

RATES & CHARGES

for Title Insurance
in New Jersey

effective 01/07/02



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BASIC RATE is used in all cases not covered by Reissue Rate, Refinance Rate or Modification Rate.

REISSUE RATE is used if the same property is covered by an owner's Title Policy issued within 10 years insuring the last deed of conveyance.

REFINANCE RATE (Recast or Substitution Loans) is used for a refinance, recast or substitution loan by the same borrower on the same property.

MODIFICATION RATE is used to insure mortgage or leasehold modification or extension agreements where the property is identical to or included within the property previously insured. (Does not apply to construction loans).

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 Banking and Insurance. Reference should be made to this comprehensive Manual for the complete rating system.

These rates are applicable to the title insurance premium only. Other searches, endorsements and settlement fees will be separately charged as shown herein.

AMT. OF INSURANCE	BASIC	REISSUE	REFINANCE	MODIFICATION
1,000 - 38,000	200.00	200.00	200.00	200.00
39,000	204.75	200.00	200.00	200.00
40,000	210.00	200.00	200.00	200.00
41,000	215.25	200.00	200.00	200.00
42,000	220.50	200.00	200.00	200.00
43,000	225.75	200.00	200.00	200.00
44,000	231.00	200.00	200.00	200.00
45,000	236.25	200.00	200.00	200.00
46,000	241.50	200.00	200.00	200.00
47,000	246.75	200.00	200.00	200.00
48,000	252.00	204.00	200.00	200.00
49,000	257.25	208.00	200.00	200.00
50,000	262.50	212.00	200.00	200.00
51,000	267.75	216.75	200.00	200.00
52,000	273.00	221.00	200.00	200.00
53,000	278.25	225.25	200.00	200.00
54,000	283.50	229.50	200.00	200.00
55,000	288.75	233.75	200.00	200.00
56,000	294.00	238.00	200.00	200.00
57,000	299.25	242.25	200.00	200.00
58,000	304.50	248.50	200.00	200.00
59,000	309.75	250.75	200.00	200.00
60,000	315.00	255.00	200.00	200.00
61,000	320.25	259.25	200.00	200.00
62,000	325.50	263.50	200.00	200.00
63,000	330.75	267.75	200.00	200.00
64,000	336.00	272.00	200.00	200.00
65,000	341.25	276.25	200.00	200.00
66,000	346.50	280.50	200.00	200.00
67,000	351.75	284.75	200.00	200.00
68,000	357.00	289.00	200.00	200.00
69,000	362.25	293.25	200.00	200.00
70,000	367.50	297.50	200.00	200.00
71,000	372.75	301.75	200.00	200.00
72,000	378.00	306.00	200.00	200.00
73,000	383.25	310.25	200.00	200.00
74,000	388.50	314.50	200.00	200.00
75,000	393.75	318.75	200.00	200.00
76,000	399.00	323.00	200.00	200.00
77,000	404.25	327.25	200.00	200.00
78,000	409.50	331.50	200.00	200.00
79,000	414.75	335.75	200.00	200.00
80,000	420.00	340.00	200.00	200.00
81,000	425.25	344.25	202.50	200.00
82,000	430.50	348.50	205.00	200.00
83,000	435.75	352.75	207.50	200.00
84,000	441.00	357.00	210.00	200.00
85,000	446.25	361.25	212.50	200.00
86,000	451.50	365.50	215.00	200.00
87,000	456.75	369.75	217.50	200.00
88,000	462.00	374.00	220.00	200.00
89,000	467.25	378.25	222.50	200.00
90,000	472.50	382.50	225.00	200.00
91,000	477.75	386.75	227.50	200.00
92,000	483.00	391.00	230.00	200.00
93,000	488.25	395.25	232.50	200.00
94,000	493.50	399.50	235.00	200.00
95,000	498.75	403.75	237.50	200.00
96,000	504.00	408.00	240.00	200.00
97,000	509.25	412.25	242.50	200.00
98,000	514.50	416.50	245.00	200.00
99,000	519.75	420.75	247.50	200.00
100,000	525.00	425.00	250.00	200.00
101,000	529.00	428.25	252.25	200.00
102,000	533.00	431.50	254.50	200.00
103,000	537.00	434.75	256.75	200.00
104,000	541.00	438.00	259.00	200.00
105,000	545.00	441.25	261.25	200.00
106,000	549.00	444.50	263.50	200.00

