

WISCONSIN

TITLE INSURANCE RATES AND RULES MANUAL

For use in all Counties of Wisconsin
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GENERAL RULES

A. APPLICABILITY

This Rate and Rules Manual is for title insurance for land located in Wisconsin.
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 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 Chapter 1, Section 1.1

CLTA: California Land Title Association.

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

I. INSPECTIONS

A physical inspection of the property shall be conducted prior to closing by a representative or designee of the insuring company to determine facts that are not matters of record and which are insured against in policies or endorsements.

J. PARCEL DEFINITIONS

A Parcel is single legal description with a corresponding tax or parcel identification number (TIN or PIN) provided by a local government office.

K. PROPERTY IN MORE THAN ONE COUNTY

When insurance is requested on property situated in more than one county, the portion lying in each county shall be rated as a separate parcel, regardless of whether the entire property is insured under a single policy or under multiple policies.

CHAPTER 1 – BASIC RATES

1.1 TITLE INSURANCE RATES FOR RESIDENTIAL POLICIES – BASIC RATES

<u>Insurance Amount</u>	<u>Rate</u>
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

CHAPTER 2 – OWNER’S POLICIES

2.1 ORIGINAL TITLE INSURANCE RATE FOR OWNER’S POLICIES

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

The rate for the ALTA Owner’s Policy is 100% of the Basic Rate as stated in Section 1.1.

2.2 ALTA HOMEOWNER’S POLICY FOR TITLE INSURANCE

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

The rate for the ALTA Homeowner’s Policy is 115% of the Basic Rate as stated in Section 1.1.

2.3 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.

2.4 SIMULTANEOUS ISSUANCE OF OWNER’S AND LEASEHOLD POLICIES

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 premium of 50% of the Original Title Insurance 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 Original Title Insurance Rate for Owner’s Policies under the applicable brackets.

Minimum Premium \$150.00

CHAPTER 3 – LOAN POLICIES

3.1 ORIGINAL TITLE INSURANCE RATE FOR LOAN POLICIES

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).

The rate for the ALTA Loan Policy is 100% of the Basic Rate as stated in Section 1.1.

3.2 EXPANDED COVERAGE RESIDENTIAL LOAN POLICY

An ALTA Expanded Coverage Loan Policy or an ALTA Short Form Expanded Coverage Residential Loan Policy will not be issued for an amount less than the full principal debt. This Policy can only be issued in connection with one-to-four family residential property or an individual condominium unit.

The rate for an Expanded Coverage Residential Loan Policy is 115% of the Basic Rate as stated in Section 1.1.

3.3 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 rate shall be:

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

Reissue rate is not available for residential refinance rate.

3.4 SIMULTANEOUS LOAN POLICY RATE

When an Owner's Policy and Loan Policy covering identical land are to be issued simultaneously, the rate for the Owner's Policy shall be the Original Title Insurance Rate for the Owner's Policy under Section 2.1.

The rate for the Loan Policy will be \$500.00 for residential and \$750.00 for non-residential. 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 Original Title Insurance Rate for a first loan.

3.5 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 Basic Rates as stated in Section 1.1 or Reissue Rate as stated in Section 2.3. This rate does not apply to non-residential loan policies or to ALTA Expanded Coverage Residential Loan Policies.

3.6 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

The rate for the ALTA Residential Junior Loan Policy together with the Endorsement JR 1 and JR 2 is as follows:

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

3.7 ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

The rate for the 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

CHAPTER 4 – CONSTRUCTION LOAN POLICIES

4.1 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 Title Insurance Rate for Owner's Policy under Section 2.1, or when applicable, the Reissue Rate under Section 2.3.

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 Title Insurance Rate for Owner's Policy under Section 2.1, or when applicable, the Reissue Rate under Section 2.3., 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 Title Insurance Rate under Section 2.1, or when applicable, the Reissue Rate under Section 2.3.

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 the Original Title Insurance Rate for Loan Policy under Section 3.1.

