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Rate Sheets

December 2021



Integrated Refinance Rates

Arizona

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 - 250,000	\$275	Escrow & Settlement	\$375
\$250,001 - 500,000	\$350	Closing Protection Letter	\$25/party
\$500,001 - 750,000	\$400		
\$750,001 - 1,000,000	\$450		
\$1,000,001 - 1,250,000	\$550		
\$1,250,001 - 1,500,000	\$650		
\$1,500,001 - 2,000,000	\$800		

Effective Date: May 1, 2021

Settlement Fee Includes:

- **Endorsements:** 4, 4.1, 5, 5.1, 6, 7, 8.1, 9, 13.1, 14, and 22
- **Escrow:** All wire fees, cashier's check fees, delivery fees, e-doc fees, recording service fees, all reconveyance fees, subordination processing fees, courier fees, and notary/signing fees (up to an aggregate total of such notary/signing fees of \$125).

Excludes:

- Third party service fees, document preparation fees, deeds or powers of attorney document preparation fees, all lender's fees and closing costs, city, county, and state recording charges/fees and taxes, including and all applicable transfer or mortgage/note taxes, and notary fees in excess of \$125.

California

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 - 250,000	\$275	Escrow & Settlement	\$450
\$250,001 - 500,000	\$350	Closing Protection Letter	No charge
\$500,001 - 750,000	\$400	Recording Process Service Fee	\$25/file
\$750,001 - 1,000,000	\$450		
\$1,000,001 - 1,250,000	\$550		
\$1,250,001 - 1,500,000	\$650		
\$1,500,001 - 1,750,000	\$750		
\$1,750,001 - 2,000,000	\$850		

Effective Date: February 15, 2021

Settlement Fee Includes:

- **Endorsements:** 4, 4.1, 5, 5.1, 6, 8.1, 9, 13.1, 14, 22 and solar contract.
- **Escrow:** All wire fees, cashier's check fees, delivery fees, e-doc fees, recording service fees, all reconveyance fees, subordination processing fees, courier fees, and notary/signing fees (up to an aggregate total of such notary/signing fees of \$125).

Excluded:

- **Endorsements:** 7
- SB-2 filing fees; state, county and city recording fees, charges and taxes, including all applicable transfer or mortgage/note taxes; third party service fees, including notary fees/signing services in excess of \$125; document preparation fees; all lender's fees and closing costs; franchise tax board processing fees, if applicable; and title curative services.

Title Agent:

- North American Title Company.

Colorado

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 - 100,000	\$350	Escrow & Settlement	\$460*
\$100,001 - 300,000	\$400	Closing Protection Letter	\$25/file
\$300,001 - 500,000	\$500		
\$500,001 - 1,000,000	\$550		
\$1,000,001 - 1,500,000	\$800		
\$1,500,001 - 2,000,000	\$1,100		

Effective Date: June 1, 2021

Settlement Fee Includes:

- **Endorsements:** 4.1, 5.1, 6, 7, 8.1, 9, 13.1, 14, and 22.
- **Escrow:** All wire fees, cashier's check fees, delivery fees, e-doc fees, recording service fees, all reconveyance fees, subordination processing fees, courier fees, and notary/signing fees (up to an aggregate total of such notary/signing fees of \$125).

Excluded:

- Third party service fees, document preparation fees, deeds or powers of attorney document preparation fees, all lender's fees and closing costs, city, county, and state recording charges/fees and taxes, including and all applicable transfer or mortgage/note taxes, and notary fees in excess of \$125.

Notes:

- HELOC Escrow Fees - \$250 - Home Equity Loan escrow services will be reduced by \$100 per order when States Title Agency, Inc. is providing the escrow services for both loans.
- \$460 is effective on 1/28/22, prior to that date the Escrow & Settlement fee is \$450.

Disclaimer: These rates and fees have been extracted from state specific title premium and escrow rate manuals, as applicable. The complete source materials are available for review upon request to your States Title Agency representative. Unless otherwise noted, all title premium rates quoted are for policies written on North American Title Insurance Company. Additional fees may be charged as permissible under applicable state law and regulation.

