



**Georgia Residential
Title Insurance Charges
Effective December 4, 2009**

<u>Loan Policies:</u>	Per Thousand	<u>Owner's Policies:</u>	Per Thousand
Up to \$500,000.00	\$2.00	Up to \$500,000.00.....	\$3.00
Over \$500,000.00, add.....	\$1.70	Over \$500,000.00, add	\$2.45
Minimum Charge	\$125.00	Minimum Charge.....	\$125.00

Enhanced Owner's Policies

The charge for Enhanced Owner's policies shall be 120% of the Owner's charge shown above. The Enhanced Owner's policy may only be issued for one-to-four-family improved property, and each named insured must be a Natural Person.

Simultaneous Issue of Owner's and Loan Policies

When an owner's policy is issued simultaneously with one or more policies in connection with a single transaction and covering identical land, a reduced charge of \$100.00 will be charged for such other policy or policies. All policies must bear the same effective date and the owner's policy must show the mortgage or lease as an exception. The owner's policy should be issued for the purchase price of the property at the basic schedule of charges.

Construction Loan Charges

The charge for construction loan policies is \$1.25 per \$1,000.00 of coverage, with a minimum charge of \$125.00. If a subsequent permanent loan policy is issued on the same property, a full credit will be allowed for the entire charge of the construction loan amount.

Extension or Modification of an Existing Loan

The charge for a new policy or endorsement to an existing policy issued in conjunction with an extension or modification agreement, that does not increase the unpaid principal balance, shall be calculated on the basis of the unpaid principal balance as follows: 50% of the base rate for policies modified within 5 years of the policy date; and 60% of the base rate for policies modified within 6-10 years of the policy date.

Charges to the Consumer

In accordance with instructions from the Georgia Insurance Commissioner, these charges have been filed with the Department of Insurance and are those that must be charged to the consumer.

Agency Reporting of Policies and Related Premium

In accordance with instructions from the Georgia Insurance Commissioner, issuing agents must remit their contractual percentage split based upon the total title charge paid by the consumer. Penalties may be imposed by the Georgia Department of Insurance for inaccurate reporting of customer charges for title insurance.

Magnificent Service by Inspired Professionals

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300 Colonial Center Parkway, Suite 140 • Roswell, Georgia • 30076
770.642.0420 • 800.927.0273 • Fax 770.642.0320