



National Investors Title Insurance Company

Texas Title Insurance Premium Rates – Effective February 1, 2007

Policies up to and including	Basic Premium	Policies up to and including	Basic Premium	Policies up to and including	Basic Premium	Policies up to and including	Basic Premium	Policies up to and including	Basic Premium
\$ 10,000	\$ 229	\$ 34,500	\$ 397	\$ 59,000	\$ 564	\$ 83,500	\$ 731	\$ 180,000	\$ 1,270
10,500	233	35,000	400	59,500	567	84,000	734	185,000	1,297
11,000	235	35,500	404	60,000	571	84,500	739	190,000	1,324
11,500	239	36,000	407	60,500	575	85,000	742	195,000	1,350
12,000	243	36,500	410	61,000	578	85,500	745	200,000	1,377
12,500	246	37,000	413	61,500	581	86,000	748	205,000	1,404
13,000	250	37,500	417	62,000	585	86,500	752	210,000	1,430
13,500	254	38,000	421	62,500	589	87,000	756	215,000	1,457
14,000	257	38,500	425	63,000	591	87,500	759	220,000	1,484
14,500	260	39,000	427	63,500	594	88,000	762	225,000	1,511
15,000	262	39,500	431	64,000	598	88,500	766	230,000	1,537
15,500	266	40,000	434	64,500	602	89,000	770	235,000	1,564
16,000	270	40,500	438	65,000	605	89,500	772	240,000	1,591
16,500	274	41,000	440	65,500	608	90,000	775	245,000	1,617
17,000	277	41,500	445	66,000	612	90,500	779	250,000	1,644
17,500	281	42,000	448	66,500	617	91,000	783	255,000	1,671
18,000	285	42,500	452	67,000	620	91,500	787	260,000	1,697
18,500	287	43,000	454	67,500	621	92,000	789	265,000	1,724
19,000	290	43,500	458	68,000	625	92,500	793	270,000	1,751
19,500	293	44,000	461	68,500	629	93,000	797	275,000	1,778
20,000	298	44,500	465	69,000	632	93,500	801	280,000	1,804
20,500	301	45,000	469	69,500	635	94,000	802	285,000	1,831
21,000	305	45,500	472	70,000	640	94,500	806	290,000	1,858
21,500	308	46,000	475	70,500	644	95,000	811	295,000	1,884
22,000	312	46,500	479	71,000	647	95,500	814	300,000	1,911
22,500	315	47,000	481	71,500	649	96,000	816	350,000	2,178
23,000	318	47,500	485	72,000	652	96,500	820	400,000	2,445
23,500	321	48,000	489	72,500	656	97,000	824	450,000	2,712
24,000	325	48,500	493	73,000	660	97,500	828	500,000	2,979
24,500	328	49,000	496	73,500	663	98,000	830	550,000	3,246
25,000	332	49,500	499	74,000	667	98,500	834	600,000	3,513
25,500	335	50,000	503	74,500	671	99,000	838	650,000	3,780
26,000	339	50,500	506	75,000	674	99,500	841	700,000	4,047
26,500	342	51,000	508	75,500	676	100,000	843	750,000	4,314
27,000	345	51,500	512	76,000	680	105,000	870	800,000	4,581
27,500	348	52,000	516	76,500	683	110,000	896	850,000	4,848
28,000	352	52,500	520	77,000	687	115,000	923	900,000	5,115
28,500	355	53,000	523	77,500	690	120,000	950	950,000	5,382
29,000	359	53,500	527	78,000	694	125,000	977	1,000,000	5,649
29,500	362	54,000	530	78,500	698	130,000	1,003	2,000,000	10,039
30,000	366	54,500	533	79,000	702	135,000	1,030	3,000,000	14,429
30,500	369	55,000	536	79,500	703	140,000	1,057	4,000,000	18,819
31,000	373	55,500	539	80,000	707	145,000	1,083	5,000,000	23,209
31,500	376	56,000	544	80,500	711	150,000	1,110	6,000,000	26,829
32,000	379	56,500	547	81,000	715	155,000	1,137	7,000,000	30,449
32,500	383	57,000	550	81,500	717	160,000	1,163	8,000,000	34,069
33,000	386	57,500	554	82,000	721	165,000	1,190	9,000,000	37,689
33,500	390	58,000	558	82,500	725	170,000	1,217	10,000,000	41,309
34,000	393	58,500	560	83,000	729	175,000	1,244	15,000,000	59,409

