



# TITLE INSURANCE PREMIUM RATES

**SOUTH LAND**  
EST. **TITLE** 1995

| 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 |              |          |
|------------------------------|---------------|------------------------------|---------------|------------------------------|---------------|------------------------------|---------------|------------------------------|---------------|--------------|----------|
| \$25,000                     | \$328         | \$42,000                     | \$442         | \$60,000                     | \$564         | \$78,000                     | \$685         | \$96,000                     | \$805         | \$240,000    | \$1,570  |
| \$25,500                     | \$331         | \$42,500                     | \$446         | \$60,500                     | \$568         | \$78,500                     | \$689         | \$96,500                     | \$809         | \$245,000    | \$1,596  |
| \$26,000                     | \$335         | \$43,000                     | \$448         | \$61,000                     | \$571         | \$79,000                     | \$693         | \$97,000                     | \$813         | \$250,000    | \$1,623  |
| \$26,500                     | \$338         | \$43,500                     | \$452         | \$61,500                     | \$573         | \$79,500                     | \$694         | \$97,500                     | \$817         | \$255,000    | \$1,649  |
| \$27,000                     | \$340         | \$44,000                     | \$456         | \$62,000                     | \$577         | \$80,000                     | \$698         | \$98,000                     | \$820         | \$260,000    | \$1,675  |
| \$27,500                     | \$343         | \$44,500                     | \$459         | \$62,500                     | \$581         | \$80,500                     | \$702         | \$98,500                     | \$824         | \$265,000    | \$1,702  |
| \$28,000                     | \$347         | \$45,000                     | \$463         | \$63,000                     | \$583         | \$81,000                     | \$706         | \$99,000                     | \$827         | \$270,000    | \$1,728  |
| \$28,500                     | \$350         | \$45,500                     | \$466         | \$63,500                     | \$587         | \$81,500                     | \$708         | \$99,500                     | \$830         | \$275,000    | \$1,754  |
| \$29,000                     | \$355         | \$46,000                     | \$469         | \$64,000                     | \$591         | \$82,000                     | \$711         | \$100,000                    | \$832         | \$280,000    | \$1,781  |
| \$29,500                     | \$358         | \$46,500                     | \$473         | \$64,500                     | \$594         | \$82,500                     | \$716         | \$105,000                    | \$858         | \$285,000    | \$1,807  |
| \$30,000                     | \$361         | \$47,000                     | \$475         | \$65,000                     | \$597         | \$83,000                     | \$720         | \$110,000                    | \$885         | \$290,000    | \$1,833  |
| \$30,500                     | \$364         | \$47,500                     | \$478         | \$65,500                     | \$600         | \$83,500                     | \$722         | \$115,000                    | \$911         | \$295,000    | \$1,860  |
| \$31,000                     | \$368         | \$48,000                     | \$483         | \$66,000                     | \$604         | \$84,000                     | \$725         | \$120,000                    | \$937         | \$300,000    | \$1,886  |
| \$31,500                     | \$371         | \$48,500                     | \$487         | \$66,500                     | \$609         | \$84,500                     | \$729         | \$125,000                    | \$964         | \$350,000    | \$2,150  |
| \$32,000                     | \$374         | \$49,000                     | \$490         | \$67,000                     | \$612         | \$85,000                     | \$732         | \$130,000                    | \$990         | \$400,000    | \$2,413  |
| \$32,500                     | \$378         | \$49,500                     | \$493         | \$67,500                     | \$613         | \$85,500                     | \$735         | \$135,000                    | \$1,016       | \$450,000    | \$2,677  |
| \$33,000                     | \$381         | \$50,000                     | \$496         | \$68,000                     | \$617         | \$86,000                     | \$738         | \$140,000                    | \$1,043       | \$500,000    | \$2,940  |
| \$33,500                     | \$385         | \$50,500                     | \$499         | \$68,500                     | \$621         | \$86,500                     | \$743         | \$145,000                    | \$1,069       | \$550,000    | \$3,204  |
| \$34,000                     | \$388         | \$51,000                     | \$501         | \$69,000                     | \$624         | \$87,000                     | \$747         | \$150,000                    | \$1,096       | \$600,000    | \$3,467  |
| \$34,500                     | \$392         | \$51,500                     | \$505         | \$69,500                     | \$627         | \$87,500                     | \$749         | \$155,000                    | \$1,122       | \$650,000    | \$3,731  |
| \$35,000                     | \$395         | \$52,000                     | \$510         | \$70,000                     | \$631         | \$88,000                     | \$752         | \$160,000                    | \$1,148       | \$700,000    | \$3,994  |
| \$35,500                     | \$398         | \$52,500                     | \$514         | \$70,500                     | \$635         | \$88,500                     | \$756         | \$165,000                    | \$1,175       | \$750,000    | \$4,258  |
| \$36,000                     | \$401         | \$53,000                     | \$516         | \$71,000                     | \$639         | \$89,000                     | \$760         | \$170,000                    | \$1,201       | \$800,000    | \$4,521  |
| \$36,500                     | \$405         | \$53,500                     | \$520         | \$71,500                     | \$641         | \$89,500                     | \$762         | \$175,000                    | \$1,227       | \$850,000    | \$4,785  |
| \$37,000                     | \$408         | \$54,000                     | \$523         | \$72,000                     | \$644         | \$90,000                     | \$765         | \$180,000                    | \$1,254       | \$900,000    | \$5,048  |
| \$37,500                     | \$412         | \$54,500                     | \$526         | \$72,500                     | \$648         | \$90,500                     | \$769         | \$185,000                    | \$1,280       | \$950,000    | \$5,312  |
| \$38,000                     | \$416         | \$55,000                     | \$529         | \$73,000                     | \$651         | \$91,000                     | \$773         | \$190,000                    | \$1,306       | \$1,000,000  | \$5,575  |
| \$38,500                     | \$419         | \$55,500                     | \$532         | \$73,500                     | \$654         | \$91,500                     | \$777         | \$195,000                    | \$1,333       | \$2,000,000  | \$9,905  |
| \$39,000                     | \$421         | \$56,000                     | \$537         | \$74,000                     | \$658         | \$92,000                     | \$779         | \$200,000                    | \$1,359       | \$3,000,000  | \$14,235 |
| \$39,500                     | \$425         | \$56,500                     | \$540         | \$74,500                     | \$662         | \$92,500                     | \$783         | \$205,000                    | \$1,385       | \$4,000,000  | \$18,565 |
| \$40,000                     | \$428         | \$57,000                     | \$543         | \$75,000                     | \$666         | \$93,000                     | \$786         | \$210,000                    | \$1,412       | \$5,000,000  | \$22,895 |
| \$40,500                     | \$433         | \$57,500                     | \$547         | \$75,500                     | \$668         | \$93,500                     | \$790         | \$215,000                    | \$1,438       | \$6,000,000  | \$26,465 |
| \$41,000                     | \$435         | \$58,000                     | \$551         | \$76,000                     | \$671         | \$94,000                     | \$791         | \$220,000                    | \$1,464       | \$7,000,000  | \$30,035 |
| \$41,500                     | \$439         | \$58,500                     | \$553         | \$76,500                     | \$674         | \$94,500                     | \$796         | \$225,000                    | \$1,491       | \$8,000,000  | \$33,605 |
|                              |               | \$59,000                     | \$556         | \$77,000                     | \$678         | \$95,000                     | \$801         | \$230,000                    | \$1,517       | \$9,000,000  | \$37,175 |
|                              |               | \$59,500                     | \$560         | \$77,500                     | \$681         | \$95,500                     | \$804         | \$235,000                    | \$1,543       | \$10,000,000 | \$40,745 |