Florida

Loan Amount	Reissue Rate Premium	Settlement Fees	Amount
\$100,00	\$330	Settlement Fee	\$375
\$250,000	\$780	Title Search / Information	\$45
\$500,000	\$1,530		
\$750,000	\$2,280		
\$1,000,000	\$3,030		
\$1,500,000	\$4,030		
\$2,000,000	\$5,030		
\$3,500,000	\$8,030		
\$5,000,000	\$11,030		

Sample premium calculations above use FL Reissue Rate Premium excluding all endorsement premium charges.

Effective Date: May 13, 2020

Settlement Fee Includes:

- All wire fees, cashier's check fees, all reconveyance fees, subordination processing fees, delivery fees, e-doc fees, recording service fee, courier fees, and notary/signing fees (up to an aggregate total of such notary/signing fees of \$125).

Excluded:

- All Florida endorsement premium charges.
- Title search, third party service fees, doc prep fees, all lender's fees and closing costs, city, county and state recording charges/fees and taxes, including all applicable transfer or mortgage/note taxes, and notary fees in excess of \$125.

Title Premium Notes:

- Customers with prior owner's title insurance policies will be eligible for Reissue Rate premium. Customers with previously insured loans may be eligible for substitution loan rate premium.
- Sample premium calculations above use FL Reissue Rate Premium excluding all endorsement premium charges.

Georgia

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 - 250,000	\$275	Attorney's Fee	\$450
\$250,001 - 500,000	\$350	Title Processing Fee	\$250
\$500,001 - 750,000	\$400	Closing Protection Letter	\$45/party
\$750,001 - 1,000,000	\$450		
\$1,000,001 - 1,250,000	\$550		
\$1,250,001 - 1,500,000	\$650		
\$1,500,001 - 2,000,000	\$800		

Effective Date: April 6, 2020

Settlement Fee Includes:

- Endorsements:** 4, 4.1, 5, 5.1, 6, 7, 8.1, 9, 13.1, 14.1, and 22
- Attorney's fee includes preliminary, closing and final opinions of title, recording process fee, and document preparation.
- Agency tasks (all conducted under the direction of counsel): Title search, preparation of initial commitment, policy preparation, assemble title curative for delivery to counsel, closing coordination, post-closing review of document package, recording service process fee, and post-closing handling fee.

Excluded:

- Additional attorney's fees for witnesses, split-signing and closing adjournment.
- Third party service fees, all lender's fees and closing costs, city, county and state recording changes/fees and taxes, including all applicable transfer or intangible taxes, and notary fees in excess of \$125.

Illinois

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 - 250,000	\$275	Escrow & Settlement	\$375
\$250,001 - 500,000	\$350	State Mandated Policy Fee	\$3/policy
\$500,001 - 750,000	\$400	Closing Protection Letter	\$75/party
\$750,001 - 1,000,000	\$450		
\$1,000,001 - 1,250,000	\$550		
\$1,250,001 - 1,500,000	\$650		
\$1,500,001 - 2,000,000	\$800		
\$2,000,001 - 3,000,000	\$1,200		
\$3,000,001 - 4,000,000	\$1,650		
\$4,000,001 - 5,000,000	\$2,200		

Effective Date: August 3, 2020

Settlement Fee Includes:

- Endorsements:** 4, 4.1, 5, 5.1, 6, 7, 8.1, 9, 13.1, 14, and 22
- All wire fees, cashier's check fees, delivery fees, e-doc fees, recording service fees, all reconveyance fees, subordination processing fees, courier fees, and notary/signing fees (up to an aggregate total of such notary/signing fees of \$125).

Excluded:

- Third party service fees, all lender's fees and closing costs, document preparation fees, city, county and state recording charges/fees and taxes, including all applicable transfer or mortgage/note taxes, and notary fees in excess of \$125.

Disclaimer: These rates and fees have been extracted from state specific title premium and escrow rate manuals, as applicable. The complete source materials are available for review upon request to your States Title Agency representative. Unless otherwise noted, all title premium rates quoted are for policies written on North American Title Insurance Company. Additional fees may be charged as permissible under applicable state law and regulation.

