



Alamo Title Insurance | Chicago Title Insurance Company | Commonwealth Land Title Insurance Co. | Fidelity National Title Insurance Company

Southwest Agency Division | Regional Agency | Legal Department | Underwriting

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TEXAS

SCHEDULE OF BASIC PREMIUM RATES FOR TITLE INSURANCE

Effective May 1, 2013

Policies up to and including	Basic Premium	Policies up to and including	Basic Premium	Policies up to and including	Basic Premium	Policies up to and including	Basic Premium	Policies up to and including	Basic Premium
10,000	\$238								
10,500	242	28,500	368	46,500	497	64,500	625	82,500	753
11,000	244	29,000	373	47,000	499	65,000	628	83,000	757
11,500	248	29,500	376	47,500	503	65,500	631	83,500	759
12,000	252	30,000	380	48,000	508	66,000	635	84,000	762
12,500	255	30,500	383	48,500	512	66,500	640	84,500	767
13,000	260	31,000	387	49,000	515	67,000	644	85,000	770
13,500	264	31,500	390	49,500	518	67,500	645	85,500	773
14,000	267	32,000	393	50,000	522	68,000	649	86,000	776
14,500	270	32,500	398	50,500	525	68,500	653	86,500	781
15,000	272	33,000	401	51,000	527	69,000	656	87,000	785
15,500	276	33,500	405	51,500	531	69,500	659	87,500	788
16,000	280	34,000	408	52,000	536	70,000	664	88,000	791
16,500	284	34,500	412	52,500	540	70,500	668	88,500	795
17,000	288	35,000	415	53,000	543	71,000	672	89,000	799
17,500	292	35,500	419	53,500	547	71,500	674	89,500	801
18,000	296	36,000	422	54,000	550	72,000	677	90,000	804
18,500	298	36,500	426	54,500	553	72,500	681	90,500	809
19,000	301	37,000	429	55,000	556	73,000	685	91,000	813
19,500	304	37,500	433	55,500	559	73,500	688	91,500	817
20,000	309	38,000	437	56,000	565	74,000	692	92,000	819
20,500	312	38,500	441	56,500	568	74,500	696	92,500	823
21,000	317	39,000	443	57,000	571	75,000	700	93,000	827
21,500	320	39,500	447	57,500	575	75,500	702	93,500	831
22,000	324	40,000	450	58,000	579	76,000	706	94,000	832
22,500	327	40,500	455	58,500	581	76,500	709	94,500	837
23,000	330	41,000	457	59,000	585	77,000	713	95,000	842
23,500	333	41,500	462	59,500	589	77,500	716	95,500	845
24,000	337	42,000	465	60,000	593	78,000	720	96,000	847
24,500	340	42,500	469	60,500	597	78,500	725	96,500	851
25,000	345	43,000	471	61,000	600	79,000	729	97,000	855
25,500	348	43,500	475	61,500	603	79,500	730	97,500	859
26,000	352	44,000	479	62,000	607	80,000	734	98,000	862
26,500	355	44,500	483	62,500	611	80,500	738	98,500	866
27,000	358	45,000	487	63,000	613	81,000	742	99,000	870
27,500	361	45,500	490	63,500	617	81,500	744	99,500	873
28,000	365	46,000	493	64,000	621	82,000	748	100,000	875

FNTG Online Rate Calculator: <http://ratecalculator.fntg.com>

Premiums shall be calculated as follows for policies in excess of \$100,000

1. For policies of \$100,001 - \$1,000,000
Basic Premium

- (1) Subtract \$100,000 from policy amount.
 (2) Multiply result in 1.(1) by **0.00554**
 and round to nearest whole dollar
 (3) Add **\$875** to result in 1,(2).

2. For policies of \$1,000,001 - \$5,000,000
Basic Premium

- (1) Subtract \$1,000,000 from policy amount.
 (2) Multiply result in 2.(1) by **0.00456**
 and round to nearest whole dollar
 (3) Add **\$5,861** to result in 2,(2).

3. For policies of \$5,000,001 - \$15,000,000
Basic Premium

- (1) Subtract \$5,000,000 from policy amount.
 (2) Multiply result in 3.(1) by **0.00376**
 and round to nearest whole dollar
 (3) Add **\$24,101** to result in 3,(2).