# Title Basic Premium Calculation or Policies in Excess of \$100,000

Using table below, apply these steps to determine basic premium policies above \$100,000:



**STEP 1** In **Column 1**, find the range that includes the policy's face value.



**STEP 2** Subtract the value in **Column 2** from the policy's face value.



**STEP 3** Multiply the result in **Step 2** by the value in **Column 3** and round to the nearest dollar.



**STEP 4** Add the value in **Column 4** to the result of the value from **Step 3**.

| Column 1                   | Column 2      | Column 3    | Column 4  |
|----------------------------|---------------|-------------|-----------|
| POLICY RANGE               | SUBTRACT      | MULTIPLY BY | ADD       |
| \$100,001 - \$1,000,000    | \$100,000     | 0.00527     | \$832     |
| \$1,000,001 - 5,000,000    | \$1,000,000   | 0.00433     | \$5,575   |
| \$5,000,001 - 15,000,000   | \$5,000,000   | 0.00357     | \$22,895  |
| \$15,000,001 - 25,000,000  | \$15,000,000  | 0.00254     | \$58,595  |
| \$25,000,001 - 50,000,000  | \$25,000,000  | 0.00152     | \$83,995  |
| \$50,000,001 - 100,000,000 | \$50,000,000  | 0.00138     | \$121,995 |
| Greater than 100,000,000   | \$100,000,000 | 0.00124     | \$190,995 |

## R-8. Loan Policy on a Loan to Take Up, Renew, Extend, or Satisfy and Existing Lien(s)

When a Loan Policy is issued on a loan that fully takes up, renews, extends, or satisfies one or more existing liens that are already insured by one or more existing Loan Policies, the new Loan Policy must be in the amount of the note of the new loan. The premium for the new Loan Policy is reduced by a credit. The credit is calculated as follows:

- A. Calculate the Basic Premium on the written payoff balance of the existing loan or the original amount of that loan, whichever is less; and
- B. Multiply by the percentage below for the time from the existing Loan Policy date to the new Loan Policy date:
  1. 50% when four years or less;
  2. 25% when more than four years but less than eight years; or

After eight years from the date of the Loan Policy insuring the existing loan, the Basic rate must apply.