Indiana

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 - 250,000	\$275	Escrow & Settlement	\$375
\$250,001 - 500,000	\$350	Closing Protection Letter	\$25/party
\$500,001 - 750,000	\$400	TIEFF	\$5/policy
\$750,001 - 1,000,000	\$450		
\$1,000,001 - 1,250,000	\$550		
\$1,250,001 - 1,500,000	\$650		
\$1,500,001 - 2,000,000	\$800		

Effective Date: November 2, 2020

Settlement Fee Includes:

- **Endorsements:** 4, 4.1, 5, 5.1, 6, 7, 8.1, 9, 13.1, and 22
- All wire fees, cashier's check fees, delivery fees, e-doc fees, recording service fees, all reconveyance fees, subordination processing fees, courier fees, and notary/signing fees (up to an aggregate total of such notary/signing fees of \$125).

Excluded:

- **Endorsements:** 14.1
- Third party service fees, document preparation fees, additional witness fees for proof of signatures, all lender's fees and closing costs, city, county and state recording charges/fees and taxes, including all applicable transfer or mortgage/note taxes, and notary fees in excess of \$125.
- IN requires a CPL be issued for both lender and borrower in refinance transaction.

Kentucky

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 - 250,000	\$275	Escrow & Settlement	\$400
\$250,001 - 500,000	\$350	Closing Protection Letter	\$25 (Borrower)
\$500,001 - 750,000	\$400	Closing Protection Letter	\$50 (Lender)
\$750,001 - 1,000,000	\$450		
\$1,000,001 - 1,250,000	\$550		
\$1,250,001 - 1,500,000	\$650		
\$1,500,001 - 2,000,000	\$800		

Effective Date: August 3, 2020

Settlement Fee Includes:

- **Endorsements:** 4, 4.1, 5, 5.1, 6, 7, 8.1, 9, 13.1, 14.1, and 22.
- All wire fees, cashier's check fees, delivery fees, e-doc fees, recording service fees, subordination processing fees, all reconveyance fees, courier fees, and notary/signing fees (up to an aggregate total of such notary/signing fees of \$125).

Excluded:

- Third party service fees, all lender's fees and closing costs, document preparation fees, city, county and state recording charges/fees and taxes, including all applicable transfer or mortgage/note taxes, and notary fees in excess of \$125.

Maine

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 - 250,000	\$275	Escrow & Settlement	\$350
\$250,001 - 500,000	\$350	Closing Protection Letter	\$25/transaction
\$500,001 - 750,000	\$400		
\$750,001 - 1,000,000	\$450		
\$1,000,001 - 1,250,000	\$550		
\$1,250,001 - 1,500,000	\$650		
\$1,500,001 - 2,000,000	\$800		

Effective Date: December 1, 2021

Settlement Fee Includes:

- **Endorsements:** 4, 4.1, 5, 5.1, 6, 7, 8.1, 9, 13.1, 14, and 22
- All wire fees, cashier's check fees, delivery fees, e-doc fees, recording service fees, subordination processing fees, all reconveyance fees, courier fees, and notary/signing fees (up to an aggregate total of such notary/signing fees of \$125).

Excluded:

- Third party service fees, all lender's fees and closing costs, document preparation fees, city, county and state recording charges/fees and taxes, including all applicable transfer or mortgage/note taxes, and notary fees in excess of \$125.

Disclaimer: These rates and fees have been extracted from state specific title premium and escrow rate manuals, as applicable. The complete source materials are available for review upon request to your States Title Agency representative. Unless otherwise noted, all title premium rates quoted are for policies written on North American Title Insurance Company. Additional fees may be charged as permissible under applicable state law and regulation.

Maryland

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 - 250,000	\$275	Escrow & Settlement	\$375
\$250,001 - 500,000	\$350	Closing Protection Letter	\$50/party
\$500,001 - 750,000	\$400		
\$750,001 - 1,000,000	\$450		
\$1,000,001 - 1,250,000	\$550		
\$1,250,001 - 1,500,000	\$650		
\$1,500,001 - 2,000,000	\$975		

Effective Date: August 1, 2021

Settlement Fee Includes:

- **Endorsements:** 4, 4.1, 5, 5.1, 6, 7, 8.1, 9, 13.1, 14, and 22
- All wire fees, cashier's check fees, delivery fees, e-doc fees, recording service fees, subordination processing fees, all reconveyance fees, courier fees, and notary/signing fees (up to an aggregate total of such notary/signing fees of \$125).

