

# Explanation of Rates

- Owner's policies are issued for the full value of the property, including encumbrances.
- Various short-term reissue rates are available for residential property depending upon which company issued the previous Owner's Policy and how long ago the prior policy was issued.
- Special rates are available for commercial property and for builders, investors, commercial developers, and non-profit organizations. Other discounts may be available depending upon the transaction and/or property involved.
- The charge for an Extended Coverage ALTA Owner's Policy is 150% of the rate for standard coverage.
- North American's America First Homeowner's Policy is the same as the ALTA Homeowner's Policy of Title Insurance, and is listed for brevity as Homeowner's Policy on the rate chart herein.
- Loan policies are usually issued for the face amount of the loan, unless negative amortization applies or the loan is secured by multiple parcels.
- When a loan policy is issued at the same time as an Owner's Policy, a special simultaneous rate for the loan policy applies. In the event the face amount of the loan is greater than the purchase price, an additional charge for the increased liability will apply.
- The scheduled policy rates shown herein include the cost of a normal title search and issuance of both a commitment and a final policy only.
- Various policy endorsements are available, subject to specific underwriting requirements and additional payment of the applicable filed rate for each endorsement requested.
- When a loan escrow is conducted at the same time as a sale escrow, covering identical property, the escrow fee will be the applicable escrow rate plus an additional \$100 for each concurrent loan. The escrow rate for all other loan transactions is \$175.
- If a transaction is cancelled after the order is received by North American, a reasonable cancellation charge may be made if actual work is performed or services rendered.
- North American reserves the right to make additional charges for additional or unusual work, and inspections.
- Rates are subject to change upon filing with the Arizona Department of Insurance or the Arizona Department of Financial Institutions, as applicable.



AMOUNT TO \$	HOMEOWNER'S POLICY (AKA HPT OR AMERICA FIRST) \$	STANDARD COVERAGE OWNER'S POLICY \$	EXTENDED COVERAGE LOAN POLICY \$	SIMULTANEOUS EXTENDED COVERAGE LOAN POLICY \$	ESCROW SERVICE \$
1,350,000	3,539	3,217	3,860	1,930	1,478
1,355,000	3,547	3,225	3,869	1,935	1,481
1,360,000	3,555	3,232	3,878	1,939	1,485
1,365,000	3,563	3,240	3,887	1,944	1,488
1,370,000	3,572	3,247	3,896	1,948	1,491
1,375,000	3,580	3,255	3,905	1,953	1,494
1,380,000	3,588	3,262	3,914	1,957	1,498
1,385,000	3,596	3,270	3,923	1,962	1,501
1,390,000	3,605	3,277	3,932	1,966	1,504
1,395,000	3,613	3,285	3,941	1,971	1,507
1,400,000	3,621	3,292	3,950	1,975	1,511
1,405,000	3,629	3,300	3,959	1,980	1,514
1,410,000	3,638	3,307	3,968	1,984	1,517
1,415,000	3,646	3,315	3,977	1,989	1,520
1,420,000	3,654	3,322	3,986	1,993	1,524
1,425,000	3,662	3,330	3,995	1,998	1,527
1,430,000	3,671	3,337	4,004	2,002	1,530
1,435,000	3,679	3,345	4,013	2,007	1,533
1,440,000	3,687	3,352	4,022	2,011	1,537
1,445,000	3,695	3,360	4,031	2,016	1,540
1,450,000	3,704	3,367	4,040	2,020	1,543
1,455,000	3,712	3,375	4,049	2,025	1,546
1,460,000	3,720	3,382	4,058	2,029	1,550
1,465,000	3,728	3,390	4,067	2,034	1,553
1,470,000	3,737	3,397	4,076	2,038	1,556
1,475,000	3,745	3,405	4,085	2,043	1,559
1,480,000	3,753	3,412	4,094	2,047	1,563
1,485,000	3,761	3,420	4,103	2,052	1,566
1,490,000	3,770	3,427	4,112	2,056	1,569
1,495,000	3,778	3,435	4,121	2,061	1,572
1,500,000	3,786	3,442	4,130	2,065	1,576
1,505,000	3,794	3,450	4,139	2,070	1,579
1,510,000	3,803	3,457	4,148	2,074	1,582
1,515,000	3,811	3,465	4,157	2,079	1,585
1,520,000	3,819	3,472	4,166	2,083	1,589
1,525,000	3,827	3,480	4,175	2,088	1,592
1,530,000	3,836	3,487	4,184	2,092	1,595
1,535,000	3,844	3,495	4,193	2,097	1,598
1,540,000	3,852	3,502	4,202	2,101	1,602
1,545,000	3,860	3,510	4,211	2,106	1,605
1,550,000	3,869	3,517	4,220	2,110	1,608
1,555,000	3,877	3,525	4,229	2,115	1,611
1,560,000	3,885	3,532	4,238	2,119	1,615
1,565,000	3,893	3,540	4,247	2,124	1,618
1,570,000	3,902	3,547	4,256	2,128	1,621
1,575,000	3,910	3,555	4,265	2,133	1,624
1,580,000	3,918	3,562	4,274	2,137	1,628
1,585,000	3,926	3,570	4,283	2,142	1,631
1,590,000	3,935	3,577	4,292	2,146	1,634
1,595,000	3,943	3,585	4,301	2,151	1,637
1,600,000	3,951	3,592	4,310	2,155	1,641
1,605,000	3,959	3,600	4,319	2,160	1,644
1,610,000	3,968	3,607	4,328	2,164	1,647
1,615,000	3,976	3,615	4,337	2,169	1,650
1,620,000	3,984	3,622	4,346	2,173	1,654
1,625,000	3,992	3,630	4,355	2,178	1,657
1,630,000	4,001	3,637	4,364	2,182	1,660
1,635,000	4,009	3,645	4,373	2,187	1,663
1,640,000	4,017	3,652	4,382	2,191	1,667
1,645,000	4,025	3,660	4,391	2,196	1,670
1,650,000	4,034	3,667	4,400	2,200	1,673
1,655,000	4,042	3,675	4,409	2,205	1,676
1,660,000	4,050	3,682	4,418	2,209	1,680
1,665,000	4,058	3,690	4,427	2,214	1,683
1,670,000	4,067	3,697	4,436	2,218	1,686
1,675,000	4,075	3,705	4,445	2,223	1,689