AMT. OF INSURANCE	BASIC	REISSUE	REFINANCE	MODIFICATION
107,000	553.00	447.75	265.75	200.00
108,000	557.00	451.00	268.00	200.00
109,000	561.00	454.25	270.25	200.00
110,000	565.00	457.50	272.50	200.00
111,000	569.00	460.75	274.75	200.00
112,000	573.00	464.00	277.00	200.00
113,000	577.00	467.25	279.25	200.00
114,000	581.00	470.50	281.50	200.00
115,000	585.00	473.75	283.75	200.00
118,000	589.00	477.00	286.00	200.00
117,000	593.00	480.25	288.25	200.50
118,000	597.00	483.50	290.50	202.00
119,000	601.00	486.75	292.75	203.50
120,000	605.00	490.00	295.00	205.00
121,000	609.00	493.25	297.25	206.50
122,000	613.00	496.50	299.50	208.00
123,000	617.00	499.75	301.75	209.50
124,000	621.00	503.00	304.00	211.00
125,000	625.00	506.25	306.25	212.50
126,000	629.00	509.50	306.50	214.00
127,000	633.00	512.75	310.75	215.50
128,000	637.00	516.00	313.00	217.00
129,000	641.00	519.25	315.25	218.50
130,000	645.00	522.50	317.50	220.00
131,000	649.00	525.75	319.75	221.50
132,000	653.00	529.00	322.00	223.00
133,000	657.00	532.25	324.25	224.50
134,000	661.00	535.50	326.50	226.00
135,000	665.00	538.75	328.75	227.50
136,000	669.00	542.00	331.00	229.00
137,000	673.00	545.25	333.25	230.50
138,000	677.00	548.50	335.50	232.00
139,000	681.00	551.75	337.75	233.50
140,000	685.00	555.00	340.00	235.00
141,000	689.00	558.25	342.25	236.50
142,000	693.00	561.50	344.50	238.00
143,000	697.00	564.75	346.75	239.50
144,000	701.00	568.00	349.00	241.00
145,000	705.00	571.25	351.25	242.50
146,000	709.00	574.50	353.50	244.00
147,000	713.00	577.75	355.75	245.50
148,000	717.00	581.00	358.00	247.00
149,000	721.00	584.25	360.25	248.50
150,000	725.00	587.50	362.50	250.00
151,000	729.00	590.75	364.75	251.50
152,000	733.00	594.00	367.00	253.00
153,000	737.00	597.25	369.25	254.50
154,000	741.00	600.50	371.50	256.00
155,000	745.00	603.75	373.75	257.50
156,000	749.00	607.00	376.00	259.00
157,000	753.00	610.25	378.25	260.50
158,000	757.00	613.50	380.50	262.00
159,000	761.00	616.75	382.75	263.50
160,000	765.00	620.00	385.00	265.00
161,000	769.00	623.25	387.25	266.50
162,000	773.00	626.50	389.50	268.00
163,000	777.00	629.75	391.75	269.50
164,000	781.00	633.00	394.00	271.00
165,000	785.00	636.25	396.25	272.50
166,000	789.00	639.50	398.50	274.00
167,000	793.00	642.75	400.75	275.50
168,000	797.00	646.00	403.00	277.00
169,000	801.00	649.25	405.25	278.50
170,000	805.00	652.50	407.50	280.00
171,000	809.00	655.75	409.75	281.50
172,000	813.00	659.00	412.00	283.00
173,000	817.00	662.25	414.25	284.50
174,000	821.00	665.50	416.50	286.00
175,000	825.00	666.75	416.75	287.50
176,000	829.00	672.00	421.00	289.00
177,000	833.00	675.25	423.25	290.50
178,000	837.00	678.50	425.50	292.00