Excluded:

- Third party service fees, all lender's fees and closing costs, document preparation fees, city, county and state recording charges/fees and taxes, including all applicable transfer or mortgage/note taxes, and notary fees in excess of \$125.

Massachusetts

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 - 250,000	\$275	Title Processing Fee	\$75
\$250,001 - 500,000	\$350	Attorney's Fee	\$525
\$500,001 - 750,000	\$400		
\$750,001 - 1,000,000	\$450		
\$1,000,001 - 1,250,000	\$550		
\$1,250,001 - 1,500,000	\$650		
\$1,500,001 - 2,000,000	\$800		

Effective Date: September 1, 2020

Settlement Fee Includes:

- **Endorsements:** 4, 4.1, 5, 5.1, 6, 7, 8.1, 9, 13.1, 14.1, and 22.
- Attorney's Fee includes 3 Attorney Title Opinions, attorney signing, notary fees, and funds disbursement
- All wire fees, cashier's check fees, delivery fees, document preparation fees, e-doc fees, recording service fees, courier fees, closing office fees, subordination processing fees, all reconveyance fees, and tax certification fees.

Excluded:

- Third-party service fees, additional title search and exam fee, all lender's fees and closing costs, and city, county, and state recording charges/fees and taxes, and notary fees in excess of \$125.

Michigan

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 - 250,000	\$275	Escrow & Settlement	\$375
\$250,001 - 500,000	\$350	Closing Protection Letter	No charge
\$500,001 - 750,000	\$400		
\$750,001 - 1,000,000	\$450		
\$1,000,001 - 1,250,000	\$550		
\$1,250,001 - 1,500,000	\$650		
\$1,500,001 - 2,000,000	\$800		

Effective Date: January 11, 2021

Settlement Fee Includes:

- **Endorsements:** 4, 4.1, 5, 5.1, 6, 7, 8.1, 9, 13.1, 14, and 22
- All wire fees, cashier's check fees, delivery fees, e-doc fees, recording service fees, subordination processing fees, all reconveyance fees, courier fees, and notary/signing fees (up to an aggregate total of such notary/signing fees of \$125).

Excluded:

- Third party service fees, document preparation fee, if applicable, all lender's fees and closing costs, city, county and state recording charges/fees and taxes, including all applicable transfer or mortgage/note taxes, and notary fees in excess of \$125.

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Minnesota

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 - 250,000	\$275	Escrow & Settlement	\$375
\$250,001 - 500,000	\$350	Closing Protection Letter	No charge
\$500,001 - 750,000	\$400		
\$750,001 - 1,000,000	\$450		
\$1,000,001 - 1,250,000	\$550		
\$1,250,001 - 1,500,000	\$650		
\$1,500,001 - 2,000,000	\$800		

Effective Date: December 1, 2019

Settlement Fee Includes:

- **Endorsements:** 4, 4.1, 5, 5.1, 6, 7, 8.1, 9, 13.1, 14, and 22
- All wire fees, cashier's check fees, delivery fees, e-doc fees, recording service fees, subordination processing fees, all reconveyance fees, courier fees, and notary/signing fees (up to an aggregate total of such notary/signing fees of \$125).

Excluded:

- Third party service fees, document preparation fees, all lender's fees and closing costs, city, county and state recording charges/fees and taxes, including all applicable transfer or mortgage/note taxes, and notary fees in excess of \$125.

Mississippi

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 - 250,000	\$275	Escrow & Settlement	\$350
\$250,001 - 500,000	\$350	Closing Protection Letter	\$50/party
\$500,001 - 750,000	\$400		
\$750,001 - 1,000,000	\$450		
\$1,000,001 - 1,250,000	\$550		
\$1,250,001 - 1,500,000	\$650		
\$1,500,001 - 2,000,000	\$800		

Effective Date: August 3, 2020

Settlement Fee Includes:

- **Endorsements:** 4, 4.1, 5, 5.1, 6, 7, 8.1, 9, 13.1, 14.1, 22, and 22.1
- All wire fees, cashier's check fees, delivery fees, e-doc fees, recording service fees, subordination processing fees, all reconveyance fees, courier fees, and notary/signing fees (up to an aggregate total of such notary/signing fees of \$125).