AMOUNT TO \$	HOMEOWNER'S POLICY (AKA HPT OR AMERICA FIRST) \$	STANDARD COVERAGE OWNER'S POLICY \$	EXTENDED COVERAGE LOAN POLICY \$	SIMULTANEOUS EXTENDED COVERAGE LOAN POLICY \$	ESCROW SERVICE \$
1,680,000	4,083	3,712	4,454	2,227	1,693
1,685,000	4,091	3,720	4,463	2,232	1,696
1,690,000	4,100	3,727	4,472	2,236	1,699
1,695,000	4,108	3,735	4,481	2,241	1,702
1,700,000	4,116	3,742	4,490	2,245	1,706
1,705,000	4,124	3,750	4,499	2,250	1,709
1,710,000	4,133	3,757	4,508	2,254	1,712
1,715,000	4,141	3,765	4,517	2,259	1,715
1,720,000	4,149	3,772	4,526	2,263	1,719
1,725,000	4,157	3,780	4,535	2,268	1,722
1,730,000	4,166	3,787	4,544	2,272	1,725
1,735,000	4,174	3,795	4,553	2,277	1,728
1,740,000	4,182	3,802	4,562	2,281	1,732
1,745,000	4,190	3,810	4,571	2,286	1,735
1,750,000	4,199	3,817	4,580	2,290	1,738
1,755,000	4,207	3,825	4,589	2,295	1,741
1,760,000	4,215	3,832	4,598	2,299	1,745
1,765,000	4,223	3,840	4,607	2,304	1,748
1,770,000	4,232	3,847	4,616	2,308	1,751
1,775,000	4,240	3,855	4,625	2,313	1,754
1,780,000	4,248	3,862	4,634	2,317	1,758
1,785,000	4,256	3,870	4,643	2,322	1,761
1,790,000	4,265	3,877	4,652	2,326	1,764
1,795,000	4,273	3,885	4,661	2,331	1,767
1,800,000	4,281	3,892	4,670	2,335	1,771
1,805,000	4,289	3,900	4,679	2,340	1,774
1,810,000	4,298	3,907	4,688	2,344	1,777
1,815,000	4,306	3,915	4,697	2,349	1,780
1,820,000	4,314	3,922	4,706	2,353	1,784
1,825,000	4,322	3,930	4,715	2,358	1,787
1,830,000	4,331	3,937	4,724	2,362	1,790
1,835,000	4,339	3,945	4,733	2,367	1,793
1,840,000	4,347	3,952	4,742	2,371	1,797
1,845,000	4,355	3,960	4,751	2,376	1,800
1,850,000	4,364	3,967	4,760	2,380	1,803
1,855,000	4,372	3,975	4,769	2,385	1,806
1,860,000	4,380	3,982	4,778	2,389	1,810
1,865,000	4,388	3,990	4,787	2,394	1,813
1,870,000	4,397	3,997	4,796	2,398	1,816
1,875,000	4,405	4,005	4,805	2,403	1,819
1,880,000	4,413	4,012	4,814	2,407	1,823
1,885,000	4,421	4,020	4,823	2,412	1,826
1,890,000	4,430	4,027	4,832	2,416	1,829
1,895,000	4,438	4,035	4,841	2,421	1,832
1,900,000	4,446	4,042	4,850	2,425	1,836
1,905,000	4,454	4,050	4,859	2,430	1,839
1,910,000	4,463	4,057	4,868	2,434	1,842
1,915,000	4,471	4,065	4,877	2,439	1,845
1,920,000	4,479	4,072	4,886	2,443	1,849
1,925,000	4,487	4,080	4,895	2,448	1,852
1,930,000	4,496	4,087	4,904	2,452	1,855
1,935,000	4,504	4,095	4,913	2,457	1,858
1,940,000	4,512	4,102	4,922	2,461	1,862
1,945,000	4,520	4,110	4,931	2,466	1,865
1,950,000	4,529	4,117	4,940	2,470	1,868
1,955,000	4,537	4,125	4,949	2,475	1,871
1,960,000	4,545	4,132	4,958	2,479	1,875
1,965,000	4,553	4,140	4,967	2,484	1,878
1,970,000	4,562	4,147	4,976	2,488	1,881
1,975,000	4,570	4,155	4,985	2,493	1,884
1,980,000	4,578	4,162	4,994	2,497	1,888
1,985,000	4,586	4,170	5,003	2,502	1,891
1,990,000	4,595	4,177	5,012	2,506	1,894
1,995,000	4,603	4,185	5,021	2,511	1,897
2,000,000	4,611	4,192	5,030	2,515	1,901

