

NEW JERSEY RATES AND CHARGES FOR TITLE INSURANCE

EFFECTIVE:

AS APPROVED BY THE NEW JERSEY COMMISSIONER OF BANKING AND INSURANCE FOR TITLE ORDERS RECEIVED ON OR AFTER MARCH 1, 2009.

AND SUBSEQUENTLY AMENDED

UNDERWRITING RATE SCHEDULE – RATES/\$1,000.00 OR FRACTION THEREOF

POLICY LIABILITY	STANDARD	REFINANCE	MODIFICATION
0-100,000	5.00	2.50	1.75
100,001-500,000	3.95	2.25	1.50
500,001-2,000,000	2.65	2.00	1.25
OVER 2,000,000	2.00	1.50	1.00

*THE MINIMUM UNDERWRITING CHARGE SHALL BE \$200.00 AND IS SHOWN ON THE WITHIN RATECHART, PREMIUMS ARE ROUNDED TO THE NEAREST DOLLAR.

SIMULTANEOUSLY ISSUED POLICY - \$25.00

EXAMINATION CHARGES: \$100.00

ADDITIONAL CHAINS: \$100.00

CONSTRUCTION &/OR ADDITIONAL UPDATES: \$45.00

NOTE: THE FIGURES QUOTED ABOVE REFLECT ONLY THE COST OF CUSTOMARY SEARCHES OF RECORDS FOUND IN THE COUNTY CLERKS/REGISTER'S OFFICE. AND DO NOT INCLUDE CHARGES FOR OTHER SEARCHES INCLUDING JUDGMENT. TAX AND ASSESSMENT SEARCHES, ETC.

SPECIAL CHARGES

THE COMPANY RESERVES THE RIGHT TO IMPOSE ADDITIONAL CHARGES FOR EXAMINATION OR PREMIUM IN MATTERS INVOLVING UNUSUAL COMPLEXITY OR RISK.

CANCELLATION CHARGE

THE APPLICABLE EXAMINATION CHARGE PLUS OTHER CHARGES WHICH HAVE BEEN INCURRED.

PREPARATION OF PROPERTY DESCRIPTION	\$50.00
RECORDING SERVICE CHARGE	\$5.00 PER DOCUMENT
CLOSING SERVICE LETTER	\$25.00

ENDORSEMENTS

ENDORSEMENT CHARGES MAY VARY DEPENDING UPON TYPE OF COVERAGE PROVIDED. IN ANY TRANSACTION IN WHICH THE INSURER OR AGENT CONDUCTS THE EXAMINATION OF TITLE AND IS ASKED TO READ A SURVEY AND REMOVE THE SURVEY EXCEPTION, A CHARGE OF \$25.00 WILL BE MADE.

SETTLEMENTS (WITH DISBURSEMENTS)

IN OFFICE - \$300.00 **OUT OF OFFICE - \$325.00**

OUTSIDE REGULAR BUSINESS HOURS ADD \$50.00

ATTENDANCE AT CLOSING (WITHOUT DISBURSEMENTS) \$150.00