Excluded:

- All third-party service fees, search and data charges, notary/signing fees in excess of \$125, document preparation fees, and all applicable city, county and state mortgage transfer taxes, fees and recording charges.

Nevada

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 - 250,000	\$345	Escrow & Settlement	\$375
\$250,001 - 500,000	\$450	Closing Protection Letter	\$25/party
\$500,001 - 750,000	\$580		
\$750,001 - 1,000,000	\$640		
\$1,000,001 - 1,250,000	\$770		
\$1,250,001 - 1,500,000	\$895		
\$1,500,001 - 2,000,000	\$950		

Effective Date: July 13, 2020

Settlement Fee Includes:

- **Endorsements:** 4, 4.1, 5, 5.1, 6, 8.1, 9, 13.1, 14, and 22
- All wire fees, cashier's check fees, delivery fees, e-doc fees, recording service fees, subordination processing fees, all reconveyance fees, courier fees, and notary/signing fees (up to an aggregate total of such notary/signing fees of \$125).

Excluded:

- All third-party service fees, search and data charges, notary/signing fees in excess of \$125, document preparation fees, and all applicable city, county and state mortgage transfer taxes, fees and recording charges.

Disclaimer: These rates and fees have been extracted from state specific title premium and escrow rate manuals, as applicable. The complete source materials are available for review upon request to your States Title Agency representative. Unless otherwise noted, all title premium rates quoted are for policies written on North American Title Insurance Company. Additional fees may be charged as permissible under applicable state law and regulation.

New Jersey

Loan Amount	Refinance Underwriting Charge (Premium)	Settlement Fees	Amount
\$100,000	\$275	Settlement Fee	\$400
\$250,000	\$650	Closing Protection Letter	\$75/ transaction
\$500,000	\$1,275		
\$750,000	\$1,838		
\$1,000,000	\$2,400		
\$1,500,000	\$3,525		
\$2,000,000	\$4,650		

Sample charges above use NJ Land Title Insurance Rating Bureau Manual of Rates and Charges effective September 1, 2019, and the NATIC Deviation Filing, effective October 5, 2020, for new loans of a value greater than or equal to the existing loan(s) being refinanced.

Effective Date: September 1, 2020 and October 5, 2020 as to NATIC Deviation Filing

Settlement Fee Includes:

- All examination fees, agent mortgage satisfaction and release charges, after-hours and out of office settlement charges, wire fees, cashier's check fees, delivery fees, e-doc fees, recording service fee, subordination processing fees, all reconveyance fees, courier fees, and notary/signing fees (up to an aggregate total of such notary/signing fees of \$125).

Excluded:

- All New Jersey title policy endorsement underwriting charges.
- Municipal tax and assessment searches and municipal utility, water and sewer authority searches.
- Tidelands search charges, if applicable, third party service fees, subordination fees, satisfaction of release fees, all lender's fees and closing costs, city, county and state recording charges/fees and taxes, including all applicable transfer or mortgage/note taxes, and notary fees in excess of \$125.

Notes

- NJ refinance rates apply when new loan is made to same borrower and on same property previously financed. If prior loan is less than new loan amount, Standard Underwriting Rates may apply to a portion of the new loan amount.
- All other required charges as per the NJ Land Title Insurance Rating Bureau Manual of Rates and Charges dated September 1, 2019 and the NATIC Deviation Filing, effective October 5, 2020.

North Carolina

Loan Amount	Title Premium	Settlement Fees	Amount
\$100,000	\$127.00	Escrow & Settlement	\$375
\$250,000	\$275.50	Preliminary Title Opinion	\$100/file
\$500,000	\$523.00	Attorney Oversight for Closing	\$175/file
\$750,000	\$684.25		
\$1,000,000	\$845.50		
\$1,500,000	\$1,168.00		
\$2,000,000	\$1,490.50		
\$3,500,000	\$2,233.00		
\$5,000,000	\$2,975.50		

Sample premium calculations above use reissue rates promulgated by the Title Insurance Rating Bureau of NC.