AMT. OF INSURANCE	BASIC	REISSUE	REFINANCE	MODIFICATION
179,000	841.00	681.75	427.75	293.50
180,000	845.00	685.00	430.00	295.00
181,000	849.00	688.25	432.25	296.50
182,000	853.00	691.50	434.50	298.00
183,000	857.00	694.75	436.75	299.50
184,000	861.00	698.00	439.00	301.00
185,000	865.00	701.25	441.25	302.50
186,000	869.00	704.50	443.50	304.00
187,000	873.00	707.75	445.75	305.50
188,000	877.00	711.00	448.00	307.00
189,000	881.00	714.25	450.25	308.50
190,000	885.00	717.50	452.50	310.00
191,000	889.00	720.75	454.75	311.50
192,000	893.00	724.00	457.00	313.00
193,000	897.00	727.25	459.25	314.50
194,000	901.00	730.50	461.50	316.00
195,000	905.00	733.75	463.75	317.50
196,000	909.00	737.00	466.00	319.00
197,000	913.00	740.25	468.25	320.50
198,000	917.00	743.50	470.50	322.00
199,000	921.00	746.75	472.75	323.50
200,000	925.00	750.00	475.00	325.00
201,000	929.00	753.25	477.25	326.50
202,000	933.00	756.50	479.50	328.00
203,000	937.00	759.75	481.75	329.50
204,000	941.00	763.00	484.00	331.00
205,000	945.00	766.25	486.25	332.50
206,000	949.00	769.50	488.50	334.00
207,000	953.00	772.75	490.75	335.50
208,000	957.00	776.00	493.00	337.00
209,000	961.00	779.25	495.25	338.50
210,000	965.00	782.50	497.50	340.00
211,000	969.00	785.75	499.75	341.50
212,000	973.00	789.00	502.00	343.00
213,000	977.00	792.25	504.25	344.50
214,000	981.00	795.50	506.50	346.00
215,000	985.00	798.75	508.75	347.50
216,000	989.00	802.00	511.00	349.00
217,000	993.00	805.25	513.25	350.50
218,000	997.00	808.50	515.50	352.00
219,000	1,001.00	811.75	517.75	353.50
220,000	1,005.00	815.00	520.00	355.00
221,000	1,009.00	818.25	522.25	356.50
222,000	1,013.00	821.50	524.50	358.00
223,000	1,017.00	824.75	526.75	359.50
224,000	1,021.00	828.00	529.00	361.00
225,000	1,025.00	831.25	531.25	362.50
226,000	1,029.00	834.50	533.50	364.00
227,000	1,033.00	837.75	535.75	365.50
228,000	1,037.00	841.00	538.00	367.00
229,000	1,041.00	844.25	540.25	368.50
230,000	1,045.00	847.50	542.50	370.00
231,000	1,049.00	850.75	544.75	371.50
232,000	1,053.00	854.00	547.00	373.00
233,000	1,057.00	857.25	549.25	374.50
234,000	1,061.00	860.50	551.50	376.00
235,000	1,0			

