

Rates And Charges for Title Insurance in New Jersey

Effective January 7, 2002

Basic Rate is used in all cases not covered by Reissue Rate or Refinance Rate.

Reissue Rate is used if an Owner's Title Policy issued within 10 years insuring the present owners is provided (up to the amount of the said policy).

Refinance Rate (Recast of Substitution Loan) is used for a refinance, recast or substitution loan by same borrower on the same property up to the face amount of the existing mortgage(s).

Title Insurance fees combine underwriting premiums, endorsement fees, service charges, searches and closing costs. This rate card contains the rates and charges which most frequently apply in a Title Insurance transaction. A Comprehensive Manual containing all rates and charges and the rules governing their applicability has been approved by the New Jersey Commissioner of Insurance. Reference should be made to this Comprehensive Manual for the complete rating system.

County Search Examination Charge

Basic	\$105
Reissue	\$90
Refinance	\$90

Additional Chains of Title

In County	\$90
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Settlement Service

In Office 9-5	\$300
In Office after hours	\$350
Out of Office 9-5 (first 90 min.*)	\$325
Out of Office after hours (first 90 min.*)	\$375
(*\$25 for each additional hour)	

Pass Through Charges *charged at actual cost*

Upper Court Searches	
Tax Searches	
Municipal Assessment Searches	
Chancery Abstracts	
Water Charge Searches	
Corporate Reports	
Uniform Commercial Code Searches	
Public Utility or Serwer Authority Reports	

Endorsements

Condominium (ALTA 4.1)	\$25
Planned Unit Development (ALTA 5.1)	\$25
Variable Rate (ALTA 6, 6.1, 6.2)	\$25
Restriction (ALTA 9)	\$25
Revolving Loan	\$25
Survey	\$25
FNMA Balloon	\$25
Secondary Mortgage Market	\$25
Convertible Adjustable Rate	\$25
Reverse Annuity	\$25
Environmental (ALTA 8.1)	\$25
Street Assessment (ALTA 1)	\$25
Non-Survey	\$25

Other Charges

Preparation of Legal Description	\$50
Document Recording (per document)	\$5
Simultaneous Issue	\$25
Closing Service Letter	\$25

Right to Impose Special Charges and Cancellation Rates will be charged as applicable.

The following charges are underwriting permissions only. All other applicable charges shown must be added to the underwriting premiums.

Amount of Issue	Basic Rate	Reissue Rate	Refinance Rate	Modification Rate
0 - 38,000	200	200	200	200
38,001 - 39,000	205	200	200	200
39,001 - 40,000	210	200	200	200
40,001 - 41,000	215	200	200	200
41,001 - 42,000	221	200	200	200
42,001 - 43,000	226	200	200	200
43,001 - 44,000	231	200	200	200
44,001 - 45,000	236	200	200	200
45,001 - 46,000	242	200	200	200
46,001 - 47,000	247	200	200	200
47,001 - 48,000	252	204	200	200
48,001 - 49,000	257	208	200	200
49,001 - 50,000	263	213	200	200
50,001 - 51,000	268	217	200	200
51,001 - 52,000	273	221	200	200
52,001 - 53,000	278	225	200	200
53,001 - 54,000	284	230	200	200
54,001 - 55,000	289	234	200	200
55,001 - 56,000	294	238	200	200
56,001 - 57,000	299	242	200	200
57,001 - 58,000	305	247	200	200
58,001 - 59,000	310	251	200	200
59,001 - 60,000	315	255	200	200
60,001 - 61,000	320	259	200	200
61,001 - 62,000	326	264	200	200
62,001 - 63,000	331	268	200	200
63,001 - 64,000	336	272	200	200
64,001 - 65,000	341	276	200	200
65,001 - 66,000	347	281	200	200
66,001 - 67,000	352	285	200	200
67,001 - 68,000	357	289	200	200
68,001 - 69,000	362	293	200	200
69,001 - 70,000	368	298	200	200
70,001 - 71,000	373	302	200	200
71,001 - 72,000	378	308	200	200
72,001 - 73,000	383	310	200	200
73,001 - 74,000	389	315	200	200
74,001 - 75,000	394	319	200	200