4. For policies of \$15,000,001 - \$25,000,000
Basic Premium

- (1) Subtract \$15,000,000 from policy amount.
 (2) Multiply result in 4.(1) by **0.00267**
 and round to nearest whole dollar
 (3) Add **\$61,701** to result in 4,(2)

5. For policies in excess of \$25,000,000
Basic Premium

- (1) Subtract \$25,000,000 from policy amount.
 (2) Multiply result in 5.(1) by **0.00160**
 and round to nearest whole dollar
 (3) Add **\$88,401** to result in 5,(2).

Below are the premiums calculated for specific amounts.

If there is any variance from these policy amounts, you must use the formula set out above.

Specific Amount	Basic Premium	Specific Amount	Basic Premium	Specific Amount	Basic Premium	Specific Amount	Basic Premium	Specific Amount	Basic Premium
101,000	881	130,000	1,041	159,000	1,202	188,000	1,363	217,000	1,523
102,000	886	131,000	1,047	160,000	1,207	189,000	1,368	218,000	1,529
103,000	892	132,000	1,052	161,000	1,213	190,000	1,374	219,000	1,534
104,000	897	133,000	1,058	162,000	1,218	191,000	1,379	220,000	1,540
105,000	903	134,000	1,063	163,000	1,224	192,000	1,385	300,000	1,983
106,000	908	135,000	1,069	164,000	1,230	193,000	1,390	400,000	2,537
107,000	914	136,000	1,074	165,000	1,235	194,000	1,396	500,000	3,091
108,000	919	137,000	1,080	166,000	1,241	195,000	1,401	600,000	3,645
109,000	925	138,000	1,086	167,000	1,246	196,000	1,407	700,000	4,199
110,000	930	139,000	1,091	168,000	1,252	197,000	1,412	800,000	4,753
111,000	936	140,000	1,097	169,000	1,257	198,000	1,418	900,000	5,307
112,000	941	141,000	1,102	170,000	1,263	199,000	1,423	1,000,000	5,861
113,000	947	142,000	1,108	171,000	1,268	200,000	1,429	2,000,000	10,421
114,000	953	143,000	1,113	172,000	1,274	201,000	1,435	3,000,000	14,981
115,000	958	144,000	1,119	173,000	1,279	202,000	1,440	4,000,000	19,541
116,000	964	145,000	1,124	174,000	1,285	203,000	1,446	5,000,000	24,101
117,000	969	146,000	1,130	175,000	1,291	204,000	1,451	6,000,000	27,861
118,000	975	147,000	1,135	176,000	1,296	205,000	1,457	7,000,000	31,621
119,000	980	148,000	1,141	177,000	1,302	206,000	1,462	8,000,000	35,381
120,000	986	149,000	1,146	178,000	1,307	207,000	1,468	9,000,000	39,141
121,000	991	150,000	1,152	179,000	1,313	208,000	1,473	10,000,000	42,901
122,000	997	151,000	1,158	180,000	1,318	209,000	1,479	11,000,000	46,661
123,000	1,002	152,000	1,163	181,000	1,324	210,000	1,484	12,000,000	50,421
124,000	1,008	153,000	1,169	182,000	1,329	211,000	1,490	13,000,000	54,181
125,000	1,014	154,000	1,174	183,000	1,335	212,000	1,495	14,000,000	57,941
126,000	1,019	155,000	1,180	184,000	1,340	213,000	1,501	15,000,000	61,701
127,000	1,025	156,000	1,185	185,000	1,346	214,000	1,507	20,000,000	75,051
128,000	1,030	157,000	1,191	186,000	1,351	215,000	1,512	25,000,000	88,401
129,000	1,036	158,000	1,196	187,000	1,357	216,000	1,518	30,000,000	96,401

Rates in Texas are set by the Texas Department of Insurance. For More Information, go to TDI's Website: www.tdi.texas.gov/title/index.html

Great care has been taken to make these tables correct though there is no warranty of complete accuracy

