$150	\$250
ALTA 17.1-06 Indirect Access and Entry	\$250	\$250
ALTA 17.2-06 Utility Access	\$150	\$250
ALTA 18-06 Single Tax Parcel	\$150	\$200
ALTA 18.1-06 Multiple Tax Parcel	\$150	\$200
ALTA 18.2 Multiple Tax Parcel	Not Available	Not Available
ALTA 18.3 Single Tax Parcel & ID Endorsement	\$150	\$150
ALTA 19-06 Contiguity – Multiple Parcels	\$150	\$200
ALTA 19.1-06 Contiguity – Single Parcel	\$150	\$200
ALTA 19.2 Contiguity – Specified Parcels	N/A	\$150
ALTA 20-06 First Loss – Multiple Parcel Transactions	Not Available	\$0.10/thousand; \$250 minimum
ALTA 22-06 Location	No Charge	\$150
ALTA 22.1-06 Location and Map	No Charge	\$150
ALTA 23-06 Coinsurance – Single Policy	Not Available	\$250
ALTA 23.1 Coinsurance – Multiple Policies	Not Available	Not Available

<b>ENDORSEMENT DESCRIPTION</b>	<b>RESIDENTIAL</b>	<b>COMMERCIAL</b>
ALTA 24-06 Doing Business	\$125	\$200
ALTA 25-06 Same as Survey	\$125	\$250
ALTA 25.1-06 Same as Portion of Survey	\$125	\$250
ALTA 26 Subdivision	\$125	\$250
ALTA 27 Usury	\$100	\$250
ALTA 28-06 Easement - Damage or Enforced Removal	\$250	\$250
ALTA 28.1 Encroachments – Boundaries and Easements	\$250	\$250
ALTA 28.2 Encroachments – Boundaries and Easements – Described Improvements	\$250	\$250
ALTA 28.3 Encroachments – Boundaries and Easements – Land Under Development	\$250	\$500
ALTA 29-06 Interest Rate Swap Endorsement - Direct Obligation	\$250	\$500
ALTA 29.1-06 Interest Rate Swap - Additional Interest	\$250	\$500
ALTA 29.2-06 Interest Rate Swap Endorsement - Direct Obligation - Defined Amount	\$250	\$500
ALTA 29.3-06 Interest Rate Swap Endorsement - Additional Interest - Defined Amount	\$250	\$500
ALTA 30 Shared Appreciation Mortgage	\$250	Not Available
ALTA 30.1 Commercial Participation Interest	Not Available	\$250
ALTA 31-06 Severable Improvements Endorsement	Not Available	\$150
ALTA 32 Construction Loan Pending Disbursement	Liability up to \$1,000,000 = \$250; Liability over \$1,000,000 = \$500	Liability up to \$1,000,000 = \$250; Liability over \$1,000,000 = \$500
ALTA 32.1 Construction Loan - Loss of Priority - Direct Payment	Liability up to \$1,000,000 = \$250; Liability over \$1,000,000 = \$500	Liability up to \$1,000,000 = \$250; Liability over \$1,000,000 = \$500
ALTA 32.2 Construction Loan – Loss of Priority – Insured’s Direct Payment	Liability up to \$1,000,000 = \$250; Liability over \$1,000,000 = \$500	Liability up to \$1,000,000 = \$250; Liability over \$1,000,000 = \$500
ALTA 33-06 Disbursement Endorsement	\$250 per draw	\$350 per draw
ALTA 34-06 Identified Risk Coverage	\$250	\$300
ALTA 35-06 Minerals and Other Subsurface Substances – Buildings	\$250	\$500
ALTA 35.1-06 Minerals and Other Subsurface Substances – Improvements	\$250	\$500
ALTA 35.2-06 Minerals and Other Subsurface Substances – Described Improvements	\$250	\$500
ALTA 35.3-06 Minerals and Other Subsurface Substances – Land Under Development	\$250	\$500
ALTA 36-06 Energy Project – Leasehold/Easement – Owner’s	Not Available	\$500
ALTA 36.1-06 Energy Project – Leasehold/Easement – Loan	Not Available	\$500

<b>ENDORSEMENT DESCRIPTION</b>	<b>RESIDENTIAL</b>	<b>COMMERCIAL</b>
ALTA 36.2-06 Energy Project – Leasehold – Owner’s	Not Available	\$500
ALTA 36.3-06 Energy Project – Leasehold – Loan	Not Available	\$500
ALTA 36.4-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner’s	Not Available	\$500
ALTA 36.5-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	Not Available	\$500
ALTA 36.6-06 Energy Project – Encroachments	Not Available	\$500
<u>ALTA 36.7 Energy Project – Fee Estate – Owner’s policy</u>	Not Available	\$300
ALTA 36.8 Energy Project – Fee Estate – Loan Policy	Not Available	\$300
ALTA 37 Assignment of Rents or Leases	\$125	\$250
ALTA 39 Policy Authentication	No Charge	No Charge
ALTA 40 Tax Credit – Owner’s Policy	Not Available	\$300
<u>ALTA 40.1 Tax Credit – Defined Amount – Owner’s Policy</u>	Not Available	\$300
ALTA 41 Water - Buildings	\$250	\$300
ALTA 41.1 Water - Improvements	\$250	\$300
ALTA 41.2 Water – Described Improvements	\$250	\$300
ALTA 41.3 Water – Land Under Development	\$250	\$300
ALTA 42 Commercial Lender Group Endorsement	Not Available	\$300
ALTA 43 Anti-taint	\$125	\$250
ALTA 44 Insured Mortgage Recording	\$125	\$250
ALTA 45 Pari Passu Mortgage – Loan Policy	Not Available	\$300
ALTA 46 Option	\$250	\$500
Gap Coverage Endorsement	Owner’s: No Charge  Lender: \$175 Coverage is available only when the Company is closing the transaction on behalf of a lender and issuing a closing protection letter for the benefit of the lender, or the endorsement is issued under a concurrently issued Loan Policy when rate has been collected on the Owner’s Policy.	Commercial: \$300
ALTA JR1 Supplemental Coverage	\$25.00	Not Available
ALTA JR2 Revolving Credit/Variable Rate	\$50.00	Not Available
FNTI Form No. 207 Multi Purpose Endorsement	Premium will be commensurate with risk listed in the endorsement	Premium will be commensurate with risk listed in the endorsement

When the same endorsement is issued for both an owner's and loan policy, the endorsement attached to the loan policy shall be provided at 50% of the above filed rate.

When the Company is requested to furnish special coverage's by endorsement, additional premium may be charged. All other endorsements that may be requested that furnish special coverage may be issued and the charges therefore will be commensurate with the risk to be assumed by the issuance of such endorsement.