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Amount of Issue	Basic Rate	Reissue Rate	Refinance Rate	Modification Rate
75,001 - 76,000	399	323	200	200
76,001 - 77,000	404	327	200	200
77,001 - 78,000	410	332	200	200
78,001 - 79,000	415	336	200	200
79,001 - 80,000	420	340	200	200
80,001 - 81,000	425	344	203	200
81,001 - 82,000	431	349	205	200
82,001 - 83,000	436	353	208	200
83,001 - 84,000	441	357	210	200
84,001 - 85,000	446	361	213	200
85,001 - 86,000	452	366	215	200
86,001 - 87,000	457	370	218	200
87,001 - 88,000	462	374	220	200
88,001 - 89,000	467	378	223	200
89,001 - 90,000	473	383	225	200
90,001 - 91,000	478	387	228	200
91,001 - 92,000	483	391	230	200
92,001 - 93,000	488	395	233	200
93,001 - 94,000	494	400	235	200
94,001 - 95,000	499	404	238	200
95,001 - 96,000	504	408	240	200
96,001 - 97,000	509	412	243	200
97,001 - 98,000	515	417	245	200
98,001 - 99,000	520	421	248	200
99,001 - 100,000	525	425	250	200
100,001 - 101,000	529	428	252	200
101,001 - 102,000	533	432	255	200
102,001 - 103,000	537	435	257	200
103,001 - 104,000	541	438	259	200
104,001 - 105,000	545	441	261	200
105,001 - 106,000	549	445	284	200
106,001 - 107,000	553	448	266	200
107,001 - 108,000	557	451	268	200
108,001 - 109,000	561	454	270	200
109,001 - 110,000	565	458	273	200
110,001 - 111,000	569	461	275	200
111,001 - 112,000	573	464	277	200
112,001 - 113,000	577	467	279	200
113,001 - 114,000	581	471	282	200
114,001 - 115,000	585	474	284	200
115,001 - 116,000	589	477	286	200
116,001 - 117,000	593	480	288	201
117,001 - 118,000	597	484	291	202
118,001 - 119,000	601	487	293	204
119,001 - 120,000	605	490	295	205

Amount of Issue	Basic Rate	Reissue Rate	Refinance Rate	Modification Rate
120,001 - 121,000	609	493	297	207
121,001 - 122,000	613	497	300	208
122,001 - 123,000	617	500	302	210
123,001 - 124,000	621	503	304	211
124,001 - 125,000	625	506	306	213
125,001 - 126,000	629	510	309	214
126,001 - 127,000	633	513	311	216
127,001 - 128,000	637	516	313	217
128,001 - 129,000	641	519	315	219
129,001 - 130,000	645	523	318	220
130,001 - 131,000	649	526	320	222
131,001 - 132,000	653	529	322	223
132,001 - 133,000	657	532	324	225
133,001 - 134,000	661	536	327	226
134,001 - 135,000	665	539	329	228
135,001 - 136,000	669	542	331	229
136,001 - 137,000	673	545	333	231
137,001 - 138,000	677	549	336	232
138,001 - 139,000	681	552	338	234
139,001 - 140,000	685	555	340	235
140,001 - 141,000	689	558	342	237
141,001 - 142,000	693	562	345	238
142,001 - 143,000	697	565	347	240
143,001 - 144,000	701	568	349	241
144,001 - 145,000	705	571	351	243
145,001 - 146,000	709	575	354	244
146,001 - 147,000	713	578	356	246
147,001 - 148,000	717	581	358	247
148,001 - 149,000	721	584	360	249
149,001 - 150,000	725	588	363	250
150,001 - 151,000	729	591	365	252
151,001 - 152,000	733	594	367	253
152,001 - 153,000	737	597	369	255
153,001 - 154,000	741	601	372	256
154,001 - 155,000	745	604	374	258
155,001 - 156,000	749	607	376	259
156,001 - 157,000	753	610	378	261
157,001 - 158,000	757	614	381	262
158,001 - 159,000	761	617	383	264
159,001 - 160,000	765	620	385	265
160,001 - 161,000	769	623	387	267
161,001 - 162,000	773	627	390	268
162,001 - 163,000	777	630	392	270
163,001 - 164,000	781	633	394	271
164,001 - 165,000	785	636	396	273

