

EFFECTIVE MAY 1, 2013

Basic Rates for Title Insurance

Policies Up to & Including	Basic Premium	Policies Up to & Including	Basic Premium	Policies Up to & Including	Basic Premium	Policies Up to & Including	Basic Premium	Policies Up to & Including	Basic Premium	Policies Up to & Including	Basic Premium
\$ 10,000	\$ 238	\$ 25,500	\$ 348	\$ 40,500	\$ 455	\$ 55,500	\$ 559	\$ 70,500	\$ 668	\$ 85,500	\$ 773
10,500	242	26,000	352	41,000	457	56,000	565	71,000	672	86,000	776
11,000	244	26,500	355	41,500	462	56,500	568	71,500	674	86,500	781
11,500	248	27,000	358	42,000	465	57,000	571	72,000	677	87,000	785
12,000	252	27,500	361	42,500	469	57,500	575	72,500	681	87,500	788
12,500	255	28,000	365	43,000	471	58,000	579	73,000	685	88,000	791
13,000	260	28,500	368	43,500	475	58,500	581	73,500	688	88,500	795
13,500	264	29,000	373	44,000	479	59,000	585	74,000	692	89,000	799
14,000	267	29,500	376	44,500	483	59,500	589	74,500	696	89,500	801
14,500	270	30,000	380	45,000	487	60,000	593	75,000	700	90,000	804
15,000	272	30,500	383	45,500	490	60,500	597	75,500	702	90,500	809
15,500	276	31,000	387	46,000	493	61,000	600	76,000	706	91,000	813
16,000	280	31,500	390	46,500	497	61,500	603	76,500	709	91,500	817
16,500	284	32,000	393	47,000	499	62,000	607	77,000	713	92,000	819
17,000	288	32,500	398	47,500	503	62,500	611	77,500	716	92,500	823
17,500	292	33,000	401	48,000	508	63,000	613	78,000	720	93,000	827
18,000	296	33,500	405	48,500	512	63,500	617	78,500	725	93,500	831
18,500	298	34,000	408	49,000	515	64,000	621	79,000	729	94,000	832
19,000	301	34,500	412	49,500	518	64,500	625	79,500	730	94,500	837
19,500	304	35,000	415	50,000	522	65,000	628	80,000	734	95,000	842
20,000	309	35,500	419	50,500	525	65,500	631	80,500	738	95,500	845
20,500	312	36,000	422	51,000	527	66,000	635	81,000	742	96,000	847
21,000	317	36,500	426	51,500	531	66,500	640	81,500	744	96,500	851
21,500	320	37,000	429	52,000	536	67,000	644	82,000	748	97,000	855
22,000	324	37,500	433	52,500	540	67,500	645	82,500	753	97,500	859
22,500	327	38,000	437	53,000	543	68,000	649	83,000	757	98,000	862
23,000	330	38,500	441	53,500	547	68,500	653	83,500	759	98,500	866
23,500	333	39,000	443	54,000	550	69,000	656	84,000	762	99,000	870
24,000	337	39,500	447	54,500	553	69,500	659	84,500	767	99,500	873
24,500	340	40,000	450	55,000	556	70,000	664	85,000	770	100,000	875
25,000	345										

Premiums shall be calculated as follows for policies in excess of \$100,000

1. For Policies of \$100,001 - \$1,000,000

Basic Premium

- (1) Subtract \$100,000 from policy amount.
- (2) Multiply result in 1.(1) by .00554 and round to the nearest whole dollar
- (3) Add \$875 to result in 1.(2).

2. For Policies of \$1,000,001 - \$5,000,000

Basic Premium

- (1) Subtract \$1,000,000 from policy amount.
- (2) Multiply result in 2.(1) by .00456 and round to nearest whole dollar.
- (3) Add \$5,861 to result in 2.(2).

3. For Policies of \$5,000,001 - \$15,000,000

Basic Premium

- (1) Subtract \$5,000,000 from policy amount.
- (2) Multiply result in 3.(1) by .00376 and

round to nearest whole dollar.

- (3) Add \$24,101 to result in 3.(2).

4. For Policies of \$15,000,001 - \$25,000,000

Basic Premium

- (1) Subtract \$15,000,000 from policy amount.
- (2) Multiply result in 4.(1) by .00267 and round to nearest whole dollar.
- (3) Add \$61,701 to result in 4.(2).

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

Basic Premium

- (1) Subtract \$25,000,000 from policy amount.
- (2) Multiply result in 5.(1) by .00160 and round to nearest whole dollar.
- (3) Add \$88,401 to result in 5.(2).

REUNION TITLE

Quick Reference
to
Basic Rates for Title Insurance
as prescribed by Texas Board of Insurance
(effective May 1, 2013)

\$10,000 to \$100,000.