Premium Calculations

1. Subtract \$100,000 from policy amount.
2. Multiply result (1) by \$.00534 and round to nearest whole dollar.
3. Add \$843 to result (2).

Policies of \$1,000,001 - \$5,000,000

1. Subtract \$1,000,000 from policy amount.
2. Multiply result (1) by \$.00439 and round to nearest whole dollar.
3. Add \$5,649 to result (2).

Policies of \$5,000,001 - \$15,000,000

1. Subtract \$5,000,000 from policy amount.
2. Multiply result (1) by \$.00362 and round to nearest whole dollar.
3. Add \$23,209 to result (2).

Policies of \$15,000,001 - \$25,000,000

1. Subtract \$15,000,000 from policy amount.
2. Multiply result (1) by \$.00257 and round to nearest whole dollar.
3. Add \$59,409 to result (2).

Policies in excess of \$25,000,000

1. Subtract \$25,000,000 from policy amount.
2. Multiply result (1) by \$.00154 and round to nearest whole dollar.
3. Add \$85,109 to result (2).

Description of Transaction	Stat. Code	Rate Rule	Description of Transaction	Stat. Code	Rate Rule
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Owner's Title Policy (OTP) (T-1) (T-1R)

Single Issue	1000	P-66.A.1	Simultaneous with LP with Credit for Previous OTP	1230	R-5a, b, or c
Single Issue (per S.B.I. Bulletin #120)	1001	R-3.B	Simultaneous with OTP for Seller	1250	R-21
Single Issue Pay-as-You-Go	1005	R-2c	Simultaneous with LP Following Construction (high end policy)	1290	R-20
Single Issue - Improvements Subsequently Issued	1100	R-3	Leasehold (Single Issue)	1300	P-66.A.2
Single Issue Following Construction (high end policy)	1190	R-20	Leasehold Pay-As-You-Go (Single Issue)	1305	R-2c
Single Issue to TX DOT with Credit for Commitment	0050	R-23	Leasehold Simultaneous with OTP	1350	R-22
Simultaneous with LP (per S.B.I. Bulletin #120)	1002	R-3.B	Leasehold (Simultaneous Issue)	1400	R-5a
Simultaneous with LP	1200	R-5a	Leasehold Pay-As-You-Go (Simultaneous Issue)	1405	R-5b
Simultaneous with LP that exceeds Owners	1201	R-5a	Leasehold (Sim. Issue) Loan Exceeds Owners	1500	R-5a
Simultaneous with LP Pay-As-You-Go	1205	R-5b	Leasehold Pay-As-You-Go Sim. Issue LP exceeds OTP	1505	R-5b
Simultaneous with LP Exceeds OTP Pay-As-You-Go	1215	R-5b			

Interim Construction Loan Binder (ICB) (T-13)

Single Issue - Original Year	8020	R-13	Binder Credit on subsequent LP	0030	R-13.B(1)
Each Subsequent Extension	8021	R-13	Binder Credit on subsequent OTP	0040	R-13.B(2)