Effective Date: March 1, 2020

Settlement Fee Includes:

- Endorsements:** 4, 4.1, 6, 7, 13.1, 14, and 22
- All wire fees, cashier's check fees, delivery fees, e-doc fees, recording service fees, subordination processing fees, all reconveyance fees, and courier fees.

Excluded:

- Endorsements:** 5, 5.1, 8.1, and 9
- Third party service fees, document preparation fees, issuance of the commitment, second and subsequent title updates, all lender's fees and closing costs, city, county, and state recording charges/fees and taxes, including all applicable transfer or mortgage/note taxes, and notary fees in excess of \$125.
- Closing Services Insurance as per Rating Bureau Pricing (NC CPL Fee)

Notes:

- Title premiums are based on the North Carolina reissue rate. Only Borrowers who provide a prior title insurance policy or settlement statement showing proof of prior title insurance coverage may be eligible for this rate. Standard title premiums otherwise apply.

Ohio

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 - 250,000	\$275	Escrow & Settlement	\$375
\$250,001 - 500,000	\$350	Closing Protection Letter	\$40/party
\$500,001 - 750,000	\$400		
\$750,001 - 1,000,000	\$450		
\$1,000,001 - 1,250,000	\$550		
\$1,250,001 - 1,500,000	\$650		
\$1,500,001 - 2,000,000	\$800		

Effective Date: July 6, 2020

Settlement Fee Includes:

- Endorsements:** 4.1, 5.1, 6, 7, 8.1, 9, 13.1, 14, and 22
- All wire fees, cashier's check fees, delivery fees, e-doc fees, recording service fees, subordination processing fees, all reconveyance fees, courier fees, and notary/signing fees (up to an aggregate total of such notary/signing fees of \$125).

Excluded:

- Third party service fees, document preparation fees, all lender's fees and closing costs, city, county and state recording charges/fees and taxes, including all applicable transfer or mortgage/note taxes, and notary fees in excess of \$125.

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Pennsylvania

Loan Amount	Premium (Short form loan policy)
\$100,000	\$1,099.25
\$250,000	\$1,825.25
\$500,000	\$3,035.25
\$750,000	\$4,102.75
\$1,000,000	\$5,170.25
\$1,500,000	\$6,735.25
\$2,000,000	\$8,300.25
\$3,500,000	\$11,285.25
\$5,000,000	\$14,270.25

Sample premium calculations above use rates promulgated by the Title Insurance Rating Bureau of PA.

Effective Date: May 1, 2020

South Carolina

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 - 250,000	\$275	Title Processing Fee	\$225
\$250,001 - 500,000	\$350	Attorney's Fee	\$375
\$500,001 - 750,000	\$400	Attorney's Title Opinion	\$35
\$750,001 - 1,000,000	\$450	Closing Protection Letter	\$20/party
\$1,000,001 - 1,250,000	\$550		
\$1,250,001 - 1,500,000	\$650		
\$1,500,001 - 2,000,000	\$800		

Effective Date: August 3, 2020

Tennessee

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 - 250,000	\$275	Settlement Fee	\$375
\$250,001 - 500,000	\$350	Closing Protection Letter	\$50/party
\$500,001 - 750,000	\$400		
\$750,001 - 1,000,000	\$450		
\$1,000,001 - 1,250,000	\$550		
\$1,250,001 - 1,500,000	\$650		
\$1,500,001 - 2,000,000	\$800		

Effective Date: February 4, 2021

Settlement Fee Includes:

- **Endorsements:** PA 100 and PA 300
- No Charge Title Processing Fees: Document and check transmittal fees via U.S. Mail or courier, document recording processing fees, notary fees, subordination processing fees, all reconveyance fees, and standard search and exam charges.
- Sample liability amounts were calculated for a refinance transaction using the TIRBOP 5.2B rate.