Policies Up to & Including	Basic Premium	Policies Up to & Including	Basic Premium	Policies Up to & Including	Basic Premium	Policies Up to & Including	Basic Premium
\$ 10,000	\$ 238	\$ 52,000	\$ 536	\$ 70,000	\$ 664	\$ 88,000	\$ 791
15,000	272	53,000	543	71,000	672	89,000	799
20,000	309	54,000	550	72,000	677	90,000	804
25,000	345	55,000	556	73,000	685	91,000	813
30,000	380	56,000	565	74,000	692	92,000	819
35,000	415	57,000	571	75,000	700	93,000	827
40,000	450	58,000	579	76,000	706	94,000	832
41,000	457	59,000	585	77,000	713	95,000	842
42,000	465	60,000	593	78,000	720	96,000	847
43,000	471	61,000	600	79,000	729	97,000	855
44,000	479	62,000	607	80,000	734	98,000	862
45,000	487	63,000	613	81,000	742	99,000	870
46,000	493	64,000	621	82,000	748	100,000	875
47,000	499	65,000	628	83,000	757		
48,000	508	66,000	635	84,000	762		
49,000	515	67,000	644	85,000	770		
50,000	522	68,000	649	86,000	776		
51,000	527	69,000	656	87,000	785		

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\$101,000 to \$200,000.

Policies Up to & Including	Basic Premium	Policies Up to & Including	Basic Premium
\$ 101,000	\$ 881	\$ 150,000	\$ 1152
105,000	903	155,000	1180
110,000	930	160,000	1207
115,000	958	165,000	1235
120,000	986	170,000	1263
125,000	1014	175,000	1291
130,000	1041	180,000	1318
135,000	1069	185,000	1346
140,000	1097	190,000	1374
145,000	1124	195,000	1401
		200,000	1429

\$201,000 to 300,000.

Policies Up to & Including	Basic Premium	Policies Up to & Including	Basic Premium
\$ 201,000	\$ 1435	\$ 250,000	\$ 1706
205,000	1457	255,000	1734
210,000	1484	260,000	1761
215,000	1512	265,000	1789
220,000	1540	270,000	1817
225,000	1568	275,000	1845
230,000	1595	280,000	1872
235,000	1623	285,000	1900
240,000	1651	290,000	1928
245,000	1678	295,000	1955
		300,000	1983

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\$301,000 to \$400,000.

Policies Up to & Including	Basic Premium	Policies Up to & Including	Basic Premium
\$ 301,000	\$ 1989	\$ 350,000	\$ 2260
305,000	2011	355,000	2288
310,000	2038	360,000	2315
315,000	2066	365,000	2343
320,000	2094	370,000	2371
325,000	2122	375,000	2399
330,000	2149	380,000	2426
335,000	2177	385,000	2454
340,000	2205	390,000	2482
345,000	2232	395,000	2509
		400,000	2537

\$401,000 to \$500,000.

Policies Up to & Including	Basic Premium	Policies Up to & Including	Basic Premium
\$ 401,000	\$ 2543	\$ 450,000	\$ 2814
405,000	2565	455,000	2842
410,000	2592	460,000	2869
415,000	2620	465,000	2897
420,000	2648	470,000	2925
425,000	2676	475,000	2953
430,000	2703	480,000	2980
435,000	2731	485,000	3008
440,000	2759	490,000	3036
445,000	2786	495,000	3063
		500,000	3091

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\$501,000 to \$600,000.

Policies Up to & Including	Basic Premium	Policies Up to & Including	Basic Premium
\$ 501,000	\$ 3097	\$ 550,000	\$ 3368
505,000	3119	555,000	3396
510,000	3146	560,000	3423
515,000	3174	565,000	3451
520,000	3202	570,000	3479
525,000	3230	575,000	3507
530,000	3257	580,000	3534
535,000	3285	585,000	3562
540,000	3313	590,000	3590
545,000	3340	595,000	3617
		600,000	3645

\$601,000 to \$700,000.

Policies Up to & Including	Basic Premium	Policies Up to & Including	Basic Premium
\$ 601,000	\$ 3651	\$ 650,000	\$ 3922
605,000	3673	655,000	3950
610,000	3700	660,000	3977
615,000	3728	665,000	4005
620,000	3756	670,000	4033
625,000	3784	675,000	4061
630,000	3811	680,000	4088
635,000	3839	685,000	4116
640,000	3867	690,000	4144
645,000	3894	695,000	4171
		700,000	4199

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\$701,000 to \$800,000.

Policies Up to & Including	Basic Premium	Policies Up to & Including	Basic Premium
\$ 701,000	\$ 4205	\$ 750,000	\$ 4476
705,000	4227	755,000	4504
710,000	4254	760,000	4531
715,000	4282	765,000	4559
720,000	4310	770,000	4587
725,000	4338	775,000	4615
730,000	4365	780,000	4642
735,000	4393	785,000	4670
740,000	4421	790,000	4698
745,000	4448	795,000	4725
		800,000	4753

\$801,000 to \$900,000.

Policies Up to & Including	Basic Premium	Policies Up to & Including	Basic Premium
\$ 801,000	\$ 4759	\$ 850,000	\$ 5030
805,000	4781	855,000	5058
810,000	4808	860,000	5085
815,000	4836	865,000	5113
820,000	4864	870,000	5141
825,000	4892	875,000	5169
830,000	4919	880,000	5196
835,000	4947	885,000	5224
840,000	4975	890,000	5252
845,000	5002	895,000	5279
		900,000	5307

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\$901,000 to \$1,000,000.

