

# How To Read A Title Rate Book

*The following information and rates apply to one-to-four unit residential properties only.*

## Column 1 – Amount of Insurance Range

The rates set forth in the Rate Tables are expressed in increments of \$5,000 of insurance. The amount of insurance, liability or transaction shall be rounded up to the nearest multiple of \$5,000 in determining the applicable rate.

## Column 2 – Residential Owner's Rate

These are the rates for a Standard Coverage Owner's Policy or for an ALTA Owner's Policy with standard exceptions. Basic Owner – provides owner and/or lender with insurance covering title to almost any kind of interest in real property, primarily as to matters of record.

## Column 3 – ALTA Homeowner's Rate

Provides the Insured with enhanced coverage concerning access, location, encroachments, supplemental taxes, surface entry rights for water or mineral extraction and violations of covenants, conditions and restrictions, subdivision law and building permit requirements. Additional coverage includes post-policy forgery, encroachment, conveyance to a trust and increased value.

Subject to deductible and maximum liability, which is less than the policy amount.

## Column 4 – ALTA Lender's Concurrent Loan Rate

Extended Lenders Concurrent Loan with Owners – When an Owner's Policy is issued concurrently for an amount of insurance equal to or greater to the concurrent Lender's policy, the Extended Lenders Concurrent rate provides substantial savings.

## Column 5 – Residential Loan Rate

These are the rates for an ALTA Loan Policy other than a resale transaction or construction loan.

Column 1		Column 2	Column 3	Column 4	Column 5
Amount of Insurance		Residential Owners Rate	ALTA Homeowners Rate	ALTA Lenders Concurrent Loan Rate	Residential Loan Rate*
\$0	\$30,000	\$400	\$440	\$285	\$440
\$30,001	\$35,000	\$400	\$440	\$285	\$440
\$35,001	\$40,000	\$400	\$440	\$285	\$440
\$40,001	\$45,000	\$400	\$440	\$285	\$440
\$45,001	\$50,000	\$400	\$440	\$285	\$440
\$50,001	\$55,000	\$418	\$460	\$285	\$495
\$55,001	\$60,000	\$435	\$479	\$285	\$495
\$60,001	\$65,000	\$453	\$498	\$285	\$495

OTHER FEES MAY APPLY, such as:

- Endorsement Fees
- Sub Escrow Fees
- Escrow Fees
- Short Sale Additional Work Charges
- Related Escrow Services
- Recording Fees and Transfer Tax
- Notary and Sign Up Services

(May 18, 2010)



MDC©2010 Lawyers Title Insurance Corporation