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# Rate Sheets

April 2022



# 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		

Sample premium calculations above use the AZ Lender's Bundled Loan Policy Program (sec. 2.19)

Premium Manual Effective Date: May 1, 2021  
Escrow Manual Effective Date: September 15, 2021

## 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 - 2,000,000	\$750		

Sample premium calculations above use the CA Refinance Transaction Rate (sec. D-6)

Premium Manual Effective Date: February 15, 2021  
Escrow Manual Effective Date: October 1, 2021

## 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		

Sample premium calculations above use the CO Predictive Analytics Bundled Refinance Loan Rate (sec. 2.10)

Premium Manual Effective Date: January 1, 2022  
Escrow Manual Effective Date: November 15, 2021

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.

### Included:

- **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 standard notary/signing fees.

### 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 additional notary/signing fees.

### Included:

- **Endorsements:** 4, 4.1, 5, 5.1, 6, 7, 8.1, 9, 13.1, 14, 22 and solar contract.
- All wire fees, cashier's check fees, overnight delivery fees, e-doc fees, recording service fees, all reconveyance fees, subordination processing fees, courier fees, and standard notary/signing fees.

### Excluded:

- 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, additional notary fees/signing services, document preparation fees, all lender's fees and closing costs, and franchise tax board processing fees

### Included:

- **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, all reconveyance fees, subordination processing fees, courier fees, and standard notary/signing fees.

### 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 additional notary/signing fees.

Delaware

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 - \$250,000	\$330	Attorney Fee	\$525
\$250,001 - \$500,000	\$450	Closing Protection Letter	\$125/transaction
\$500,001 - \$750,000	\$580		
\$750,001 - \$1,000,000	\$640		
\$1,000,001 - \$1,500,000	\$965		
\$1,500,001 - \$2,000,000	\$1,260		
\$2,000,001 - \$3,000,000	\$1,950		
\$3,000,001 - \$4,000,000	\$2,675		
\$4,000,001 - \$5,000,000	\$3,575		

Sample premium calculations above use the DE Loan Policy Solution Rate (deviation filing)

Premium Manual Effective Date: March 16, 2021

**Included:**

- **Endorsements:** 4.1, 5.1, 6, 7, 8.1, 9, 13.1, 14, and 22
- All overnight delivery fees, all subordination processing fees, all wire fees, all cashier's check fees, all courier and delivery fees, all reconveyances and all notary/signing fees.

**Excluded:**

- Third party service fees, all lender's fees and closing costs, additional doc prep fees, recording charges, all city and governmental charges for recording or taxes.

Florida

Loan Amount	Reissue Rate Premium	Settlement Fees	Amount
\$100,000	\$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

Premium Manual Effective Date: January 27, 2002

**Included:**

- All wire fees, cashier's check fees, all reconveyance fees, subordination processing fees, delivery fees, e-doc fees, recording service fee, courier fees, and standard notary/signing fees.

**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 additional notary/signing fees.

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		

Sample premium calculations above use the GA Loan Policy Solution Rate (sec. 2.7)

Premium Manual Effective Date: April 6, 2020

**Included:**

- **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, and recording process fee.
- 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 additional notary/signing fees.

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.

Illinois

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 - 250,000	\$275	Escrow & Settlement	\$500
\$250,001 - 500,000	\$350	State Mandated Policy Fee	\$3/policy
\$500,001 - 750,000	\$400	Closing Protection Letter	\$25 (Borrower)
\$750,001 - 1,000,000	\$450	Closing Protection Letter	\$50 (Lender)
\$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		

Sample premium calculations above use the Doma Refinance Rate

Premium Manual Effective Date: August 3, 2020

Indiana

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

Sample premium calculations above use the IN Streamlined Refinance Rate (sec. 2.8)

Premium Manual Effective Date: November 2, 2020

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		

Sample premium calculations above use the KY Loan Policy Solution Rate (sec 2.10b)

Premium Manual Effective Date: August 3, 2020

Included:

- **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 standard notary/signing fees.

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 additional notary/signing fees.
- IL requires a CPL be issued for both lender and borrower in refinance transaction.

Included:

- **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 standard notary/signing fees.

Excluded:

- 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 additional notary/signing fees.
- IN requires a CPL be issued for both lender and borrower in refinance transaction.

Included:

- **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 standard notary/signing fees.

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 additional notary/signing fees.

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.

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		

Sample premium calculations above use the ME Loan Policy Solution Rate (sec. 2.9)

Premium Manual Effective Date: December 1, 2021

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	\$800		

Sample premium calculations above use the MD Loan Policy Solution Rate (sec. 2.9)

Premium Manual Effective Date: August 1, 2021

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		

Sample premium calculations above use the MA Loan Policy Solution Rate (sec. 2.10)

Premium Manual Effective Date: September 1, 2020

Included:

- **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 standard notary/signing fees.

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 additional notary/signing fees.

Included:

- **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 standard notary/signing fees.

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 additional notary/signing fees.

Included:

- **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 additional notary/signing fees.

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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		

Sample premium calculations above use the Loan Policy Solution Rate (sec. 2.5)

Premium Manual Effective Date: January 11, 2021

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		

Sample premium calculations above use the MN Loan Policy Solution Rate (sec. 2.8)

Premium Manual Effective Date: December 1, 2019

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		

Sample premium calculations above use the MS Loan Policy Solution Rate (sec. 2.10)

Premium Manual Effective Date: August 3, 2020

Included:

- **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 standard notary/signing fees.