Policies Up to & Including	Basic Premium	Policies Up to & Including	Basic Premium
\$ 901,000	\$ 5313	\$ 950,000	\$ 5584
905,000	5335	955,000	5612
910,000	5362	960,000	5639
915,000	5390	965,000	5667
920,000	5418	970,000	5695
925,000	5446	975,000	5723
930,000	5473	980,000	5750
935,000	5501	985,000	5778
940,000	5529	990,000	5806
945,000	5556	995,000	5833
		1,000,000	5861

**Policies in excess of \$100,000 should be calculated
using the formula as follows:**

1. For Policies of \$100,001 - \$1,000,000
Basic Premium
 - 1) Subtract \$100,000 from policy amount.
 - 2) Multiply result in 1.(1) by .00554 and round to nearest whole dollar.
 - 3) Add \$875 to result in 1. (2).

2. For Policies of \$1,000,001 - \$5,000,000
Basic Premium
 - 1) Subtract \$1,000,000 from policy amount.
 - 2) Multiply result in 2.(1) by .00456 and round to nearest whole dollar.
 - 3) Add \$5,861 to result in 2. (2).

3. For Policies of \$5,000,001 - \$15,000,000
Basic Premium
 - 1) Subtract \$5,000,000 from policy amount.
 - 2) Multiply result in 3.(1) by .00376 and round to nearest whole dollar.
 - 3) Add \$24,101 to result in 3. (2).

4. For Policies of \$15,000,001 - \$25,000,000
Basic Premium
 - 1) Subtract \$15,000,000 from policy amount.
 - 2) Multiply result in 4.(1) by .00267 and round to nearest whole dollar.
 - 3) Add \$61,701 to result in 4. (2).

5. For Policies in excess of \$25,000,000
Basic Premium
 - 1) Subtract \$25,000,000 from policy amount.
 - 2) Multiply result in 5.(1) by .00160 and round to nearest whole dollar.
 - 3) Add \$88,401 to result in 5. (2).

Endorsements

T-17	PUD Endorsement	\$25.00
T-19	Restrictions, Easements And Minerals Endorsement (minimum \$50.00)	5% of Basic Premium
T-19.1	Restrictions, Easements And Minerals Endorsement (minimum \$50.00)	15% of Basic Premium
T-30	Tax Deletion Endorsement	\$20.00
T-31	Manufactured Housing Endorsement	\$20.00
T-31.1	Supplemental Coverage Manufactured Housing	\$50.00
T-33	Adjustable Rate Mortgage Loan Endorsement	\$20.00
T-36	Environmental Protection Lien Endorsement	\$25.00
T-39	Balloon Mortgage Loan Endorsement - Issued With Policy	\$25.00
T-39	Balloon Mortgage Loan Endorsement - Issued Later	\$50.00
T-42	Equity Loan Mortgage Endorsement	10% of Basic Premium
T-42.1	Supplemental Coverage Equity Loan Mortgage Endorsement	15% of Basic Premium
T-43	Texas Reverse Mortgage Endorsement	No Charge

The above fees are standard charges. These fees could vary based on the transaction. To calculate title Insurance premiums see Texas Schedule of Basic Premium Rates for Title Insurance and chart of Refinance Premium Discounts.

Refinance Premium Discounts

Mortgagee Policy on a Loan to Take Up, Renew, Extend or Satisfy an Existing Lien(s) - On a Mortgagee Policy issued on a loan to fully take up, renew, extend or satisfy a lien(s) already covered by a Mortgagee Policy(ies), the new policy being in the amount of the new mortgage, the premium for the new policy shall be at the Basic Rate, but a credit shall be allowed upon the premium as follows:

- ★ 40% of the premium for the amount of the unpaid balance of any original indebtedness renewed within two (2) years from the date of the original indebtedness;
- ★ 35% of the premium for the amount of the unpaid balance of any original indebtedness renewed more than two (2) years but less than three (3) years from the date of the original indebtedness;
- ★ 30% of the premium for the amount of the unpaid balance of any original indebtedness renewed more than three (3) years but less than four (4) years from the date of the original indebtedness; and
- ★ 25% of the premium for the amount of the unpaid balance of any original indebtedness renewed more than four (4) years but less than five (5) years from the date of the original indebtedness; and
- ★ 20% of the premium for the amount of the unpaid balance of any original indebtedness renewed more than five (5) years but less than six (6) years from the date of the original indebtedness; and
- ★ 15% of the premium for the amount of the unpaid balance of any original indebtedness renewed more than six (6) years but less than seven (7) years from the date of the original indebtedness.

After a lapse of seven (7) years from the date of the original loan, the Basic Rate shall apply.
Unpaid Balance as referred to above means unpaid principal balance, interest excluded.

Please contact **Reunion Title** for circumstances that may require additional explanation.

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