



# RESIDENTIAL PREMIUM RATES

EFFECTIVE JANUARY 1, 2021

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

**\*Survey or Real Property Inspection Report (RPIR) required for lender coverage amounts over \$750,000 and/or Land comprised of 40 acres or more.**

## ENDORSEMENTS AVAILABLE FOR NO ADDITIONAL PREMIUM

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

## ENDORSEMENTS ISSUED APART FROM ORIGINAL TRANSACTION AVAILABLE FOR \$50

Assignment (ALTA 10-06)

Modification (ALTA 11-06)