AMT. OF INSURANCE	BASIC	REISSUE	REFINANCE	MODIFICATION
251,000	1,129.00	915.75	589.75	401.50
252,000	1,133.00	919.00	592.00	403.00
253,000	1,137.00	922.25	594.25	404.50
254,000	1,141.00	925.50	596.50	406.00
255,000	1,145.00	928.75	598.75	407.50
256,000	1,149.00	932.00	601.00	409.00
257,000	1,153.00	935.25	603.25	410.50
258,000	1,157.00	938.50	605.50	412.00
259,000	1,161.00	941.75	607.75	413.50
260,000	1,165.00	945.00	610.00	415.00
261,000	1,169.00	948.25	612.25	416.50
262,000	1,173.00	951.50	614.50	418.00
263,000	1,177.00	954.75	616.75	419.50
264,000	1,181.00	958.00	619.00	421.00
265,000	1,185.00	961.25	621.25	422.50
266,000	1,189.00	964.50	623.50	424.00
267,000	1,193.00	967.75	625.75	425.50
268,000	1,197.00	971.00	628.00	427.00
269,000	1,201.00	974.25	630.25	428.50
270,000	1,205.00	977.50	632.50	430.00
271,000	1,209.00	980.75	634.75	431.50
272,000	1,213.00	984.00	637.00	433.00
273,000	1,217.00	987.25	639.25	434.50
274,000	1,221.00	990.50	641.50	436.00
275,000	1,225.00	993.75	643.75	437.50
276,000	1,229.00	997.00	646.00	439.00
277,000	1,233.00	1,000.25	648.25	440.50
278,000	1,237.00	1,003.50	650.50	442.00
279,000	1,241.00	1,006.75	652.75	443.50
280,000	1,245.00	1,010.00	655.00	445.00
281,000	1,249.00	1,013.25	657.25	446.50
282,000	1,253.00	1,016.50	659.50	448.00
283,000	1,257.00	1,019.75	661.75	449.50
284,000	1,261.00	1,023.00	664.00	451.00
285,000	1,265.00	1,026.25	666.25	452.50
286,000	1,269.00	1,029.50	668.50	454.00
287,000	1,273.00	1,032.75	670.75	455.50
288,000	1,277.00	1,036.00	673.00	457.00
289,000	1,281.00	1,039.25	675.25	458.50
290,000	1,285.00	1,042.50	677.50	460.00
291,000	1,289.00	1,045.75	679.75	461.50
292,000	1,293.00	1,049.00	682.00	463.00
293,000	1,297.00	1,052.25	684.25	464.50
294,000	1,301.00	1,055.50	686.50	466.00
295,000	1,305.00	1,058.75	688.75	467.50
296,000	1,309.00	1,062.00	691.00	469.00
297,000	1,313.00	1,065.25	693.25	470.50
298,000	1,317.00	1,068.50	695.50	472.00
299,000	1,321.00	1,071.75	697.75	473.50
300,000	1,325.00	1,075.00	700.00	475.00
301,000	1,329.00	1,078.25	702.25	476.50
302,000	1,333.00	1,081.50	704.50	478.00
303,000	1,337.00	1,084.75	706.75	479.50
304,000	1,341.00	1,088.00	709.00	481.00
305,000	1,345.00	1,091.25	711.25	482.50
306,000	1,349.00	1,094.50	713.50	484.00
307,000	1,353.00	1,097.75	715.75	485.50
308,000	1,357.00	1,101.00	718.00	487.00
309,000	1,361.00	1,104.25	720.25	488.50
310,000	1,365.00	1,107.50	722.50	490.00
311,000	1,369.00	1,110.75	724.75	491.50
312,000	1,373.00	1,114.00	727.00	493.00
313,000	1,377.00	1,117.25	729.25	494.50
314,000	1,381.00	1,120.50	731.50	496.00
315,000	1,385.00	1,123.75	733.75	497.50
316,000	1,389.00	1,127.00	736.00	499.00
317,000	1,393.00	1,130.25	738.25	500.50
318,000	1,397.00	1,133.50	740.50	502.00
319,000	1,401.00	1,136.75	742.75	503.50
320,000	1,405.00	1,140.00	745.00	505.00
321,000	1,409.00	1,143.25	747.25	506.50
322,000	1,413.00	1,146.50	749.50	508.00