Excluded:

- **Endorsements:** 4.1, 5.1, 6, 7, 8.1, 9, 13.1, and PA 1590
- Closing Protection Letter (\$125/transaction)
- There may be additional endorsement charges required by lender.
- Attorney document preparation fees, state, county and city recording fees, charges and taxes, overnight mail delivery fees, bank wire transfer of funds, and e-document fees.
- Additional title charges: Real estate tax searches and/or certifications, water and sewer searches, municipal lien searches, domestic relations and support lien searches, and condominium, cooperative and planned community certifications.

Settlement Fee Includes:

- **Endorsements:** 4, 4.1, 5, 5.1, 6, 7, 8.1, 9, 13.1, 14, and 22.
- Attorney's Fee includes 2nd and 3rd Attorney Title Opinions, attorney signing, notary fees, and funds disbursement
- All wire fees, cashier's check fees, delivery fees, e-doc fees, recording service fees, courier fees, closing office fees, all reconveyance fees, search and exam fees.

Excluded:

- Third-party service fees, document preparation fees, all lender's fees and closing costs, and city, county, and state recording charges/fees and taxes.

Settlement Fee Includes:

- **Endorsements:** 4.1, 5.1, 6, 7, 8.1, 9, 13.1, 14.1, and 22.
- Title search and examination, all wire fees, all cashier's checks, all reconveyance fees, e-Recording service, overnight delivery, e-doc fees, deed of trust preparation, subordination processing fees, and notary/signing fees (up to an aggregate total of such notary/signing fees of \$125).

Excluded:

- Document preparation fees, city, state & county recording fees and charges, any applicable mortgage taxes and transfer taxes, and notary fees in excess of \$125.

Disclaimer: These rates and fees have been extracted from state specific title premium and escrow rate manuals, as applicable. The complete source materials are available for review upon request to your States Title Agency representative. Unless otherwise noted, all title premium rates quoted are for policies written on North American Title Insurance Company. Additional fees may be charged as permissible under applicable state law and regulation.

Texas

Loan Amount	Title Premium	Settlement Fees	Amount
\$100,000	\$832	Escrow Fee	\$450
\$250,000	\$1,623	Policy Guarantee Fee	\$2/policy
\$500,000	\$2,940	Closing Protection Letter	No Charge
\$750,000	\$4,258		
\$1,000,000	\$5,575		
\$1,500,000	\$7,740		
\$2,000,000	\$9,905		
\$3,500,000	\$16,400		
\$5,000,000	\$22,895		

Sample premium calculations above use refinance rates promulgated by the Title Insurance Rating Bureau of TX.

Effective Date: September 1, 2019

Utah

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 – 250,000	\$300	Settlement Fee	\$375
\$250,001 – 500,000	\$375	Closing Protection Letter	\$25/party
\$500,001 – 750,000	\$425	Notary Fee	Included
\$750,000 – 1,000,000	\$475		
\$1,000,001 – 1,250,000	\$675		
\$1,250,001 – 1,500,000	\$725		
\$1,500,001 – 1,750,000	\$775		
\$1,750,001 – \$2,000,000	\$825		

Effective Date: July 13, 2020

Virginia

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 - 250,000	\$275	Settlement Fee	\$375
\$250,001 - 500,000	\$350	Closing Protection Letter	\$35/trans-action
\$500,001 – 750,000	\$400		
\$750,001 – 1,000,000	\$450		
\$1,000,001 – 1,250,000	\$550		
\$1,250,001 – 1,500,000	\$650		
\$1,500,001 – 2,000,000	\$800		

Effective Date: September 1, 2020

Settlement Fee Includes:

- **Endorsements:** Amendment to the Standard Survey Exception, T-28, T-19.2, and T-19.3
- All wire fees, cashier's check fees, delivery fees, e-doc fees, recording service fees, courier fees, closing office fee, subordination processing fees, all reconveyance fees, tax certification fee, and notary/signing fees (up to an aggregate total of such notary/signing fees of \$125).

Excluded:

- **Endorsements:** T-17, T-19, T-36, T-42, and T-42.1
- Third party service fees, document preparation fees, all lender's fees and closing costs, city, county and state recording charges/fees and taxes, and notary fees in excess of \$125.

Settlement Fee Includes:

- **Endorsements:** 4, 4.1, 5, 5.1, 6, 7, 8.1, 9, 13.1, 14, and 22.
- All wire fees, cashier's check fees, delivery fees, e-doc fees, recording service fees, courier fees, and subordination processing fees, all reconveyance fees, and notary/signing fees (up to an aggregate total of such notary/signing fees of \$125).

