



RESIDENTIAL PREMIUM RATES

EFFECTIVE JANUARY 1, 2021

PRODUCT	COVERAGE AMOUNT	PREMIUM	
		PURCHASE	REFINANCE
Lender-Only Coverage <small>Available for in-house, conventional, FHA, VA, one-time close construction, subordinate financing, and installment contract refinancing.</small>	\$0 - \$750,000	\$175	\$175
	over \$750,000	\$175 + \$1 per \$1,000 over \$750,000	\$175 + \$1 per \$1,000 over \$750,000
Owner-Only Coverage <small>Available for cash, contract and financed purchases with no lender coverage.</small>	\$0 - \$750,000	\$175	N/A
	over \$750,000	\$175 + \$1 per \$1,000 over \$750,000	
Simultaneous Coverage <small>Lender and Owner Coverage.</small>	\$0 - \$750,000	\$175	N/A
	over \$750,000 <small>One or more certificates.</small>	\$175 + \$1 per \$1,000 over \$750,000 <small>Based upon the certificate with the higher coverage amount.</small>	
Additional Concurrent Coverage <small>Available for junior and home equity lines of credit (HELOC) when issued in conjunction with a lender certificate.</small>	N/A	\$35	\$35
Closing Protection Letter	N/A	NO ADDITIONAL PREMIUM	NO ADDITIONAL PREMIUM

Residential coverage is available for any single-family dwelling or multi-family dwelling consisting of four (4) units or less. This includes primary residences and non-primary residences, including but not limited to, second homes, vacation homes, investment or rental properties.

ENDORSEMENTS AVAILABLE FOR NO ADDITIONAL PREMIUM

Assignment (ALTA 10-06)	Future Advance – Priority (ALTA 14-06)	Planned Unit Development (PUD) – Lender (ALTA 5-06)
Balloon Mortgage	Future Advance – Reverse Mortgage (ALTA 14.3-06)	Planned Unit Development (PUD) – Owner (ALTA 5.1-06)
Comprehensive 1	Gap Coverage	Single Tax Parcel (ALTA 18-06)
Comprehensive 2 (ALTA 9-06)	Leasehold – Lenders (ALTA 13.1-06)	Single Tax Parcel and ID (ALTA 18.3-06)
Condominium – Lender (ALTA 4-06)	Leasehold – Owners (ALTA 13-06)	Standard Exception Waiver – Residential
Condominium – Owner (ALTA 4.1-06)	Location – Condominium	Street Assessments (ALTA 1-06)
Encroachment – Adverse	Location – Residential (ALTA 22-06)	Variable Rate Mortgage (ALTA 6-06)
Encroachment	Manufactured Housing Unit (ALTA 7-06)	Variable Rate – Negative Amortization (ALTA 6.2-06)
Endorsement Against Loss-Lien	Manufactured Housing Unit-Conversion Loan (ALTA 7.1-06)	Zoning – Unimproved Land (ALTA 3-06)
Environmental Protection Lien (ALTA 8.1-06)	Multiple Tax Parcels (ALTA 18.1-06)	

ENDORSEMENTS ISSUED APART FROM ORIGINAL TRANSACTION AVAILABLE FOR \$50

Assignment (ALTA 10-06)

Mortgage Modification (ALTA 11-06)