



AUSTIN, TEXAS

TEXAS

Schedule of Basic Premium Rates For Title Insurance
Effective July 1, 2004

Policies Up To And Including	Basic Premium	Policies Up To And Including	Basic Premium	Policies Up To And Including	Basic Premium
\$ 10,000	\$237	\$ 40,000	\$448	\$ 70,000	\$661
10,500	241	40,500	452	70,500	665
11,000	243	41,000	455	71,000	668
11,500	247	41,500	460	71,500	670
12,000	251	42,000	463	72,000	674
12,500	254	42,500	467	72,500	678
13,000	258	43,000	469	73,000	682
13,500	262	43,500	473	73,500	685
14,000	266	44,000	476	74,000	689
14,500	269	44,500	480	74,500	693
15,000	271	45,000	484	75,000	696
15,500	275	45,500	488	75,500	698
16,000	279	46,000	491	76,000	702
16,500	283	46,500	495	76,500	706
17,000	286	47,000	497	77,000	710
17,500	290	47,500	501	77,500	713
18,000	294	48,000	505	78,000	717
18,500	297	48,500	509	78,500	721
19,000	300	49,000	512	79,000	725
19,500	303	49,500	516	79,500	726
20,000	308	50,000	520	80,000	730
20,500	311	50,500	523	80,500	734
21,000	315	51,000	525	81,000	739
21,500	318	51,500	529	81,500	741
22,000	322	52,000	533	82,000	745
22,500	325	52,500	537	82,500	749
23,000	328	53,000	540	83,000	753
23,500	332	53,500	544	83,500	755
24,000	336	54,000	548	84,000	758
24,500	339	54,500	551	84,500	763
25,000	343	55,000	554	85,000	767
25,500	346	55,500	557	85,500	770
26,000	350	56,000	562	86,000	773
26,500	353	56,500	565	86,500	777
27,000	356	57,000	568	87,000	781
27,500	360	57,500	572	87,500	784
28,000	364	58,000	576	88,000	787
28,500	367	58,500	579	88,500	791
29,000	371	59,000	583	89,000	795
29,500	374	59,500	586	89,500	798
30,000	378	60,000	590	90,000	801
30,500	381	60,500	594	90,500	805
31,000	385	61,000	597	91,000	809
31,500	388	61,500	600	91,500	813
32,000	392	62,000	604	92,000	815
32,500	396	62,500	608	92,500	819
33,000	399	63,000	611	93,000	823
33,500	403	63,500	614	93,500	827
34,000	406	64,000	618	94,000	829
34,500	410	64,500	622	94,500	833
35,000	413	65,000	625	95,000	838
35,500	417	65,500	628	95,500	841
36,000	420	66,000	632	96,000	843
36,500	424	66,500	637	96,500	847
37,000	427	67,000	640	97,000	851
37,500	431	67,500	642	97,500	855
38,000	435	68,000	646	98,000	857
38,500	439	68,500	650	98,500	862
39,000	441	69,000	653	99,000	866
39,500	445	69,500	656	99,500	869

For policies in excess of \$100,000, premium shall be calculated as follows:

A. For Policies of \$100,001 – \$1,000,000

BASIC PREMIUM

- (1) Subtract \$100,000 from policy amount.
- (2) Multiply result in A. (1) by .00552 and round to nearest whole dollar.
- (3) Add \$871 to result in A. (2).

B. For Policies of \$1,000,001 – \$5,000,000

BASIC PREMIUM

- (1) Subtract \$1,000,000 from policy amount.
- (2) Multiply result in B. (1) by .00453 and round to nearest whole dollar.
- (3) Add \$5,839 to result in B. (2).

C. For Policies of \$5,000,001 – \$15,000,000

BASIC PREMIUM

- (1) Subtract \$5,000,000 from policy amount.
- (2) Multiply result in C. (1) by .00374 and round to nearest whole dollar.
- (3) Add \$23,959 to result in C. (2).