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

4.2 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 rate is \$300 plus 85% of the Basic Reissue Rate 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 5 – CENTRALIZED REFINANCE RATES

5.1 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.

5.2 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 6 – MISCELLANEOUS

6.1 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.

6.2 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.

6.3 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."

6.4 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.

6.5 EASEMENT SEARCH RATE

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 and the Residential Refinance Rate in Section 3.3.

6.6 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.

CHAPTER 7 – ENDORSEMENTS

FORM	DESCRIPTION	POLICY TYPE	RESIDENTIAL	COMMERCIAL
ALTA 1-06	Street Assessments	Loan	\$150	\$250
ALTA 3	Zoning (Unimproved Land)	All Policies	\$250	\$0.10/Thousand; \$500 minimum
ALTA 3.1	Zoning – Completed Structure	All Policies	\$375	\$0.10/Thousand; \$500 minimum
ALTA 3.2	Zoning – Land Under Development	All Policies	\$375	\$0.10/Thousand; \$500 minimum
ALTA 3.3	Zoning – Completed Improvement Non-confirming Use Endorsement	All Policies	\$375	\$500
ALTA 3.4	Zoning – No Zoning Classification Endorsement	All Policies	\$375	\$500
ALTA 4	Condominium	Loan	No Charge	\$250
ALTA 4.1	Condominium	Loan	\$250	\$250
ALTA 5-06	Planned Unit Development	Loan	No Charge	\$250
ALTA 5.1-06	Planned Unit Development	Loan	No Charge	\$250
ALTA 6	Variable Rate Mortgage	Loan	\$175	\$250
ALTA 6.2	Variable Rate Mortgage – Negative Amortization	Loan	\$175	\$250
ALTA 7-06	Manufactured Housing Unit	All Policies	\$175	Not Available
ALTA 7.1	Manufactured Housing Unit-Conversion	Loan	\$175	Not Available
ALTA 7.2	Manufactured Housing-Conversion;	Owner	\$175	Not Available
ALTA 8.1	Environmental Protection Lien	Loan	No Charge	Not Available
ALTA 8.2-06	Commercial Environmental Protection Lien	Loan	Not Available	\$250
ALTA 9-06	Restrictions, Encroachments, Minerals	Loan	No Charge	\$0.05/Thousand; \$250 minimum
ALTA 9.1-06	Covenants, Conditions and Restrictions Unimproved Land	Owner	\$225	\$0.05/Thousand; \$250 minimum
ALTA 9.2-06	Covenants, Conditions and Restrictions Improved Land	Owner	\$225	\$0.05/Thousand; \$250 minimum
ALTA 9.3-06	Covenants, Conditions and Restrictions – Loan Policy	Loan	\$225	\$0.05/Thousand; \$250 minimum
ALTA 9.6-06	Private Rights – Loan Policy	Loan	\$225	\$300
ALTA 9.7-06	Restrictions, Encroachments, Minerals – Loan Policy – Land Under Development	Loan	\$225	\$0.05/Thousand; \$250 minimum
ALTA 9.8-06	Covenants, Conditions and Restrictions – Owners Policy – Land Under Development	Owners	\$225	\$300 up to \$1,000 in liability; \$300 plus \$0.05/\$1,000,000 with a maximum charge of \$1,000
ALTA 9.9	Private Rights – Owner’s Policy	Owners	\$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 Violation	Loan	\$225	\$300 up to \$1,000,000 in liability. \$300 plus