Amount of Issue	Basic Rate	Reissue Rate	Refinance Rate	Modification Rate
165,001 - 166,000	789	640	399	274
166,001 - 167,000	793	643	401	276
167,001 - 168,000	797	646	403	277
168,001 - 169,000	801	649	405	279
169,001 - 170,000	805	653	408	280
170,001 - 171,000	809	656	410	282
171,001 - 172,000	813	659	412	283
172,001 - 173,000	817	662	414	285
173,001 - 174,000	821	666	417	286
174,001 - 175,000	825	669	419	288
175,001 - 176,000	829	672	421	289
176,001 - 177,000	833	675	423	291
177,001 - 178,000	837	679	426	292
178,001 - 179,000	841	682	428	294
179,001 - 180,000	845	685	430	295
180,001 - 181,000	849	688	432	297
181,001 - 182,000	853	692	435	298
182,001 - 183,000	857	695	437	300
183,001 - 184,000	861	698	439	301
184,001 - 185,000	865	701	441	303
185,001 - 186,000	869	705	444	304
186,001 - 187,000	873	708	446	306
187,001 - 188,000	877	711	448	307
188,001 - 189,000	881	714	450	309
189,001 - 190,000	885	718	453	310
190,001 - 191,000	889	721	455	312
191,001 - 192,000	893	724	457	313
192,001 - 193,000	897	727	459	315
193,001 - 194,000	901	731	462	316
194,001 - 195,000	905	734	464	318
195,001 - 196,000	909	737	467	319
196,001 - 197,000	913	740	468	321
197,001 - 198,000	917	744	471	322
198,001 - 199,000	921	747	473	324
199,001 - 200,000	925	750	475	325
200,001 - 201,000	929	753	477	327
201,001 - 202,000	933	757	480	328
202,001 - 203,000	937	760	482	330
203,001 - 204,000	941	763	484	331
204,001 - 205,000	945	766	486	333
205,001 - 206,000	949	770	489	334
206,001 - 207,000	953	773	491	336
207,001 - 208,000	957	776	493	337
208,001 - 209,000	961	779	495	339
209,001 - 210,000	965	783	498	340

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Amount of Issue	Basic Rate	Reissue Rate	Refinance Rate	Modification Rate
210,001 - 211,000	969	786	500	342
211,001 - 212,000	973	789	502	343
212,001 - 213,000	977	792	504	345
213,001 - 214,000	981	796	507	346
214,001 - 215,000	985	799	509	348
215,001 - 216,000	989	802	511	349
216,001 - 217,000	993	805	513	351
217,001 - 218,000	997	809	516	352
218,001 - 219,000	1,001	812	518	354
219,001 - 220,000	1,005	815	520	355
220,001 - 221,000	1,009	818	522	357
221,001 - 222,000	1,013	822	525	358
222,001 - 223,000	1,017	825	527	360
223,001 - 224,000	1,021	828	529	361
224,001 - 225,000	1,025	831	531	363
225,001 - 226,000	1,029	835	534	365
226,001 - 227,000	1,033	838	536	366
227,001 - 228,000	1,037	841	538	367
228,001 - 229,000	1,041	844	540	369
229,001 - 230,000	1,045	848	543	370
230,001 - 231,000	1,049	851	545	372
231,001 - 232,000	1,053	854	547	373
232,001 - 233,000	1,057	857	549	375
233,001 - 234,000	1,061	861	552	376
234,001 - 235,000	1,065	864	554	378
235,001 - 236,000	1,069	867	556	379
236,001 - 237,000	1,073	870	558	381
237,001 - 238,000	1,077	874	561	382
238,001 - 239,000	1,081	877	563	384
239,001 - 240,000	1,085	880	565	385
240,001 - 241,000	1,089	883	567	387
241,001 - 242,000	1,093	887	570	388
242,001 - 243,000	1,097	890	572	390
243,001 - 244,000	1,101	893	574	391
244,001 - 245,000	1,105	896	576	393
245,001 - 246,000	1,109	900	579	394
246,001 - 247,000	1,113	903	581	396
247,001 - 248,000	1,117	906	583	397
248,001 - 249,000	1,121	909	585	399
249,001 - 250,000	1,125	913	588	400
250,001 - 251,000	1,129	916	590	402
251,001 - 252,000	1,133	919	592	403
252,001 - 253,000	1,137	922	594	405
253,001 - 254,000	1,141	926	597	406
254,001 - 255,000	1,145	929	599	408