D. For Policies of \$15,000,001 – \$25,000,000

BASIC PREMIUM

- (1) Subtract \$15,000,000 from policy amount.
- (2) Multiply result in D. (1) by .00266 and round to nearest whole dollar.
- (3) Add \$61,359 to result in D. (2).

E. For Policies in excess of \$25,000,000

BASIC PREMIUM

- (1) Subtract \$25,000,000 from policy amount.
- (2) Multiply result in E. (1) by .00159 and round to nearest whole dollar.
- (3) Add \$87,959 to result in E. (2).

Policy Amount	Basic Premium	Policy Amount	Basic Premium	Policy Amount	Basic Premium
\$ 100,000	\$871	\$ 145,000	\$1,119	\$ 190,000	\$1,368
101,000	877	146,000	1,125	191,000	1,373
102,000	882	147,000	1,130	192,000	1,379
103,000	888	148,000	1,136	193,000	1,384
104,000	893	149,000	1,141	194,000	1,390
105,000	899			195,000	1,395
106,000	904	150,000	1,147	196,000	1,401
107,000	910	151,000	1,153	197,000	1,406
108,000	915	152,000	1,158	198,000	1,412
109,000	921	153,000	1,164	199,000	1,417
		154,000	1,169	200,000	1,423
110,000	926	155,000	1,175	300,000	1,975
111,000	932	156,000	1,180	400,000	2,527
112,000	937	157,000	1,186	500,000	3,079
113,000	943	158,000	1,191	600,000	3,631
114,000	948	159,000	1,197	700,000	4,183
115,000	954			800,000	4,735
116,000	959	160,000	1,202	900,000	5,287
117,000	965	161,000	1,208		
118,000	970	162,000	1,213	1,000,000	5,839
119,000	976	163,000	1,219		
		164,000	1,224	2,000,000	10,369
120,000	981	165,000	1,230		
121,000	987	166,000	1,235	3,000,000	14,899
122,000	992	167,000	1,241		
123,000	998	168,000	1,246	4,000,000	19,429
124,000	1,003	169,000	1,252		
125,000	1,009			5,000,000	23,959
126,000	1,015	170,000	1,257		
127,000	1,020	171,000	1,263	6,000,000	27,699
128,000	1,026	172,000	1,268		
129,000	1,031	173,000	1,274	7,000,000	31,439
		174,000	1,279		
130,000	1,037	175,000	1,285	8,000,000	35,179
131,000	1,042	176,000	1,291		
132,000	1,048	177,000	1,296	9,000,000	38,919
133,000	1,053	178,000	1,302		
134,000	1,059	179,000	1,307	10,000,000	42,659
135,000	1,064				
136,000	1,070	180,000	1,313	11,000,000	46,399
137,000	1,075	181,000	1,318		
138,000	1,081	182,000	1,324	12,000,000	50,139
139,000	1,086	183,000	1,329		
		184,000	1,335	13,000,000	53,879
140,000	1,092	185,000	1,340		
141,000	1,097	186,000	1,346	14,000,000	57,619
142,000	1,103	187,000	1,351		
143,000	1,108	188,000	1,357	15,000,000	61,359
144,000	1,114	189,000	1,362	20,000,000	74,659
				25,000,000	87,959
				30,000,000	95,909