Excluded:

- Third party service fees, document preparation fees, city, state & county recording fees and charges, any applicable mortgage taxes and transfer taxes, notary fees in excess of \$125.

Settlement Fee Includes:

- **Endorsements:** 4, 4.1, 5, 5.1, 6, 7, 8.1, 9, 13.1, 14, and 22.
- All wire fees, cashier's check fees, delivery fees, e-doc fees, recording service fees, subordination processing fees, all reconveyance fees, courier fees, and notary/signing fees (up to an aggregate total of such notary/signing fees of \$125).

Excluded:

- Third party service fees, document preparation fees, all lender's fees and closing costs, city, county and state recording charges/fees and taxes, including all applicable transfer or mortgage/note taxes, and notary fees in excess of \$125.

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Washington (King, Pierce, and Snohomish Counties)

Loan Amount	Title Premium	Settlement Fees	Amount
\$100,000	\$270.00	Escrow & Settlement	\$350
\$250,000	\$477.00	Closing Protection Letter	No Charge
\$500,000	\$703.80		
\$750,000	\$940.05		
\$1,000,000	\$1,176.30		
\$1,500,000	\$1,502.55		
\$2,000,000	\$1,828.80		

Sample premium calculations above use NATIC's WA Mortgage Reorganization Rates.

Effective Date: September 14, 2018

Settlement Fee Includes:

- **Endorsements:** 4, 4.1, 5, 5.1, 6, 7, 9, 13.1, and 22.
- All wire fees, cashier's check fees, delivery fees, e-doc fees, recording service fees, subordination processing fees, all reconveyance fees, courier fees, and notary/signing fees (up to an aggregate total of such notary/signing fees of \$125).

Excluded:

- Third party service fees, document preparation fees, all lender's fees and closing costs, city, county and state recording charges/fees and taxes, including all applicable transfer or mortgage/note taxes, and notary fees in excess of \$125.

Washington (Thurston County)

Loan Amount	Title Premium	Settlement Fees	Amount
\$100,000	\$280.00	Escrow & Settlement	\$350
\$250,000	\$442.50	Closing Protection Letter	No Charge
\$500,000	\$704.50		
\$750,000	\$940.75		
\$1,000,000	\$1,229.50		
\$1,500,000	\$1,592.00		
\$2,000,000	\$1,954.50		

Sample premium calculations above use NATIC's WA Mortgage Reorganization Rates.

Effective Date: September 14, 2018

Settlement Fee Includes:

- **Endorsements:** 4, 4.1, 5, 5.1, 6, 7, 9, 13.1, and 22.
- All wire fees, cashier's check fees, delivery fees, e-doc fees, recording service fees, subordination processing fees, all reconveyance fees, courier fees, and notary/signing fees (up to an aggregate total of such notary/signing fees of \$125).

Excluded:

- Third party service fees, document preparation fees, all lender's fees and closing costs, city, county and state recording charges/fees and taxes, including all applicable transfer or mortgage/note taxes, and notary fees in excess of \$125.

Wisconsin

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 - 250,000	\$275	Settlement Fee	\$375
\$250,001 - 500,000	\$350	Closing Protection Letter	N/A
\$500,001 - 750,000	\$400		
\$750,001 - 1,000,000	\$450		
\$1,000,001 - 1,250,000	\$550		
\$1,250,001 - 1,500,000	\$650		
\$1,500,001 - 2,000,000	\$800		

Effective Date: June 1, 2020

Settlement Fee Includes:

- **Endorsements:** 4, 4.1, 5, 5.1, 6, 7, 8.1, 9, 13.1, 14, and 22.
- Title search and examination, all wire fees, cashier's check fees, delivery fees, e-doc fees, recording service fees, subordination processing fees, all reconveyance fees, courier fees and notary/signing fees (up to an aggregate total of such notary/signing fees of \$125).

Excluded:

- Third party service fees, document preparation fees, all lender's fees and closing costs, notary fees in excess of \$125, city, county, and state recording charges/fees and taxes.

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