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Policy Rates

The original policy rates apply to residential and commercial owner's policies, leasehold owner's policies and commercial loan policies. Please reference the rate chart for an expanded fee schedule.

Amount of Insurance Rate	
Up to and including \$15,000	\$525
\$15,001 to \$250,000	Add \$3.50 per thousand
\$250,001 to \$500,000	Add \$2.50 per thousand
\$500,001 to \$2,000,000	Add \$1 per thousand
\$2,000,001 to \$10,000,000	Add \$.85 per thousand
\$10,000,001 to \$50,000,000	Add \$.65 per thousand
Above \$50,000,00	Add \$.55 per thousand

Reissue Rate/GAP

A reissue rate is available if a prior commitment or policy of title insurance is provided when placing a new title order. The reissue rate is 85% of the original rate, minimum \$525. The reissue rate does not apply to residential refinances. Gap is \$150 for residential and \$250 for commercial.

Simultaneous Issue Rates

Simultaneous Loan Policy - Residential \$450
Simultaneous Loan Policy - Commercial \$750

Increases above Owner's Policy Liability will be charged at Basic Rate.

Residential Refinance Rates

Expedited Loan Rates	
\$1 - \$350,000	\$450
Above \$350,000	Add \$1/K
Full Search Loan Rates	
\$1 - \$350,000	\$525
Above \$350,000	Add \$1/K

The loan policy fee includes the following endorsements: ALTA 8.1-06 (Environmental), ALTA 9-06 (Restrictions) and ALTA 22-06 (Location). ARM endorsement is now \$175.

Take-Off (Master) Owner's Policies

Unimproved Residential Properties	\$200
Improved Residential Properties	\$250
Commercial Properties	\$400

All other non-title charges and fees remain unchanged.

Rates effective on qualifying transactions invoiced on or after 6/28/2023. This is not a complete Schedule of Fees. All fees subject to State sales tax as applicable. Above pricing does not include recording fees, mortgage registration tax or conservation fee. As with any insurance contract, the insuring provisions express the coverage afforded by the title insurance policy and there are exceptions, exclusions and conditions to coverage that limit or narrow the coverage afforded by the policy. Also, some coverage may not be available in a particular area or transaction due to legal, regulatory, or underwriting considerations. Please contact a First American representative for further information. The services described above are typical basic services. The services provided to you may be different due to the specifics of your transaction or the location of the real property involved.