AMT. OF INSURANCE	BASIC	REISSUE	REFINANCE	MODIFICATION
323,000	1,417.00	1,149.75	751.75	509.50
324,000	1,421.00	1,153.00	754.00	511.00
325,000	1,425.00	1,156.25	756.25	512.50
326,000	1,429.00	1,159.50	758.50	514.00
327,000	1,433.00	1,162.75	760.75	515.50
328,000	1,437.00	1,166.00	763.00	517.00
329,000	1,441.00	1,169.25	765.25	518.50
330,000	1,445.00	1,172.50	767.50	520.00
331,000	1,449.00	1,175.75	769.75	521.50
332,000	1,453.00	1,179.00	772.00	523.00
333,000	1,457.00	1,182.25	774.25	524.50
334,000	1,461.00	1,185.50	776.50	526.00
335,000	1,465.00	1,188.75	778.75	527.50
336,000	1,469.00	1,192.00	781.00	529.00
337,000	1,473.00	1,195.25	783.25	530.50
338,000	1,477.00	1,198.50	785.50	532.00
339,000	1,481.00	1,201.75	787.75	533.50
340,000	1,485.00	1,205.00	790.00	535.00
341,000	1,489.00	1,208.25	792.25	536.50
342,000	1,493.00	1,211.50	794.50	538.00
343,000	1,497.00	1,214.75	796.75	539.50
344,000	1,501.00	1,218.00	799.00	541.00
345,000	1,505.00	1,221.25	801.25	542.50
346,000	1,509.00	1,224.50	803.50	544.00
347,000	1,513.00	1,227.75	805.75	545.50
348,000	1,517.00	1,231.00	808.00	547.00
349,000	1,521.00	1,234.25	810.25	548.50
350,000	1,525.00	1,237.50	812.50	550.00
351,000	1,529.00	1,240.75	814.75	551.50
352,000	1,533.00	1,244.00	817.00	553.00
353,000	1,537.00	1,247.25	819.25	554.50
354,000	1,541.00	1,250.50	821.50	556.00
355,000	1,545.00	1,253.75	823.75	557.50
356,000	1,549.00	1,257.00	826.00	559.00
357,000	1,553.00	1,260.25	828.25	560.50
358,000	1,557.00	1,263.50	830.50	562.00
359,000	1,561.00	1,266.75	832.75	563.50
360,000	1,565.00	1,270.00	835.00	565.00
361,000	1,569.00	1,273.25	837.25	566.50
362,000	1,573.00	1,276.50	839.50	568.00
363,000	1,577.00	1,279.75	841.75	569.50
364,000	1,581.00	1,283.00	844.00	571.00
365,000	1,585.00	1,286.25	846.25	572.50
366,000	1,589.00	1,289.50	848.50	574.00
367,000	1,593.00	1,292.75	850.75	575.50
368,000	1,597.00	1,296.00	853.00	577.00
369,000	1,601.00	1,299.25	855.25	578.50
370,000	1,605.00	1,302.50	857.50	580.00
371,000	1,609.00	1,305.75	859.75	581.50
372,000	1,613.00	1,309.00	862.00	583.00
373,000	1,617.00	1,312.25	864.25	584.50
374,000	1,621.00	1,315.50	866.50	586.00
375,000	1,625.00	1,318.75	868.75	587.50
376,000	1,629.00	1,322.00	871.00	589.00
377,000	1,633.00	1,325.25	873.25	590.50
378,000	1,637.00	1,328.50	875.50	592.00
379,000	1,641.00	1,331.75	877.75	593.50
380,000	1,645.00	1,335.00	880.00	595.00
381,000	1,649.00	1,338.25	882.25	596.50
382,000	1,653.00	1,341.50	884.50	598.00
383,000	1,657.00	1,344.75	886.75	599.50
384,000	1,661.00	1,348.00	889.00	601.00
385,000	1,665.00	1,351.25	891.25	602.50
386,000	1,669.00	1,354.50	893.50	604.00
387,000	1,673.00	1,357.75	895.75	605.50
388,000	1,677.00	1,361.00	898.00	607.00
389,000	1,681.00	1,364.25	900.25	608.50
390,000	1,685.00	1,367.50	902.50	610.00
391,000	1,689.00	1,370.75	904.75	611.50
392,000	1,693.00	1,374.00	907.00	613.00
393,000	1,697.00	1,377.25	909.25	614.50
394,000	1,701.00	1,380.50	911.50	616.00