5/1/2013



Rules Effective Date: 1/1/2012

Print Revision 3-26-2013

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TABLE 2 - STANDARD TRANSACTION CODES FOR TEXAS OPERATIONS

CODE	DESCRIPTION OF TRANSACTION		RATE RULE REFERENCE	CODE	DESCRIPTION OF TRANSACTION		RATE RULE REFERENCE
OWNER'S TITLE POLICY (OTP) (T-1) (T-1R)							
1000	Single Issue		R-3	1215	Sim. with MTP > OTP Pay-as-you-go		R-5b
1001	Single Issue (per S.B.I. Bulletin #120)			1230	Sim. with MTP w/ Credit for Previous OTP		R-5a,b, c, d and e
1005	Single Issue Pay-as-you-go		R-2c	1250	Simultaneous with Warrantor's Policy		R-21
1100	Single Issue with Subsequent Improvements		R-3	1290	Sim. with MTP Following Construction		R-20
1110	Single Issue at Contract Rate		R-10	1300	Leasehold (Single Issue)		R-3a
1190	Single Issue Following Construction		R-20	1305	Leasehold Pay-as-you-go (Single Issue)		R-2c
7000	Single Issue USA (Forms T-6 or T-9)		R-17	1350	Simultaneous with Owner's Policy		R-22
7050	Single Issue USA (Form T-11)		R-3d	1400	Leasehold Simultaneous Issue		R-5a
1002	Sim. with MTP (per S.B.I. Bulletin #120)			1405	Leasehold Pay-as-you-go Sim. Issue		R-5b
1200	Simultaneous with MTP		R-5.a	1500	Leasehold Sim. Issue MTP exceeds Owner's		R-5a
1201	Sim. with MTP that Exceeds Owner's		R-5a	1505	Leasehold Pay-as-you-go Sim. MTP > OTP		R-5b
1205	Sim. with MTP Pay-as-you-go		R-5b				
LOAN POLICY (LP) (T-2) (T-2R)							
3000	Single Issue		R-4	3295	Limited Pre-Foreclosure Policy (T-98)		(T-98) R-26, P-43A
3005	Single Issue Pay-as-you-go		R-2a	3297	Limited Coverage Junior Loan Policy (T-44)		(T-44) R-27A; P-46A & E
3010	Single Issue Construction (first policy)		R-18	3300	Leasehold (Single Issue)		R-4
3011	Single Issue Construction (final policy)		R-18	3305	Leasehold Pay-as-you-go (Single Issue)		R-2a
3200	Single Issue First Lien		R-7	3320	Leasehold (Simultaneous Issue)		R-5a
3210	Simultaneous with OTP	\$100	R-5a	3325	Leasehold Pay-as-you-go (Sim. Issue)		R-5b
3215	Simultaneous with OTP Pay-as-you-go		R-5b	3340	Leasehold (Simultaneous Issue) Loan exceeds Owner's Leasehold Pay-as-you-go (Simultaneous Issue) Loan		R-5a
3220	Simultaneous with First Lien Policy	\$5	R-7	3345	Exceeds OTP		R-5b
3230	Subsequent to OTP Excepting to Lien		R-6a	4001	Substitution of Loan within 1 Year		R-8a
3240	Subsequent to Loan Policy		R-6b	4002	Substitution of Loan within 2 Years		R-8a
3241	Insolvent Insurer's Replacement Policy		R-6c	4003	Substitution of Loan within 3 Years		R-8b
3250	Simultaneous when Loan exceeds OTP		R-5a	4004	Substitution of Loan within 4 Years		R-8c
3255	Sim. Loan exceeds OTP Pay-as-you-go		R-5b	4005	Substitution of Loan within 5 Years		R-8d
3280	Sim. with OTP with credit for Prior OTP	\$100	R-5a	4006	Substitution of Loan within 6 Years		R-8e
3290	Sim. with OTP Following Construction	\$100	R-20	4007	Substitution of Loan within 7 Years		R-8f

Limited Coverage Policies

6000	Texas Limited Coverage Residential Chain of Title Combined Schedule	\$15	(T-53) R-35; P-71				
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Non-Policy Transactions

INTERIM CONSTRUCTION LOAN BINDER (ICB)

0030	Credit on Mortgagee	50% ICB	R-13b(1)	8020	Original Year Binder	Min.	(T-13) R-13a
0040	Credit on Owner's	50% ICB	R-13b(2)	8021	Each Subsequent Extension	\$25	R-13a