For liabilities in excess of \$2,000,000 please contact your escrow officer.

# Rate Schedule



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Corporate Office & Title Department



Agent for:

**North American Title Insurance Company**

Title Rates Effective: January 15, 2007

Escrow Rates Effective: June 20, 2007

AMOUNT TO \$	HOMEOWNER'S POLICY (AKA HPT OR AMERICA FIRST) \$	STANDARD COVERAGE OWNER'S POLICY \$	EXTENDED COVERAGE LOAN POLICY \$	SIMULTANEOUS EXTENDED COVERAGE LOAN POLICY \$	ESCROW SERVICE \$
30,000	352	320	384	192	290
35,000	377	343	412	206	290
40,000	413	375	450	225	290
45,000	448	407	488	244	290
50,000	482	438	526	263	300
55,000	505	459	551	275	305
60,000	529	481	577	289	310
65,000	552	502	602	301	315
70,000	575	523	628	314	320
75,000	598	544	653	326	325
80,000	623	566	679	340	330
85,000	646	587	704	352	335
90,000	669	608	730	365	340
95,000	692	629	755	377	345
100,000	715	650	780	390	350
105,000	733	666	799	400	355
110,000	750	682	818	409	360
115,000	768	698	838	419	365
120,000	785	714	857	428	370
125,000	803	730	876	438	375
130,000	815	741	889	445	380
135,000	826	751	901	451	385
140,000	838	762	914	457	390
145,000	850	773	928	464	395
150,000	861	783	940	470	400
155,000	888	807	968	484	405
160,000	905	823	988	494	410
165,000	922	838	1,006	503	415
170,000	941	855	1,026	513	420
175,000	958	871	1,045	523	425
180,000	976	887	1,064	532	430
185,000	993	903	1,084	542	435
190,000	1,011	919	1,103	551	440
195,000	1,029	935	1,122	561	445
200,000	1,047	952	1,142	571	450
205,000	1,058	962	1,154	577	455
210,000	1,069	972	1,166	583	460
215,000	1,082	984	1,181	590	465
220,000	1,093	994	1,193	596	470
225,000	1,106	1,005	1,206	603	475
230,000	1,118	1,016	1,219	610	480
235,000	1,129	1,026	1,231	616	485
240,000	1,141	1,037	1,244	622	490
245,000	1,153	1,048	1,258	629	495
250,000	1,165	1,059	1,271	635	500
255,000	1,179	1,072	1,286	643	505
260,000	1,195	1,086	1,303	652	510
265,000	1,209	1,099	1,319	659	515
270,000	1,223	1,112	1,334	667	520
275,000	1,239	1,126	1,351	676	525
280,000	1,253	1,139	1,367	683	530
285,000	1,268	1,153	1,384	692	535
290,000	1,283	1,166	1,399	700	540
295,000	1,297	1,179	1,415	707	545
300,000	1,312	1,193	1,432	716	550
305,000	1,323	1,203	1,444	722	555
310,000	1,334	1,213	1,456	728	560
315,000	1,348	1,225	1,470	735	565
320,000	1,359	1,235	1,482	741	570
325,000	1,371	1,246	1,495	748	575
330,000	1,383	1,257	1,508	754	580
335,000	1,394	1,267	1,520	760	585
340,000	1,406	1,278	1,534	767	590
345,000	1,418	1,289	1,547	773	595
350,000	1,430	1,300	1,560	780	600
355,000	1,441	1,310	1,572	786	605

