

# EFFECTIVE FEBRUARY 1, 2007

## Basic Rates for Title Insurance

Policies Up to & Including Premium	Basic	Policies Up to & Including Premium	Basic	Policies Up to & Including Premium	Basic	Policies Up to & Including Premium	Basic	Policies Up to & Including Premium	Basic	Policies Up to & Including Premium	Basic
\$ 10,000	\$ 229	\$ 25,500	\$ 335	\$ 40,500	\$ 438	\$ 55,500	\$ 539	\$ 70,500	\$ 644	\$ 85,500	\$ 745
10,500	233	26,000	339	41,000	440	56,000	544	71,000	647	86,000	748
11,000	235	26,500	342	41,500	445	56,500	547	71,500	649	86,500	752
11,500	239	27,000	345	42,000	448	57,000	550	72,000	652	87,000	756
12,000	243	27,500	348	42,500	452	57,500	554	72,500	656	87,500	759
12,500	246	28,000	352	43,000	454	58,000	558	73,000	660	88,000	762
13,000	250	28,500	355	43,500	458	58,500	560	73,500	663	88,500	766
13,500	254	29,000	359	44,000	461	59,000	564	74,000	667	89,000	770
14,000	257	29,500	362	44,500	465	59,500	567	74,500	671	89,500	772
14,500	260	30,000	366	45,000	469	60,000	571	75,000	674	90,000	775
15,000	262	30,500	369	45,500	472	60,500	575	75,500	676	90,500	779
15,500	266	31,000	373	46,000	475	61,000	578	76,000	680	91,000	783
16,000	270	31,500	376	46,500	479	61,500	581	76,500	683	91,500	787
16,500	274	32,000	379	47,000	481	62,000	585	77,000	687	92,000	789
17,000	277	32,500	383	47,500	485	62,500	589	77,500	690	92,500	793
17,500	281	33,000	386	48,000	489	63,000	591	78,000	694	93,000	797
18,000	285	33,500	390	48,500	493	63,500	594	78,500	698	93,500	801
18,500	287	34,000	393	49,000	496	64,000	598	79,000	702	94,000	802
19,000	290	34,500	397	49,500	499	64,500	602	79,500	703	94,500	806
19,500	293	35,000	400	50,000	503	65,000	605	80,000	707	95,000	811
20,000	298	35,500	404	50,500	506	65,500	608	80,500	711	95,500	814
20,500	301	36,000	407	51,000	508	66,000	612	81,000	715	96,000	816
21,000	305	36,500	410	51,500	512	66,500	617	81,500	717	96,500	820
21,500	308	37,000	413	52,000	516	67,000	620	82,000	721	97,000	824
22,000	312	37,500	417	52,500	520	67,500	621	82,500	725	97,500	828
22,500	315	38,000	421	53,000	523	68,000	625	83,000	729	98,000	830
23,000	318	38,500	425	53,500	527	68,500	629	83,500	731	98,500	834
23,500	321	39,000	427	54,000	530	69,000	632	84,000	734	99,000	838
24,000	325	39,500	431	54,500	533	69,500	635	84,500	739	99,500	841
24,500	328	40,000	434	55,000	536	70,000	640	85,000	742	100,000	843
25,000	332										

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 .00534 and round to the nearest whole dollar
- (3) Add \$843 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 .00439 and round to nearest whole dollar.
- (3) Add \$5,649 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 .00362 and

round to nearest whole dollar.

- (3) Add \$23,209 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 .00257 and round to nearest whole dollar.
- (3) Add \$59,409 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 .00154 and round to nearest whole dollar.
- (3) Add \$85,109 to result in 5.(2).

**REUNION** TITLE

**Quick Reference**  
to  
**Basic Rates for Title Insurance**  
as prescribed by Texas Board of Insurance  
(effective February 1, 2007)

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

<b>Policies Up to &amp; Including</b>	<b>Basic Premium</b>	<b>Policies Up to &amp; Including</b>	<b>Basic Premium</b>	<b>Policies Up to &amp; Including</b>	<b>Basic Premium</b>	<b>Policies Up to &amp; Including</b>	<b>Basic Premium</b>
\$ 10,000	\$ 229	\$ 52,000	\$ 516	\$ 70,000	\$ 640	\$ 88,000	\$ 762
15,000	262	53,000	523	71,000	647	89,000	770
20,000	298	54,000	530	72,000	652	90,000	775
25,000	332	55,000	536	73,000	660	91,000	783
30,000	366	56,000	544	74,000	667	92,000	789
35,000	400	57,000	550	75,000	674	93,000	797
40,000	434	58,000	558	76,000	680	94,000	802
41,000	440	59,000	564	77,000	687	95,000	811
42,000	448	60,000	571	78,000	694	96,000	816
43,000	454	61,000	578	79,000	702	97,000	824
44,000	461	62,000	585	80,000	707	98,000	830
45,000	469	63,000	591	81,000	715	99,000	838
46,000	475	64,000	598	82,000	721	100,000	843
47,000	481	65,000	605	83,000	729		
48,000	489	66,000	612	84,000	734		
49,000	496	67,000	620	85,000	742		
50,000	503	68,000	625	86,000	748		
51,000	508	69,000	632	87,000	756		

**REUNION TITLE**

**Quick Reference**  
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**\$101,000 to \$200,000.**

<b>Policies Up to &amp; Including</b>	<b>Basic Premium</b>	<b>Policies Up to &amp; Including</b>	<b>Basic Premium</b>
\$ 101,000	\$ 848	\$ 150,000	\$ 1110
105,000	870	155,000	1137
110,000	896	160,000	1163
115,000	923	165,000	1190
120,000	950	170,000	1217
125,000	977	175,000	1244
130,000	1003	180,000	1270
135,000	1030	185,000	1297
140,000	1057	190,000	1324
145,000	1083	195,000	1350
		200,000	1377