FORM	DESCRIPTION	POLICY TYPE	RESIDENTIAL	COMMERCIAL
				\$0.05/\$1,000 for liability over \$1,000,000
ALTA 10	Assignment	Loan	\$125	\$250
ALTA 10.1	Assignment And Date Down	Loan	\$250	\$750
ALTA 10.2	Collateral Assignment	Loan	10%	10%
ALTA 10.3	Collateral Assignment and Date Down	Loan	10% + \$100	10% + \$100
ALTA 11	Mortgage Modification	Loan	\$350 plus additional premium for an increase in liability	\$250
ALTA 11.1	Mortgage Modification with Subordination	Loan	\$350 plus additional premium for an increase in liability	\$300
ALTA 11.2	Mortgage Modification with Additional Amount of Insurance	Loan	\$350, plus additional original rate premium for increase in liability	\$400, plus additional original rate premium for increase in liability
ALTA 12	Aggregation	Loan	Not Available	\$100
ALTA 12.1	Aggregation – State Limits	Loan	Not Available	\$250
ALTA 13-06	Leasehold Owner	Owner	No Charge	No Charge
ALTA 13.1-06	Leasehold -Loan	Loan	No Charge	No Charge
ALTA 14.1	Future Advance -Knowledge	Loan	\$125	\$250
ALTA 14.2	Future Advance – Letter of Credit	Loan	\$125	\$250
ALTA 14.3	Future Advance -Reverse Mortgage	Loan	\$125	Not Applicable
ALTA 15-06	Non-Imputation – Full Equity Transfer	Owner	Not Available	\$0.10/thousand \$250 minimum
ALTA 15.1-06	Non-Imputation – Additional Insured	Owner	Not Available	\$0.10/thousand; \$250 minimum
ALTA 15.2-06	Non-Imputation – Partial Equity Transfer	Owner	Not Available	\$0.10/thousand; \$250 minimum
ALTA 16-06	Mezzanine Financing	Owner	Not Available	\$500
ALTA 17-06	Access and Entry	All Policies	\$150	\$250
ALTA 17.1-06	Indirect Access and Entry	All Policies	\$250	\$250
ALTA 17.2-06	Utility Access	All Policies	\$150	\$250
ALTA 18-06	Single Tax Parcel	All Policies	\$150	\$200
ALTA 18.1-06	Multiple Tax Parcel	All Policies	\$150	\$200
ALTA 18.2	Multiple Tax Parcel	All Policies	Not Available	Not Available
ALTA 18.3	Single Tax Parcel & ID Endorsement	All Policies	\$150	\$150
ALTA 19-06	Contiguity – Multiple Parcels	All Policies	\$150	\$200
ALTA 19.1-06	Contiguity – Single Parcel	All Policies	\$150	\$200
ALTA 19.2	Contiguity – Specified Parcels	All Policies	N/A	\$150
ALTA 20-06	First Loss – Multiple Parcel Transactions	Loan	Not Available	\$0.10/thousand; \$250 minimum
ALTA 22-06	ALTA 22-06 Location	All Policies	No Charge	\$150
ALTA 22.1-06	ALTA 22.1-06 Location and Map	All Policies	No Charge	\$150
ALTA 23-06	ALTA 23-06 Coinsurance – Single Policy	All Policies	Not Available	\$250
ALTA 24-06	Doing Business	Loan	\$125	\$200
ALTA 25-06	Same as Survey	All Policies	\$125	\$250

