

**RESIDENTIAL PREMIUM RATES**

PRODUCT		COVERAGE AMOUNT	PREMIUM	
			PURCHASE	REFINANCE
Lender's Coverage <sup>1</sup>		\$0 - \$500,000	\$110	\$90
		Above \$500,000	\$110 + \$1 per \$1,000 over \$500,000	\$90 + \$1 per \$1,000 over \$500,000
	Additional concurrent certificates <sup>2</sup>		\$25	\$25
	Closing Protection Letter		\$25	\$25
Owner's Coverage	Primary residence, issued in conjunction with Lender's Coverage	\$0 - \$500,000	No additional premium	n/a
		Above \$500,000	\$25 + \$1 per \$1,000 over \$500,000	n/a
	Secondary residence, issued in conjunction with Lender's Coverage	\$0 - \$500,000	\$25	n/a
		Above \$500,000	\$25 + \$1 per \$1,000 over \$500,000	n/a
	Without Lender's Coverage (e.g. cash and contract purchases)	\$0 - \$500,000	\$110	n/a
		Above \$500,000	\$110 + \$1 per \$1,000 over \$500,000	n/a

ENDORSEMENTS AVAILABLE FOR NO ADDITIONAL PREMIUM
• Comprehensive 1
• Endorsement Against Loss-Lien
• Environmental Protection Lien (ALTA 8.1.06)
• Location – Condominium
• Location – Residential (ALTA 22-06)
• Variable Rate Mortgage (ALTA 6-06)

ENDORSEMENTS AVAILABLE FOR AN ADDITIONAL PREMIUM OF \$15.00	
• Assignment (ALTA 10-06)	• Leasehold – Owners (ALTA 13-06)
• Balloon Mortgage	• Manufactured Housing Unit (ALTA 7-06)
• Comprehensive 2 (ALTA 9-06)	• Manufactured Housing Unit-Conversion Loan (ALTA 7.1-06)
• Comprehensive 6 (ALTA 9.3-06)	• Mortgage Modification (ALTA 11-06)
• Condominium – Lender (ALTA 4.06)	• Multiple Tax Parcels (ALTA 18.1-06)
• Condominium – Owner (ALTA 4.1.06)	• Planned Unit Development (PUD) – Lender (ALTA 5-06)
• Encroachment – Adverse	• Planned Unit Development (PUD) – Owner (ALTA 5.1-06)
• Encroachment (ALTA 28.1)	• Single Tax Parcel (ALTA 18-06)
• Future Advance – Priority	• Standard Exception Waiver – Residential
• Future Advance – Reverse Mortgage (ALTA 14.3-06)	• Street Assessments (ALTA 1-06)
• Gap Coverage	• Variable Rate, Negative Amortization (ALTA 6.2-06)
• Leasehold – Lenders (ALTA 13.3-06)	• Zoning (ALTA 3-06)

<sup>1</sup> Lender's Coverage applies to the following types of loans: in-house, conventional, FHA, VA, one-time close construction, subordinate financing, and refinancing of contracts.

<sup>2</sup> Additional Concurrent Certificates applies to the following types of loans: junior mortgages and home equity lines of credit (HELOC) when issued in conjunction with a full-priced Lender's Certificate on the same transaction.