AMOUNT TO \$	HOMEOWNER'S POLICY (AKA HPT OR AMERICA FIRST) \$	STANDARD COVERAGE OWNER'S POLICY \$	EXTENDED COVERAGE LOAN POLICY \$	SIMULTANEOUS EXTENDED COVERAGE LOAN POLICY \$	ESCROW SERVICE \$
360,000	1,453	1,321	1,585	793	610
365,000	1,465	1,332	1,598	799	615
370,000	1,476	1,342	1,610	805	620
375,000	1,491	1,355	1,626	813	625
380,000	1,500	1,364	1,637	818	630
385,000	1,511	1,374	1,649	824	635
390,000	1,524	1,385	1,662	831	640
395,000	1,536	1,396	1,675	838	645
400,000	1,548	1,407	1,688	844	650
405,000	1,559	1,417	1,700	850	655
410,000	1,571	1,428	1,714	857	660
415,000	1,583	1,439	1,727	863	665
420,000	1,594	1,449	1,739	869	670
425,000	1,607	1,461	1,753	877	675
430,000	1,618	1,471	1,765	883	680
435,000	1,629	1,481	1,777	889	685
440,000	1,642	1,493	1,792	896	690
445,000	1,653	1,503	1,804	902	695
450,000	1,665	1,514	1,817	908	700
455,000	1,676	1,524	1,829	914	705
460,000	1,689	1,535	1,842	921	710
465,000	1,701	1,546	1,855	928	715
470,000	1,712	1,556	1,867	934	720
475,000	1,725	1,568	1,882	941	725
480,000	1,736	1,578	1,894	947	730
485,000	1,747	1,588	1,906	953	735
490,000	1,760	1,600	1,920	960	740
495,000	1,771	1,610	1,932	966	745
500,000	1,783	1,621	1,945	973	750
505,000	1,795	1,632	1,958	979	755
510,000	1,806	1,642	1,970	985	760
515,000	1,818	1,653	1,984	992	765
520,000	1,830	1,664	1,997	998	770
525,000	1,843	1,675	2,010	1,005	775
530,000	1,854	1,685	2,022	1,011	780
535,000	1,865	1,695	2,034	1,017	785
540,000	1,878	1,707	2,048	1,024	790
545,000	1,889	1,717	2,060	1,030	795
550,000	1,901	1,728	2,074	1,037	800
555,000	1,913	1,739	2,087	1,043	805
560,000	1,924	1,749	2,099	1,049	810
565,000	1,936	1,760	2,112	1,056	815
570,000	1,948	1,771	2,125	1,063	820
575,000	1,960	1,782	2,138	1,069	825
580,000	1,971	1,792	2,150	1,075	830
585,000	1,983	1,803	2,164	1,082	835
590,000	1,995	1,814	2,177	1,088	840
595,000	2,006	1,824	2,189	1,094	845
600,000	2,020	1,836	2,203	1,102	850
605,000	2,031	1,846	2,215	1,108	855
610,000	2,042	1,856	2,227	1,114	860
615,000	2,054	1,867	2,240	1,120	865
620,000	2,066	1,878	2,254	1,127	870
625,000	2,078	1,889	2,267	1,133	875
630,000	2,089	1,899	2,279	1,139	880
635,000	2,101	1,910	2,292	1,146	885
640,000	2,113	1,921	2,305	1,153	890
645,000	2,124	1,931	2,317	1,159	895
650,000	2,137	1,943	2,332	1,166	900
655,000	2,148	1,953	2,344	1,172	905
660,000	2,159	1,963	2,356	1,178	910
665,000	2,173	1,975	2,370	1,185	915
670,000	2,184	1,985	2,382	1,191	920
675,000	2,196	1,996	2,395	1,198	925
680,000	2,208	2,007	2,408	1,204	930
685,000	2,219	2,017	2,420	1,210	935

