

This is intended as a sample format only. Companies can utilize this format for filing charges with the Department, or file charges using its own format.

RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

*If you perform services or engage in transactions not included in these descriptions, please describe the service or transaction in the space captioned "OTHER."

Type of Transaction	Rate
SPECIAL COVERAGES	\$ _____
RESIDENTIAL NEW CONSTRUCTION LOAN POLICY issued with owners policy on new construction	\$ _____
SECOND MORTGAGE POLICIES – Loan policies issued on	\$ _____ 2 nd , 3 rd or more loans
HOLD OPEN CHARGES	\$ _____
RESIDENTIAL OWNERS POLICIES – Policies of title interest in one – four family residences	\$ _____ insurance protecting the owners
RESIDENTIAL MORTGAGEES POLICIES – Policies of title insurance protecting the interest of mortgage lenders	\$ _____
SIMULTANEOUSLY ISSUED LOAN POLICIES – A loan policy issued simultaneously with the issue of an owners policy in an amount equal to or exceeding the amount of said loan policy	\$ _____
RESIDENTIAL CONSTRUCTION LOAN POLICY – A loan policy issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes	\$ _____
CONSTRUCTION LOAN BINDER (COMMITMENT) – A commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes	\$ _____
DEVELOPMENT LOAN POLICY – A mortgages policy lender who provides the funds to make improvements to the land so that said land can be resold for a different purpose (i.e. subdivision development and subsequent loan sales)	\$ _____ issued for the protection of the
BUILDERS RATE (Residential Owners Policies) - builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination	\$ _____ A rate afforded to
RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES – A rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing	\$ _____
RE-ISSUE RATE – A rate afforded to the owner as a seller the title at issue had previously been searched and examined for durability as evidenced by the issuance of a policy of title insurance with a prior date.	\$ _____ or borrower due to the fact that
MULTIPLE LOT OR TRACT CHARGES – A charge made of either an owners or a mortgagees policy when the subject property consists of more than one chain of title.	\$ _____ in connection with the issuance
ABSTRACT RETIREMENT RATE – A reduction in the	\$ _____ premium charge as a result of

being furnished an abstract of
title on the property to be insured and that the abstract remains the property of the insured.

ENDORSEMENTS – Coverages added to the basic insurance \$_____ contract which add additional coverage to the insured and consequently additional risk to the insurer. Specify type of endorsement and the charge/rate for each.

LEASEHOLD POLICIES – Policies issued to protect the \$_____ interest of a lessee in real property insuring the validity of an option to purchase granted to a lessee.

COMMERCIAL TITLE INSURANCE RATE - \$_____ Premiums charged on policies issued on transactions involving commercial, multi-family, or industrial real estate.

CANCELLATION FEE – A charge made for actual work \$_____ performed on a title insurance file that for some reason or circumstances does not result in the issuance of a title insurance policy

OTHER – (Specify) \$_____
\$_____
\$_____