FORM	DESCRIPTION	POLICY TYPE	RESIDENTIAL	COMMERCIAL
ALTA 25.1-06	Same as Portion of Survey	All Policies	\$125	\$250
ALTA 26	Subdivision	All Policies	\$125	\$250
ALTA 27	Usury	Loan	\$100	\$250
ALTA 28-06	Easement - Damage or Enforced Removal	Loan	\$250	\$250
ALTA 28.1	Encroachments – Boundaries and Easements	Loan	\$250	\$250
ALTA 28.2	Encroachments – Boundaries and Easements – Described Improvements	Loan	\$250	\$250
ALTA 28.3	Encroachments – Boundaries and Easements – Land Under Development	Loan	\$250	\$500
ALTA 29-06	Interest Rate Swap Endorsement - Direct Obligation	Loan	\$250	\$500
ALTA 29.1-06	Interest Rate Swap - Additional Interest	Loan	\$250	\$500
ALTA 29.2-06	Interest Rate Swap Endorsement - Direct Obligation - Defined Amount	Loan	\$250	\$500
ALTA 29.3-06	Interest Rate Swap Endorsement - Additional Interest - Defined Amount	Loan	\$250	\$500
ALTA 30	Shared Appreciation Mortgage	Loan	\$250	Not Available
ALTA 30.1	Commercial Participation Interest	Loan	Not Available	\$250
ALTA 31-06	Severable Improvements Endorsement	Loan	Not Available	\$150
ALTA 32	Construction Loan Pending Disbursement	Loan	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	Loan	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	Loan	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	Loan	\$250 per draw	\$350 per draw
ALTA 34-06	Identified Risk Coverage	All Policies	\$250	\$300
ALTA 35-06	Minerals and Other Subsurface Substances – Buildings	All Policies	\$250	\$500
ALTA 35.1-06	Minerals and Other Subsurface Substances – Improvements	All Policies	\$250	\$500
ALTA 35.2-06	Minerals and Other Subsurface Substances – Described Improvements	All Policies	\$250	\$500
ALTA 35.3-06	Minerals and Other Subsurface Substances – Land Under Development	All Policies	\$250	\$500
ALTA 36-06	Energy Project – Leasehold/Easement – Owner’s	Owner	Not Available	\$500
ALTA 36.1-06	Energy Project – Leasehold/Easement – Loan	Loan	Not Available	\$500
ALTA 36.2-06	Energy Project – Leasehold – Owner’s	Owner	Not Available	\$500
ALTA 36.3-06	Energy Project – Leasehold – Loan	Loan	Not Available	\$500
ALTA 36.4-06	Energy Project – Covenants, Conditions and Restrictions – Land Under Development	Owner	Not Available	\$500

FORM	DESCRIPTION	POLICY TYPE	RESIDENTIAL	COMMERCIAL
ALTA 36.5-06	Energy Project – Covenants, Conditions and Restrictions – Land Under Development	Loan	Not Available	\$500
ALTA 36.6-06	Energy Project – Encroachments	All Policies	Not Available	\$500
ALTA 36.7	Energy Project – Fee Estate – Owner’s policy	Owner	Not Available	\$300
ALTA 36.8	Energy Project – Fee Estate – Loan Policy	Loan	Not Available	\$300
ALTA 37	Assignment of Rents or Leases	Loan	\$125	\$250
ALTA 39	Policy Authentication	All Policies	No Charge	No Charge
ALTA 40	Tax Credit	Owner	Not Available	\$300
ALTA 40.1	Tax Credit – Defined Amount	Owner	Not Available	\$300
ALTA 41	Water - Buildings	Loan	\$250	\$300
ALTA 41.1	Water - Improvements	Loan	\$250	\$300
ALTA 41.2	Water – Described Improvements	Loan	\$250	\$300
ALTA 41.3	Water – Land Under Development	Loan	\$250	\$300
ALTA 42	Commercial Lender Group Endorsement	Loan	Not Available	\$300
ALTA 43	Anti-taint	Loan	\$125	\$250
ALTA 44	Insured Mortgage Recording	Loan	\$125	\$250
ALTA 45	Pari Passu Mortgage	Loan	Not Available	\$300
ALTA 46	Option	All Policies	\$250	\$500
ALTA 48	Tribal Waivers and Consents	All Policies	No Charge	No Charge
ALTA JR1	Supplemental Coverage	Junior Loan	\$25.00	Not Available
ALTA JR2	Revolving Credit/Variable Rate	Junior Loan	\$50.00	Not Available
FNTI Form No. 211	Gap Coverage Endorsement	All Policies	No Charge for Lender coverage 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 endorsement issued under a concurrently issued Loan Policy when rate has been collected on the Owner’s Policy. Otherwise, \$175.	\$300
FNTI Form No. 207	Multi Purpose Endorsement	All Policies	Premium will be commensurate with risk listed in the endorsement	Premium will be commensurate with risk listed in the endorsement