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 additional notary/signing fees.

Included:

- **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 standard notary/signing fees.

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 additional notary/signing fees.

Included:

- **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 standard notary/signing fees.

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.

Montana

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 – 100,000	\$110	Escrow & Settlement	\$350
\$100,001 – 250,000	\$300	Closing Protection Letter	No Charge
\$250,001 – 500,000	\$450		
\$500,001 – 750,000	\$550		
\$750,001 – 1,000,000	\$660		
\$1,000,001 – 1,500,000	\$860		
\$1,500,001 – 2,000,000	\$1,050		

Sample premium calculations above use the MT Loan Policy Solution Rate for Residential Property (sec. 2.8).

Premium Manual Effective Date: March 1, 2022

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		

Sample premium calculations above use the NV Loan Policy Solution Rate (sec. 2.8)

Premium Manual Effective Date: July 13, 2020  
Escrow Manual Effective Date: May 15, 2021

New Jersey

Loan Amount	Refinance Underwriting Charge (Premium)	Settlement Fees	Amount
\$100,000	\$275	Settlement Fee	\$400
\$250,000	\$650	Municipal Tax Search Fee	\$12
\$500,000	\$1,275	Closing Protection Letter	\$75/ transaction
\$750,000	\$1,838	Notice of Settlement Fee	\$20
\$1,000,000	\$2,400		
\$1,500,000	\$3,525		
\$2,000,000	\$4,650		

Sample premium calculations above use the NJ Refinance Rate (sec. 4.6.1)

Premium Manual Effective Date: July 13, 2020

Included:

- **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 standard notary/signing fees.

Excluded:

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

Included:

- **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 standard notary/signing fees.

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.

Included:

- 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, all reconveyance fees, courier fees, and standard notary/signing fees.

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, 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 additional notary/signing fees.

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North Carolina

Loan Amount	Title Premium	Settlement Fees	Amount
\$100,000	\$127.00	Escrow & Settlement	\$375
\$250,000	\$275.50	Attorney Fee	\$275
\$500,000	\$523.00	Commitment Fee	\$15
\$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.

Premium Manual Effective Date: March 1, 2020

Ohio

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 - 250,000	\$275	Escrow & Settlement	\$375
\$250,001 - 500,000	\$375	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		

Sample premium calculations above use the OH Refinance Rate (deviation filing)

Premium Manual Effective Date: August 3, 2020

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 the PA Refinance Rate (sec. 5.50b)

Premium Manual Effective Date: May 2, 2020

Included:

- **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:

- 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 additional notary/signing fees.
- Closing Services Insurance as per Rating Bureau Pricing (NC CPL Fee)

Included:

- **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 standard notary/signing fees.

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 additional notary/signing fees.

Included:

- **Endorsements:** PA 100 and PA 300
- 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.

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.

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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		

Sample premium calculations above use the SC Loan Policy Solution Rate (sec. 2.8)

Premium Manual 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		

Sample premium calculations above use the TN Lender's Centralized Loan Policy Rate (sec. 2.10)

Premium Manual Effective Date: February 15, 2021

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 (sec. 2.10)

Effective Date: September 1, 2020

Included:

- **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.

Included:

- **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 standard notary/signing fees.

Excluded:

- Document preparation fees, city, state & county recording fees and charges, any applicable mortgage taxes and transfer taxes, and additional notary/signing fees.

Included:

- **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 standard notary/signing fees.

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 additional notary/signing fees.

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.

## 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		

Sample premium calculations above use the UT Loan Policy Solution Rate (sec. 2.8)

Premium Manual Effective Date: September 1, 2020

Escrow Manual Effective Date: January 7, 2019

## Virginia

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 – 250,000	\$275	Settlement Fee	\$375
\$250,001 – 500,000	\$350	Closing Protection Letter	\$35/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		

Sample premium calculations above use the VA Loan Policy Solution Rate (sec. 2.10)

Premium Manual Effective Date: September 1, 2020

## 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 WA Mortgage Reorganization Rates (sec. 7)

Premium Manual Effective Date: September 14, 2018

Escrow Manual Effective Date: August 20, 2021

## Included:

- **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 standard notary/signing fees.

## Excluded:

- Third party service fees, document preparation fees, city, state & county recording fees and charges, any applicable mortgage taxes and transfer taxes, additional notary/signing fees.

## Included:

- **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 standard notary/signing fees.

## 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 additional notary/signing fees.

## Included:

- **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 standard notary/signing fees.

## 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 additional notary/signing fees.

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.

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 WA Mortgage Reorganization Rates (sec. 7)

Premium Manual Effective Date: September 14, 2018

Escrow Manual Effective Date: August 20, 2021

**Included:**

- **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 standard notary/signing fees.

**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 additional notary/signing fees.

Wisconsin

Loan Amount	Title Premium	Settlement Fees	Amount
\$0 - 250,000	\$275	Settlement Fee	\$375
\$250,001 - 500,000	\$350		
\$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		

Sample premium calculations above use the WI Loan Policy Solution Rate (sec. 2.9)

Premium Manual Effective Date: June 1, 2020

**Included:**

- **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 standard notary/signing fees.

**Excluded:**

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

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.