Description of Transaction	Stat. Code	Rate Rule	Description of Transaction	Stat. Code	Rate Rule
Loan Title Policy (LP) (T-2) (T-2R)					
Single Issue	3000	P-66.B.1	Leasehold Pay-As-You-Go (Single Issue)	3305	R-2a
Single Issue Pay-as-You-Go	3005	R-2a	Leasehold (Simultaneous Issue)	3320	R-5a
Single Issue Refi. of Construction Loan (First Policy)	3010	R-18	Leasehold Pay-As-You-Go (Simultaneous Issue)	3325	R-5b
Single Issue Refi. of Construction Loan (Second Policy)	3011	R-18	Leasehold (Sim. Issue) Loan Exceeds Owners	3340	R-5a
Single Issue First Lien Policy	3200	R-7	Leasehold Pay-As-You-Go Sim. Issue LP Exceeds OTP	3345	R-5b
Simultaneous with OTP	3210	R-5a	Subsequent to Owners Policy Excepting to Lien	3230	R-6a
Simultaneous with OTP Pay-As-You-Go	3215	R-5b	Subsequent to Loan Policy	3240	R-6b
Simultaneous with First Lien Policy	3220	R-7	Insolvent Insurers Replacement Policy	3241	R-6c
Simultaneous when LP exceeds OTP	3250	R-5a	Refinance of Loan within One Year (40% credit)	4001	R-8a
Sim. when LP exceeds OTP Pay-As-You-Go	3255	R-5b	Refinance of Loan within Two Years (40% credit)	4002	R-8a
Sim. when Owners has Credit for Previous OTP	3280	R-5a	Refinance of Loan within Three Years (35% credit)	4003	R-8b
Simultaneous with OTP Following Construction	3290	R-20	Refinance of Loan within Four Years (30% credit)	4004	R-8c
Limited Pre-Foreclosure Policy (T-40)	3295	R-26	Refinance of Loan within Five Years (25% credit)	4005	R-8d
Limited Coverage Junior Loan Policy (T-44)	3297	R-27	Refinance of Loan within Six Years (20% credit)	4006	R-8e
Leasehold (Single Issue)	3300	P-66.B.1	Refinance of Loan within Seven Years (15% credit)	4007	R-8f

Other Forms and Rate Charges

Additional Chains (\$229.00 each)	0010	R-9	Certificate of Title for Easement (USA) T-9	7000	R-17
Foreclosure Credit	0020	R-14	Policy of Title Insurance (USA) T-11	7050	R-17 and P-66.A.4
Credit for Commitment Premium	0050	R-23			
Lender Insured Closing Service	5000	T-50	Commitment to Texas Dept. of Transportation	8041	R-23
Purchaser/Seller Insured Closing Service	5005	T-51	Commitment to FDIC, OTS or RTC	8042	R-25
Certificate of Title (USA) T-6	7000	R-17			

