



Understanding A Rate Schedule

RESIDENTIAL RESALE

RESIDENTIAL REFINANCE

Insurance Amount	ALTA Homeowners Policy	Standard Coverage Owners Policy	ALTA Concurrent w/ Homeowners Policy	Insurance Amount	Refinance Rate
\$230,000	\$913	\$830	\$424	\$200,001	\$611
\$240,000	\$939	\$853	\$433	\$205,001	\$620
\$250,000	\$964	\$876	\$442	\$210,001	\$631
\$260,000	\$989	\$899	\$451	\$215,001	\$642
				\$220,001	\$652
\$270,000	\$1,014	\$921	\$460	\$225,001	\$662
\$280,000	\$1,040	\$945	\$469	\$230,001	\$672
\$290,000	\$1,063	\$966	\$477	\$235,001	\$682
\$300,000	\$1,089	\$990	\$487	\$240,001	\$691
				\$245,001	\$700
\$310,000	\$1,108	\$1,007	\$493		
\$320,000	\$1,128	\$1,025	\$500	\$250,001	\$711
\$330,000	\$1,148	\$1,043	\$507	\$255,001	\$720
\$340,000	\$1,168	\$1,061	\$514	\$260,001	\$731
				\$265,001	\$740
\$350,000	\$1,187	\$1,079	\$521	\$270,001	\$751
\$360,000	\$1,207	\$1,097	\$528	\$275,001	\$760
\$370,000	\$1,227	\$1,115	\$535	\$280,001	\$771
\$380,000	\$1,247	\$1,133	\$542	\$285,001	\$780
				\$290,001	\$791
\$390,000	\$1,267	\$1,151	\$549	\$295,001	\$799
\$400,000	\$1,285	\$1,168	\$556		
\$410,000	\$1,303	\$1,184	\$562	\$300,001	\$807
\$420,000	\$1,320	\$1,200	\$568	\$305,001	\$814
\$430,000	\$1,338	\$1,216	\$575	\$310,001	\$822
				\$315,001	\$829
\$440,000	\$1,356	\$1,232	\$581	\$320,001	\$836
\$450,000	\$1,373	\$1,248	\$587	\$325,001	\$844
\$460,000	\$1,391	\$1,264	\$593	\$330,001	\$852
\$470,000	\$1,408	\$1,280	\$600	\$335,001	\$859
				\$340,001	\$867
\$480,000	\$1,426	\$1,296	\$606	\$345,001	\$874
\$490,000	\$1,444	\$1,312	\$612	\$350,001	\$881
\$500,000	\$1,461	\$1,328	\$618		
\$510,000	\$1,479	\$1,344	\$625		

HOW TO READ A RATE SCHEDULE

Partial rate schedule as of July, 2010

COLUMN 1 INSURANCE AMOUNT

For the buyer, the amount of insurance would usually be the sale price of the real property; for the lender the amount of insurance would be the amount of the loan.

COLUMN 2 ALTA HOMEOWNERS POLICY

Premium extended coverage policy for the buyer. Based on the sale amount. Available on one-to-four unit residential properties.

COLUMN 3 STANDARD COVERAGE OWNERS POLICY

Whenever the homeowner's policy is not available we may issue this policy based on the sale amount.

COLUMN 4 ALTA LENDERS ISSUED CONCURRENTLY

This pertains to purchase money loans only and its issued to the buyer's lender and is based on the loan amount. Typically paid for by the buyer.

COLUMN 5 & 6 REFINANCE RATE

Pertains to refinance loans and is based on loan amount.

Sub Escrow Fees

Sale \$125.00
 Refi \$125.00

For a complete Rate Schedule please contact us today!