TABLE 3 - STANDARD SPECIAL CHARGE AND CREDIT CODES FOR TEXAS OPERATIONS

0010	Charge for Additional Chains of Title	Min.	R-9	0097	Duplicate Replacement	N/C	ALL
8041	Commitment to Texas Dept. of Transportation		(T-20); R-23; P-14.b	0020	Foreclosure credit		R-14
8042	Commitment to FDIC, OTS or RTC	\$332	(T-7); R-25; P-15	5000	Lender Insured Closing Service	N/C	(T-50)
0050	Credit for Commitment Premium		R-23; R-14.b	5005	Purchaser/Seller Insured Closing Service	N/C	(T-51)
9001	Mineral Credit on OTP issued after 1/1/11 if policy issued w/ gen. exception or exclusion of mineral estate* Withdrawn 1/1/12	-2%	R-36 (P-5.1) *Withdrawn 1/1/12				

TABLE 4 - STANDARD ENDORSEMENT CODES FOR TEXAS OPERATIONS

ENDORSEMENTS

Endorsements which do not affect amount of Liability stated in policy

0890	Access Endorsement	\$100	(T-23) R-30, P-54	0150	Manufactured Housing	\$20	(T-31) R-11e, P-9b(7)
0893	Additional Insured Endorsement	10%	(T-26) R-33, P-57	0151	Manufactured Housing Unit Loan Policy Suppl Coverage	\$50	(T-31.1) R-11e, P-9b(7)
0500	Amendment of Survey Exception for T-1	15%	(T-3) R-16	0152	Manufactured Housing Unit OTP Suppl. Coverage	\$50	(T-31.1) R-15c
0501	Amendment of Survey Exception for T-1R	5%	(T-3) R-16	0802	Minerals & Surface Damage LOAN POLICY 1-4 Family Residential, less than 1 ac or office, industrial, retail, mixed use retail/resid or multifamily purposes	\$50 \$0 after 1/1/2012	House Bill 2408 N/C for T-19.2 issued with LP after 1/1/2012 R-29.1a, P-50.1
0211	Assignment of Mortgage	Min.	(T-3) R-11a, P-9b(1) and P-9b(2)	0804	Minerals & Surface Damage LOAN POLICY NOT 1-4 Family Residential, less than 1 ac or office, industrial, retail, mixed use retail/resid or multifamily purposes	\$50 \$0 after 1/1/2012	House Bill 2408 N/C for T-19.3 issued with LP after 1/1/2012 R-29.1b, P-50.1
0894	Assignment of Rents and Leases	N/C	(T-27) R-34, P-60	0801	Minerals & Surface Damage OTP 1-4 Family Residential, less than 1 ac or office, industrial, retail, mixed use retail/resid or multifamily purposes	\$50	(T-19.2) R-29.1a, P-50.1
0411	Balloon Mortgage Issued at same time as Policy	\$25	(T-39) R-11h, P-9b(10)	0803	Minerals & Surface Damage OTP NOT 1-4 Family Residential, less than 1 ac or office, industrial, retail, mixed use retail/resid or multifamily purposes	\$50	(T-19.3) R-29.1b, P-50.1
0412	Balloon Mortgage Subsequent to Policy	\$50	(T-39) R-11h, P-9b(10)	0891	Non-Imputation Endorsement	5% min. \$25	(T-24) R-31, P-55
0896	Co-Insurance Endorsement	N/C	(T-48) (P-6)	0805	Non-Imputation Endorsement (Mezzanine Financing)	5% min. \$25	(T-24.1) R-31, P-55
0550	Completion of Improvements & Survey	N/C	(T-3) R-16, P-2 and 8.a.(2), 9a(3)	0311	Partial Release, Modification, etc	\$100 - 1st Yr + \$10/12 mos	(T-38) R-11b, P-9b(3)
0888	Condominium Endorsement	N/C	(T-28) R-11.I, P-9b(15)	0884	Planned Unit Development Endorsement (PUD)	\$25	(T-17) R-11k, P-9b(14)