Endorsements

Description of Endorsement	Rate Rule	Stat. Code	Charge
Access Endorsement (T-23)	R-30	0890	\$100
Additional Insured Endorsement (T-26)	R-33	0893	10% of the basic rate, \$25 min.
Amendment of Survey Exception for T-1 (T-3 or deletion)	R-16	0500	15% of the basic rate
Amendment of Survey Exception for T-1R (T-3 or deletion)	R-16	0501	5% of the basic rate
Amendment of Tax Exception (T-30, T-3 or deletion)	R-19	0700	\$20
Assignment of Lien (T-3)	R-11a	0211	Min. Basic Rate (< 50%)*
Assignment of Rents/Leases (T-27)	R-34	0894	No Charge
Balloon Mortgage Endorsement, Issued same date as Policy (T-39)	R-11h	0411	\$25
Balloon Mortgage Endorsement, Issued subsequent to Policy (T-39)	R-11h	0412	\$50
Co-Insurance Endorsement (T-48)	No Charge	0896	No Charge
Completion of Improvements with survey amendment (T-3) to OTP	R-15	0550	5% res., 15% non-res.
Condominium Endorsement (T-28)	R-11m	0888	No Charge
Contiguity Endorsement (T-25)	R-32	0892	\$100 per policy
Correction - Other than Policy Amount (T-3)	No Charge	0400	None*
Correction of Policy Amount (T-3)	No Charge	0900	No Charge
Down Date of Construction LP (T-3)	R-11c	0920	\$50
Down Date of Interim Construction Loan Binder (T-3)	R-11c	0100	\$50
Down Date of OTP During Construction (T-3)	R-15	0940	\$50
EPA Endorsement (T-36)	R-11g	0810	\$25
Equity Loan Mortgage Endorsement (T-42)	R-28A	0875	10% of the basic rate
First Loss Endorsement (T-14)	R-11i	0881	\$25
Increased Value Endorsement (T-34)	R-3c	0960	Formula per rule
Last Dollar Endorsement (T-15)	R-11j	0882	\$25
Leasehold LP Endorsement (T-5)	No Charge	0822	No Charge
Leasehold OTP Endorsement (T-4)	No Charge	0820	No Charge
Leasehold Residential Endorsement (T-4R)	No Charge	0821	No Charge
Limited Coverage Junior Loan - Additional Coverage (T-3)	R-27b	0880	\$25
Limited Coverage Junior Loan - Down Date (T-45)	R-27c	0879	\$50
Limited Coverage Junior Loan - Home Equity Line of Credit/Variable Rate (T-46)	R-27d	0878	\$25
Limited Pre-Foreclosure Policy Down Date Endorsement (T-99)	R-26	0850	\$50
LP Aggregation Endorsement (T-16)	R-11k	0883	\$25
Manufactured Housing (T-31)	R-11e	0150	\$20
Non-Imputation Endorsement (T-24)	R-31	0891	5% of the basic rate, \$25 min.
Not Yet Due and Payable Tax Amendment	R-24	0710	\$5
Partial, Modification, etc. (T-38)	R-11b	0311	\$100 first year plus \$10 each add. year
Planned Unit Development Endorsement (T-17)	R-11l	0884	\$25
Planned Unit Development Endorsement (T-17) issued on two or more LPs issued simultaneously on the same land	R-11l	0887	2nd lien T-17 is free
Restr., Encr., Minerals – LP (T-19) residential	R-29A	0885	5% basic rate, \$50 min.
Restr., Encr., Minerals – LP (T-19) non-residential	R-29B	0886	10% basic rate, \$50 min.
Restr., Encr., Minerals – OTP (T-19.1) residential with survey amend.	R-29C	0898	5% basic rate, \$50 min.
Restr., Encr., Minerals – OTP (T-19.1) residential - no survey amend.	R-29C	0897	10% basic rate, \$50 min.
Restr., Encr., Minerals – OTP (T-19.1) non-res. with survey amend.	R-29D	0895	10% basic rate, \$50 min.
Restr., Encr., Minerals – OTP (T-19.1) non-res. - no survey amend.	R-29D	0889	15% basic rate, \$50 min.
Revolving Credit (T-35)	R-11f	0800	\$50
Supplemental Coverage Equity Loan Mortgage Endorsement (T-42.1)	R-28B	0876	15% of the basic rate
Supplemental Coverage Manufactured Housing Unit Endorsement for LP (T-31.1)	R-11e	0151	\$50
Supplemental Coverage Manufactured Housing Unit Endorsement for OTP (T-31.1)	R-15c	0152	\$50
Texas Reverse Mortgage Endorsement (T-43)	No Charge	0877	No Charge
USA Endorsement (T-12)	R-17	0600	Basic rate less prior premium paid*
Variable Rate Loan - Negative Amortization Endorsement (T-33.1)	R-11D, P-66B4	0142	\$20
Variable Rate Loan - Negative Amortization Endorsement - no charge	R-4, P-66B4 & P-9(b)6	0143	No Charge
Variable Rate Loan Endorsement (T-33)	R-11d	0140	\$20
Variable Rate Loan Endorsement - no charge	R-4, P-66B4 & P-9(b)6	0141	No Charge

*Please check the TDI Basic Manual to ensure proper collection for these endorsements.
This sheet should be used only as a quick reference tool. If there is any discrepancy, the rules set forth in the TDI Basic Manual prevail.

National Investors Title Insurance Company

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