



**STATE OF MAINE
SCHEDULE OF RATES FOR TITLE INSURANCE**

Original Charge for Owner's or Leasehold Policies:

Amount of Liability	Per Thousand
Up to \$750,000	\$3.00
Over \$750,000	negotiable
Minimum charge	\$100

ALTA Homeowner's Policy of Title Insurance:

Amount of Liability	Per Thousand
Up to \$750,000	\$3.30
Over \$750,000	negotiable
Minimum charge	\$110

Original Charge for Loan Policies:

Amount of Liability	Per Thousand
Up to \$750,000	\$1.75
Over \$750,000	negotiable
Minimum charge	\$100

ALTA Expanded Coverage Residential Loan Policy:

Amount of Liability	Per Thousand
Up to \$750,000	\$1.925
Over \$750,000	Negotiable
Minimum charge	\$110

Refinance Charge for Loan Policies:

When a refinance loan is made to the same borrower on the same land, the following charge shall be made for issuing a policy in connection with the original loan:

As of Original Loan	Charges
5 years or less	80% of original charge
Over 5 years	100 of original charge

When the new loan amount exceeds the amount of the original loan, the amount in excess of the original loan shall be calculated at the full rate.

ENDORSEMENTS

<u>ALTA Series</u>	<u>Description</u>	<u>Charge</u>
ALTA 1	Street Assessments	\$.50 per thousand
ALTA 2	Truth-in-Lending	\$.50 per thousand
ALTA 3	Zoning	\$.75 per thousand
ALTA 3.1	Zoning-Completed Structure	\$.75 per thousand
ALTA 4.1	Condominium	\$25
ALTA 5.1	Planned Unit Development	\$25
ALTA 6	Variable Rate Mortgage	\$25
ALTA 6.2	Variable Rate Mortgage – Negative Amortization	\$25
ALTA 7	Manufactured Housing Unit	\$25
ALTA 7.1	Manufactured Housing Unit-Conversion; Loan	\$25
ALTA 7.2	Manufactured Housing Unit-Conversion; Owner	\$25
ALTA 8.1	Environmental Protection Lien	\$25
ALTA 8.2	Commercial Environmental Protection Lien	\$50
ALTA9-06	Restrictions, Encroachments, Minerals	\$25
ALTA 9.1	Restrictions, Encroachments, Minerals-Unimproved Land	\$25
ALTA 9.2	Restrictions, Encroachments, Minerals-Improved Land	\$25
ALTA 9.3	Restrictions, Encroachments, Minerals	\$25
ALTA 9.4	Restrictions, Encroachments, Minerals-Unimproved Land	\$25
ALTA 9.5	Restrictions, Encroachments, Minerals-Improved Land	\$25
ALTA 10	Assignment	\$50 within 2 years of policy
ALTA 10.1	Assignment & Date Down	\$50 within 2 years of policy
ALTA 11	Mortgage Modification	\$65
ALTA 12	Aggregation	No charge
ALTA 13	Leasehold-Owner's	No charge
ALTA 13.1	Leasehold-Loan	No charge
ALTA 14	Future Advance-Priority (with and without MML)	\$50
ALTA 14.1	Future Advance-Knowledge (with and without MML)	\$50
ALTA 14.2	Future Advance-Letter of Credit (with and without MML)	\$50
ALTA 14.3	Future Advance-Reverse Mortgage (with and without MML)	\$50
ALTA 15	Nonimputation-Full Equity Transfer	5% of original charge for the owner policy
ALTA 15.1	Nonimputation-Additional Insured	5% of original charge for the owner policy
ALTA 15.2	Nonimputation-Partial Equity Transfer	5% of original charge for the owner policy
ALTA 16	Mezzanine Financing	5% of original charge for the owner policy
ALTA 17	Access and Entry	No charge
ALTA 17.1	Indirect Access and Entry	No charge
ALTA 17.2	Utility Access	\$100
ALTA 18	Single Tax Parcel	No charge
ALTA 18.1	Multiple Tax Parcel	No charge
ALTA 19	Contiguity-Multiple Parcels	\$25
ALTA 19.1	Contiguity-Single Parcel	\$25
ALTA 20	First Loss-Multiple Parcel Transactions	\$25 residential; \$100 commercial
ALTA 22	Location	\$25
ALTA 22.1	Location & Map	\$25
ALTA 23	Co-Insurance	No additional charge when attached to policy
ALTA 24	Doing Business	\$50
ALTA 25	Same as Survey	\$50
ALTA 25.1	Same as Portion of Survey	\$50
ALTA 26	Subdivision	\$50
ALTA 27	Usury	\$100
ALTA 28	Easement-Damage or Enforced Removal	\$50
Others	Simultaneous Issue	\$50
	Secondary Mortgage Market	\$25
	Survey Affidavit	\$50

Note: The issuance of the endorsement(s) by the issuing agent is governed by the underwriting guidelines for said endorsement(s) set forth in Stewart's online underwriting tool, Virtual Underwriter (www.vuwriter.com).

For inquiries regarding endorsements that do not appear on this list please contact our Maine office at 866-899-7987.