ENDORSEMENTS TO THE MORTGAGEE TITLE POLICY		
FORM	NAME OF ENDORSEMENT	CHARGE
T-3	Amendment to Tax Exception "Not yet due and payable" (taxes due and payable on Oct. 1 st of each year) – P-29.	\$5.00 – R-24.
T-3	Assignment of Lien Endorsement – P-9.b.(1) & P-9.b.(2)	Minimum Basic Premium Rate – R-11.a.
T-3	Completion of Improvements (Downdate) – P-8.b.(2)	No Charge
T-3	Correction Endorsement	No Charge
T-3	Date Down Endorsement – P-9.b.(4)	\$50.00
T-5	Leasehold Mortgagee Policy Endorsement – P-9.b.(5)	No Charge
T-14	First Loss Endorsement – P-9.b.(11)	\$25.00 – R-11.i.
T-15	Last Dollar Endorsement – P-9.b.(12)	\$25.00 – R-11.j.
T-16	Aggregation Endorsement – P-9.b.(13)	\$25.00 – R-11.k.
T-17	Planned Unit Development Endorsement – P-9.b.(14)	\$25.00 – R-11.l.
T-19	Restrictions, Encroachments, Minerals Endorsement P-50 - Mortgagee	5% of Basic Rate, Minimum of \$25.00 used with Residential Real Property. – R-29.a. 10% of Basic Rate, Minimum of \$25.00 used with Non-Residential Real Property. – R-29.b
T-23	Access Endorsement – P-54	\$100 – R-30.
T-25	Contiguity Endorsement – P-56	\$100 – R-32.
T-30	Amendment of Tax Exception Endorsement (Tax Deletion in lieu of separate endorsement – P-20)	\$20.00 – R-19.
T-31	Manufactured Housing Endorsement – P-9.b.(7)	\$20.00 – R-11.e.
T-31.1	Supplemental Coverage Manufactured Housing Unit Endorsement – P-9.b.(7)	\$50.00 – R-11.e.
T-33	Adjustable Mortgage Loan Endorsement – P-9.b.(6)	\$20.00 - Or, no charge if MTP is 125% coverage – R-11.d.
T-35	Revolving Credit Endorsement – P-9.b.(8)	\$50.00 – R-11.f.
T-36	Environmental Protection Lien Endorsement – P-9.b.(9)	\$25.00 – R-11.g.
T-38	P-9.b.(3) Endorsement (Partial Release, Release of Additional Collateral, Modification Agreement, Reinstatement Agreement and/or Release of Personal Liability)	\$100.00 if issued within one year of issuance of original policy + \$10.00 for each 12 month period or a part thereof after 1 st year. Maximum: 50% of Basic Rate for a Policy in the amount of endorsed policy. – R-11.b.
T-39	Balloon Mortgage Endorsement – P-9.b.(10)	\$25.00 at time of issuance of Mortgagee Policy. \$50.00 for issuance after the issuance of Mortgagee Policy. – R-11.h.
T-41	Limited Pre-Foreclosure Down Date Endorsement – P-43.b.	\$50.00 – R-26.c.
T-42	Equity Loan Mortgage Endorsement – P-44.	10% of Basic Premium Rate – R-28.a.
T-42.1	Supplemental Coverage Equity Loan Endorsement – P-47.	15% of Basic Premium Rate – R-28.b.
T-43	Reverse Mortgage Endorsement – P-45.	Pending

Endorsements to the Interim Construction Binder and Owner Policy Listed on the Reverse Side

ENDORSEMENTS TO THE INTERIM CONSTRUCTION LINDER

T-3	Date Down – P-9.b.(4)	\$50.00 – R-11.c.
T-3	Extension (6 months each) – P-16.	\$25.00/extension – maximum of 6 – R-13.
T-30	Tax Amendment – P-20.	\$20.00 – R-19.

ENDORSEMENTS TO THE OWNER TITLE POLICY

T-4	Leasehold Owner	No Charge
T-4R	Leasehold Owner – Residential	No Charge
T-19.1	Restrictions, Encroachments, Minerals – P-50	15% of Basic Rate, Minimum of \$25.00 (for non-residential owners use only) – R-29.c.
T-24	Non-Imputation Endorsement – P-55	5% of Basic Rate, Minimum of \$25.00 – R-31.
T-25	Contiguity – P-56	\$100 – R-32.
T-26	Additional Insured Endorsement – P-57	10% of Basic Rate, Minimum of \$25.00 – R-33.
T-31.1	Supplemental Coverage Manufactured Housing Unit Endorsement – P-9.a.(3) or P-9.a.(4)	\$50.00 – R-15.
T-34	Increased Value – P-9.a.(2)	Basic Rate minus rate paid originally for Owner Policy and any other T-34 end. issued, but not less than the minimum basic rate. – R-3.c.