**\$201,000 to 300,000.**

<b>Policies Up to &amp; Including</b>	<b>Basic Premium</b>	<b>Policies Up to &amp; Including</b>	<b>Basic Premium</b>
\$ 201,000	\$ 1382	\$ 250,000	\$ 1644
205,000	1404	255,000	1671
210,000	1430	260,000	1697
215,000	1457	265,000	1724
220,000	1484	270,000	1751
225,000	1511	275,000	1778
230,000	1537	280,000	1804
235,000	1564	285,000	1831
240,000	1591	290,000	1858
245,000	1617	295,000	1884
		300,000	1911

**REUNION TITLE**

**Quick Reference**  
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**\$301,000 to \$400,000.**

<b>Policies Up to &amp; Including</b>	<b>Basic Premium</b>	<b>Policies Up to &amp; Including</b>	<b>Basic Premium</b>
\$ 301,000	\$ 1916	\$ 350,000	\$ 2178
305,000	1938	355,000	2205
310,000	1964	360,000	2231
315,000	1991	365,000	2258
320,000	2018	370,000	2285
325,000	2045	375,000	2312
330,000	2071	380,000	2338
335,000	2098	385,000	2365
340,000	2125	390,000	2392
345,000	2151	395,000	2418
		400,000	2445

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

<b>Policies Up to &amp; Including</b>	<b>Basic Premium</b>	<b>Policies Up to &amp; Including</b>	<b>Basic Premium</b>
\$ 401,000	\$ 2450	\$ 450,000	\$ 2712
405,000	2472	455,000	2739
410,000	2498	460,000	2765
415,000	2525	465,000	2792
420,000	2552	470,000	2819
425,000	2579	475,000	2846
430,000	2605	480,000	2872
435,000	2632	485,000	2899
440,000	2659	490,000	2926
445,000	2685	495,000	2952
		500,000	2979

**REUNION TITLE**

**Quick Reference**  
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**\$501,000 to \$600,000.**

<b>Policies Up to &amp; Including</b>	<b>Basic Premium</b>	<b>Policies Up to &amp; Including</b>	<b>Basic Premium</b>
\$ 501,000	\$ 2984	\$ 550,000	\$ 3246
505,000	3006	555,000	3273
510,000	3032	560,000	3299
515,000	3059	565,000	3326
520,000	3086	570,000	3353
525,000	3113	575,000	3380
530,000	3139	580,000	3406
535,000	3166	585,000	3433
540,000	3193	590,000	3460
545,000	3219	595,000	3486
		600,000	3513

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

<b>Policies Up to &amp; Including</b>	<b>Basic Premium</b>	<b>Policies Up to &amp; Including</b>	<b>Basic Premium</b>
\$ 601,000	\$ 3518	\$ 650,000	\$ 3780
605,000	3540	655,000	3807
610,000	3566	660,000	3833
615,000	3593	665,000	3860
620,000	3620	670,000	3887
625,000	3647	675,000	3914
630,000	3673	680,000	3940
635,000	3700	685,000	3967
640,000	3727	690,000	3994
645,000	3753	695,000	4020
		700,000	4047

**REUNION TITLE**

**Quick Reference**  
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**\$701,000 to \$800,000.**

Policies Up to & Including	Basic Premium	Policies Up to & Including	Basic Premium
\$ 701,000	\$ 4052	\$ 750,000	\$ 4314
705,000	4074	755,000	4341
710,000	4100	760,000	4367
715,000	4127	765,000	4394
720,000	4154	770,000	4421
725,000	4181	775,000	4448
730,000	4207	780,000	4474
735,000	4234	785,000	4501
740,000	4261	790,000	4528
745,000	4287	795,000	4554
		800,000	4581

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

Policies Up to & Including	Basic Premium	Policies Up to & Including	Basic Premium
\$ 801,000	\$ 4586	\$ 850,000	\$ 4848
805,000	4608	855,000	4875
810,000	4634	860,000	4901
815,000	4661	865,000	4928
820,000	4688	870,000	4955
825,000	4715	875,000	4982
830,000	4741	880,000	5008
835,000	4768	885,000	5035
840,000	4795	890,000	5062
845,000	4821	895,000	5088
		900,000	5115

**REUNION TITLE**

**Quick Reference**  
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**\$901,000 to \$1,000,000.**

<b>Policies Up to &amp; Including</b>	<b>Basic Premium</b>	<b>Policies Up to &amp; Including</b>	<b>Basic Premium</b>
\$ 901,000	\$ 5120	\$ 950,000	\$ 5382
905,000	5142	955,000	5409
910,000	5168	960,000	5435
915,000	5195	965,000	5462
920,000	5222	970,000	5489
925,000	5249	975,000	5516
930,000	5275	980,000	5542
935,000	5302	985,000	5569
940,000	5329	990,000	5596
945,000	5355	995,000	5622
		1,000,000	5649



**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 .00534 and round to nearest whole dollar.
  - 3) Add \$843 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 .00439 and round to nearest whole dollar.
  - 3) Add \$5,649 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 .00362 and round to nearest whole dollar.
  - 3) Add \$23,209 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 .00257 and round to nearest whole dollar.
  - 3) Add \$59,409 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 .00154 and round to nearest whole dollar.
  - 3) Add \$85,109 to result in 5. (2).

# Endorsements

T-17	PUD Endorsement	\$20.00
T-19	Restrictions, Easements And Minerals Endorsement	5% of Basic Premium (\$25.00)
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	\$50.00
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.

**REUNION** TITLE