Amount of Issue	Basic Rate	Reissue Rate	Refinance Rate	Modification Rate
255,001 - 256,000	1,149	932	601	409
256,001 - 257,000	1,153	935	603	411
257,001 - 258,000	1,157	939	606	412
258,001 - 259,000	1,161	942	608	414
259,001 - 260,000	1,165	945	610	415
260,001 - 261,000	1,169	948	612	417
261,001 - 262,000	1,173	952	615	418
262,001 - 263,000	1,177	955	617	420
263,001 - 264,000	1,181	958	619	421
264,001 - 265,000	1,185	964	621	423
265,001 - 266,000	1,189	965	624	424
266,001 - 267,000	1,193	968	626	426
267,001 - 268,000	1,197	971	628	427
268,001 - 269,000	1,201	974	630	429
269,001 - 270,000	1,205	978	633	430
270,001 - 271,000	1,209	981	635	432
271,001 - 272,000	1,213	984	637	433
272,001 - 273,000	1,217	987	639	435
273,001 - 274,000	1,221	991	642	436
274,001 - 275,000	1,225	994	644	438
275,001 - 276,000	1,229	997	646	439
276,001 - 277,000	1,233	1,000	648	441
277,001 - 278,000	1,237	1,004	651	442
278,001 - 279,000	1,241	1,007	653	444
279,001 - 280,000	1,245	1,010	655	455
280,001 - 281,000	1,249	1,013	657	447
281,001 - 282,000	1,253	1,017	660	448
282,001 - 283,000	1,257	1,020	662	450
283,001 - 284,000	1,261	1,023	664	451
284,001 - 285,000	1,265	1,026	666	453
285,001 - 286,000	1,269	1,030	669	454
286,001 - 287,000	1,273	1,033	671	456
287,001 - 288,000	1,277	1,036	673	457
288,001 - 289,000	1,281	1,039	675	459
289,001 - 290,000	1,285	1,043	678	460
290,001 - 291,000	1,289	1,046	680	462
291,001 - 292,000	1,293	1,049	682	463
292,001 - 293,000	1,297	1,052	684	465
293,001 - 294,000	1,301	1,056	687	466
294,001 - 295,000	1,305	1,059	689	468
295,001 - 296,000	1,309	1,062	691	469
296,001 - 297,000	1,313	1,065	693	471
297,001 - 298,000	1,317	1,069	696	472
298,001 - 299,000	1,321	1,072	698	474
299,001 - 300,000	1,325	1,075	700	475

Over 300,000
Add per \$1,000 or fraction thereof as follows:

Amount of Issue	Basic Rate	Reissue Rate	Refinance Rate	Modification Rate
300,001 - 500,000	4.00	3.25	2.25	1.50
500,001 - 2,000,000	2.75	2.25	2.00	1.25
Over 2,000,000	2.25	1.00	1.50	1.00