0806	Contiguity Endorsement - Non Res T-2 or T-1 [4 or more parcels or irregularly shaped parcels]	N/C	(T-25.1) R-32, P-56a, b & d	0887	PUD issued on two or more pol. Issued simult. Same land	\$25/N/C for 2nd	(T-17) R-11l, P-9b(14)
0892	Contiguity Endorsement - Non Resid T-2 or T-1	\$100	(T-25) R-32, P-56a, b, c	0889	R.E.M. & No Deletion of Survey-Single Issue OTP Non Resid	15% min. \$50	(T-19.1) R-29D, P-50
0400	Correction - Other than Policy Amount	N/C	(T-3 Instruction IV)	0897	R.E.M. & No Deletion of Survey-Single Issue OTP Resid	10% min. \$50	(T-19.1) R-29C, P-50
0100	Down Date of Interim Construction Binder	\$50	(T-3 Instruction VII) R-11c, P-9b(4)	0895	R.E.M. with Deletion of Survey-Single Issue OTP Non Resid	10% min. \$50	(T-19.1) R-29D, P-50
0810	Environmental Protection (EPA) Endorsement	\$25	(T-36) R-11g, P-9b(9)	0898	R.E.M. with Deletion of Survey-Single Issue OTP Resid	5% min. \$50 (+R-16)	(T-19.1) R-29C, P-50
0875	Equity Loan Mortgage Endorsement	10%	(T-42) R-28A, P-44	0886	Restrictions, Encroachments, Mineral on Non Res Prop	10% min. \$50	(T-19) R-29B, P-50
0876	Equity Loan Mortgage Suppl Coverage	15%	(T-42.1) R-28B, P-44 & P-47	0885	Restrictions, Encroachments, Minerals on Res Prop	5% min. \$50	(T-19) R-29A, P-50
0881	First Loss Endorsement	\$25	(T-14) R-11i, P-9b(11)	0800	Revolving Credit	\$50	(T-35) R-11f, P-9b(8)
0882	Last Dollar Endorsement (WITHDRAWN 1/1/2010)		(T-15) R-11j	0700	Tax Exception Amendment	\$20	(T-30) R-19, P-20
0822	Leasehold Loan Policy Endorsement	N/C	(T-5); P-9b(5)	0710	Tax Amendment - Not Yet Due and Payable	\$5	R-24, P-20
0820	Leasehold Owner's Policy Endorsement	N/C	(T-4); P-9b(5)	0877	Texas Reverse Mortgage Endorsement	N/C	(T-43) P-45
0821	Leasehold Residential Owner Endorsement	N/C	(T-4R); P-9z(1)	0600	USA Policy Acquisition of Title		(T-12) R-17
0880	Limited Coverage Junior Loan Additional Coverage - May also provide coverage by amendment of T-44	\$25	(T-3) R-27b, P-46.B & E	0140	Variable Rate Mortgage Endorsement	\$20	(T-33) R-11d, P-9b(6)
0879	Limited Coverage Junior Loan Down Date	\$50	(T-45) R-27c, P-46.C & E	0141	Variable Rate Mortgage for which there is no charge	N/C	(T-33) R-4
0878	Limited Coverage Jr. Loan HELOC/Variable Rate	\$25	(T-46) R-27d, P-46.D & E	0142	Variable Rate-Neg, Amortization	\$20	(T-33.1) R-11d, P-9b(6)
0850	Limited Pre-Foreclosure Policy Down Date End.	\$50	(T-99) R-26, P-43	0143	Variable Rate-Neg, Amortization No charge	N/C	(T-33) R-4
0883	Loan Policy Aggregation Endorsement	\$25	(T-16) R-11j, P-9b(13)				

Endorsements which affect amount of Liability stated in policy

0900	Correction of Policy Amt	N/C	(T-3 Instruction IV)	0940	Down Date of Owner's Policy During Construction	\$50	(T-3 Instruction VIII) R-15b, P-9.a.(3)
0920	Down Date of Construction Loan Policy	\$50	(T-3 Instruction V) R-11c, P-9b(4)	0960	Increased Value Endorsement	*	(T-34) R-15a, P-9.a.(2), P-66A(5)

NOTE: Percentages are based upon the Basic Premium Rate - See Rate Rule as Minimum charges may apply