AMOUNT TO \$	HOMEOWNER'S POLICY (AKA HPT OR AMERICA FIRST) \$	STANDARD COVERAGE OWNER'S POLICY \$	EXTENDED COVERAGE LOAN POLICY \$	SIMULTANEOUS EXTENDED COVERAGE LOAN POLICY \$	ESCROW SERVICE \$
690,000	2,231	2,028	2,434	1,217	940
695,000	2,242	2,038	2,446	1,223	945
700,000	2,255	2,050	2,460	1,230	950
705,000	2,266	2,060	2,472	1,236	955
710,000	2,277	2,070	2,484	1,242	960
715,000	2,290	2,082	2,498	1,249	965
720,000	2,301	2,092	2,510	1,255	970
725,000	2,313	2,103	2,524	1,262	975
730,000	2,325	2,114	2,537	1,268	980
735,000	2,336	2,124	2,549	1,274	985
740,000	2,349	2,135	2,562	1,281	990
745,000	2,361	2,146	2,575	1,288	995
750,000	2,373	2,157	2,588	1,294	1,000
755,000	2,384	2,167	2,600	1,300	1,005
760,000	2,395	2,177	2,612	1,306	1,010
765,000	2,408	2,189	2,627	1,313	1,015
770,000	2,419	2,199	2,639	1,319	1,020
775,000	2,431	2,210	2,652	1,326	1,025
780,000	2,443	2,221	2,665	1,333	1,030
785,000	2,454	2,231	2,677	1,339	1,035
790,000	2,466	2,242	2,690	1,345	1,040
795,000	2,478	2,253	2,704	1,352	1,045
800,000	2,490	2,264	2,717	1,358	1,050
805,000	2,501	2,274	2,729	1,364	1,055
810,000	2,514	2,285	2,742	1,371	1,060
815,000	2,526	2,296	2,755	1,378	1,065
820,000	2,537	2,306	2,767	1,384	1,070
825,000	2,550	2,318	2,782	1,391	1,075
830,000	2,561	2,328	2,794	1,397	1,080
835,000	2,572	2,338	2,806	1,403	1,085
840,000	2,584	2,349	2,819	1,409	1,090
845,000	2,596	2,360	2,832	1,416	1,095
850,000	2,608	2,371	2,845	1,423	1,100
855,000	2,619	2,381	2,857	1,429	1,105
860,000	2,631	2,392	2,870	1,435	1,110
865,000	2,643	2,403	2,884	1,442	1,115
870,000	2,654	2,413	2,896	1,448	1,120
875,000	2,666	2,425	2,910	1,455	1,125
880,000	2,679	2,435	2,922	1,461	1,130
885,000	2,690	2,445	2,934	1,467	1,135
890,000	2,703	2,457	2,948	1,474	1,140
895,000	2,714	2,467	2,960	1,480	1,145
900,000	2,726	2,478	2,974	1,487	1,150
905,000	2,738	2,489	2,987	1,493	1,155
910,000	2,749	2,499	2,999	1,499	1,160
915,000	2,761	2,510	3,012	1,506	1,165
920,000	2,772	2,520	3,024	1,512	1,170
925,000	2,785	2,532	3,038	1,519	1,175
930,000	2,796	2,542	3,050	1,525	1,180
935,000	2,807	2,552	3,062	1,531	1,185
940,000	2,820	2,564	3,077	1,538	1,190
945,000	2,831	2,574	3,089	1,544	1,195
950,000	2,844	2,585	3,102	1,551	1,200
955,000	2,856	2,596	3,115	1,558	1,205
960,000	2,867	2,606	3,127	1,564	1,210
965,000	2,879	2,617	3,140	1,570	1,215
970,000	2,891	2,628			