AMT. OF INSURANCE	BASIC	REISSUE	REFINANCE	MODIFICATION
395,000	1,705.00	1,383.75	913.75	617.50
396,000	1,709.00	1,387.00	916.00	619.00
397,000	1,713.00	1,390.25	918.25	620.50
398,000	1,717.00	1,393.50	920.50	622.00
399,000	1,721.00	1,396.75	922.75	623.50
400,000	1,725.00	1,400.00	925.00	625.00
401,000	1,729.00	1,403.25	927.25	626.50
402,000	1,733.00	1,406.50	929.50	628.00
403,000	1,737.00	1,409.75	931.75	629.50
404,000	1,741.00	1,413.00	934.00	631.00
405,000	1,745.00	1,416.25	936.25	632.50
406,000	1,749.00	1,419.50	938.50	634.00
407,000	1,753.00	1,422.75	940.75	635.50
408,000	1,757.00	1,426.00	943.00	637.00
409,000	1,761.00	1,429.25	945.25	638.50
410,000	1,765.00	1,432.50	947.50	640.00
411,000	1,769.00	1,435.75	949.75	641.50
412,000	1,773.00	1,439.00	952.00	643.00
413,000	1,777.00	1,442.25	954.25	644.50
414,000	1,781.00	1,445.50	956.50	646.00
415,000	1,785.00	1,448.75	958.75	647.50
416,000	1,789.00	1,452.00	961.00	649.00
417,000	1,793.00	1,455.25	963.25	650.50
418,000	1,797.00	1,458.50	965.50	652.00
419,000	1,801.00	1,461.75	967.75	653.50
420,000	1,805.00	1,465.00	970.00	655.00
421,000	1,809.00	1,468.25	972.25	656.50
422,000	1,813.00	1,471.50	974.50	658.00
423,000	1,817.00	1,474.75	976.75	659.50
424,000	1,821.00	1,478.00	979.00	661.00
425,000	1,825.00	1,481.25	981.25	662.50
426,000	1,829.00	1,484.50	983.50	664.00
427,000	1,833.00	1,487.75	985.75	665.50
428,000	1,837.00	1,491.00	988.00	667.00
429,000	1,841.00	1,494.25	990.25	668.50
430,000	1,845.00	1,497.50	992.50	670.00
431,000	1,849.00	1,500.75	994.75	671.50
432,000	1,853.00	1,504.00	997.00	673.00
433,000	1,857.00	1,507.25	999.25	674.50
434,000	1,861.00	1,510.50	1,001.50	676.00
435,000	1,865.00	1,513.75	1,003.75	677.50
436,000	1,869.00	1,517.00	1,006.00	679.00
437,000	1,873.00			

EXAMINATION CHARGES

Basic Examination Charge	\$ 105.00
Reissue Examination Charge	\$ 90.00
Refinance Examination Charge	\$ 90.00
Each Additional Chain of Title	\$ 90.00

NOTE: Examination charges include only county search and examination of title exclusive of photocopies and supplemental searches. Photocopies and supplemental searches (examples: upper court searches, municipal tax and assessment searches, corporate reports, etc.) are charged at cost.

PASS THROUGH CHARGES (charged at actual cost)

Upper Court Searches
Tax Searches
Municipal Improvement Searches
Water and Sewer Searches
MUA Searches
Corporate Reports

ENDORSEMENTS (\$25 ea. when applicable)

ALTA 4.1 (Condominium)
ALTA 5.1 (Planned Unit Development)
ALTA 6, 6.1 (Variable Rate)
ALTA 6.2 (Variable Rate/Negative Amortization)
ALTA 8.1 (Environmental)
ALTA 9 (Restrictions, Encroachments)
Survey and "No-Survey"

NOTE: Additional endorsements may be available. Please consult your local office or agent.

MISCELLANEOUS CHARGES

Simultaneous Issue	\$25.00
Closing Service Letter	\$25.00

MINIMUM SETTLEMENT CHARGES

(Services may not be available statewide)
In Office 9:00 a.m. to 5:00 p.m. \$300.00
Out of Office 9:00 a.m. to 5:00 p.m. \$325.00
(\$25 for each additional hour after first 90 min.)
All Settlements after 5:00 p.m. Add \$ 50.00

SERVICE CHARGES

Preparation of Legal Description	\$50.00
Recording Service Charge (per doc.)	\$ 5.00

CANCELLATION CHARGES

When an application for title insurance is cancelled prior to closing, or when the proposed transaction is not consummated, the cancellation fee shall be the applicable examination charges plus other charges which have been incurred.