

Abbreviated Schedule of Original (Residential) Rates

Coverage	Owner	Mortgagee	Coverage	Owner	Mortgagee
Up to \$ 26,000	\$ 200	\$ 200	\$ 78,000	\$ 304	\$ 226
27,000	200	200	79,000	308	229
28,000	200	200	80,000	312	232
29,000	200	200	81,000	316	235
30,000	200	200	82,000	320	238
31,000	200	200	83,000	324	241
32,000	200	200	84,000	328	244
33,000	200	200	85,000	332	247
34,000	200	200	86,000	335	249
35,000	200	200	87,000	339	252
36,000	200	200	88,000	343	255
37,000	200	200	89,000	347	258
38,000	200	200	90,000	351	261
39,000	200	200	91,000	355	264
40,000	200	200	92,000	359	267
41,000	200	200	93,000	363	270
42,000	200	200	94,000	367	273
43,000	200	200	95,000	371	276
44,000	200	200	96,000	374	278
45,000	200	200	97,000	378	281
46,000	200	200	98,000	382	284
47,000	200	200	99,000	386	287
48,000	200	200	100,000	390	290
49,000	200	200	110,000	429	319
50,000	200	200	120,000	468	348
51,000	200	200	130,000	507	377
52,000	203	200	140,000	546	406
53,000	207	200	150,000	585	435
54,000	211	200	160,000	624	464
55,000	215	200	170,000	663	493
56,000	218	200	180,000	702	522
57,000	222	200	190,000	741	551
58,000	226	200	200,000	780	580
59,000	230	200	210,000	819	609
60,000	234	200	220,000	858	638
61,000	238	200	230,000	897	667
62,000	242	200	240,000	936	696
63,000	246	200	250,000	975	725
64,000	250	200	260,000	1,012	752
65,000	254	200	270,000	1,049	779
66,000	257	200	280,000	1,086	806
67,000	261	200	290,000	1,123	833
68,000	265	200	300,000	1,160	860
69,000	269	200	400,000	1,530	1,130
70,000	273	203	500,000	1,900	1,400
71,000	277	206	600,000	2,240	1,630
72,000	281	209	700,000	2,580	1,860
73,000	285	212	800,000	2,920	2,090
74,000	289	215	900,000	3,260	2,320
75,000	293	218	1,000,000	3,600	2,550
76,000	296	220	2,000,000	5,850	4,550
77,000	300	223	10,000,000	21,850	20,550
			20,000,000	41,850	40,550

Commercial Rates

Standard Owner	Per Thousand
Up to \$ 1 million of liability	\$3.00
Over \$1 million up to \$2,500,000, add	2.50
Over \$2,500,000 up to \$5,000,000, add	2.00
Over \$5,000,000 up to \$10,000,000, add	1.25
Over \$10,000,000 up to \$25,000,000, add	1.00
Over \$25,000,000	0.75
Minimum Premium: \$200	

Standard Loan	Per Thousand
Up to \$1 million of liability	\$2.00
Over \$1 million up to \$5,000,000, add	1.50
Over \$5,000,000 up to \$10,000,000, add	0.75
Over \$10,000,000 up to \$25,000,000, add	0.60
Over \$25,000,000	0.50
Minimum Premium: \$200	

Simultaneous Issue

When an Owner's Policy and a Mortgagee Policy covering identical land are issued simultaneously, the premium charged will be the higher of the two rate calculations. An additional premium **not to exceed \$150** may be charged for such simultaneously issued Mortgagee Policy.

Reissue Rate

A Reissue Rate for applications on which title insurance has been previously issued (either Owner or Mortgagee Policies) will be calculated as follows:

Age of Prior Policy	Rates
0 to 10 years	70% of Original Commercial Rates
Over 10 years	100% of Original Commercial Rates

Reissue rates apply up to the face amount of the previous policy, with excess insurance computed at the Standard Owner or Standard Loan rate in the applicable bracket or brackets.

Extra Hazardous Risks

The Company reserves the right to charge an additional premium for Extra Hazardous Risk(s).

Endorsements

See Endorsement charges, if applicable.

These rates do not apply to residential transactions (i.e., 1 to 4 family residential dwelling units).

- NOT A DEPOSIT
- NOT FDIC-INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT GUARANTEED BY THE BANK OR SAVINGS ASSOCIATION

Investors Title

Investors Title Insurance Company

121 North Columbia Street (27514)

P.O. Drawer 2687

Chapel Hill, NC 27515-2687

T 919.968.2200 | 800.326.4842

F 919.968.2227

invtitle.com

NASDAQ Symbol: ITIC

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**Virginia
Rates**

Virginia Title Insurance Rates

Binder / Commitment Fee

A commitment fee may be charged in addition to the regular rate. Contact the local agent or branch office for specific commitment fee information.

Original Rates for Owner's Policies

An Owner's Policy, insuring a fee simple estate, may not be issued for less than the sales price of the property, or the full reasonable value of the premises. A Leasehold Owner's Policy will not be issued for less than the insurable interest of the lessee.

Per Thousand

Up to \$250,000	\$3.90
Over \$250,000 to \$500,000, add	3.70
Over \$500,000 to \$1,000,000, add	3.40
Over \$1,000,000 to \$2,000,000, add	2.25
Over \$2,000,000, add	2.00

Minimum Premium: \$200

Original Rates for Mortgagee Policies

A Mortgagee Policy may not be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount in excess of the principal debt to cover interest, foreclosure costs, etc.

Per Thousand

Up to \$250,000	\$2.90
Over \$250,000 to \$500,000, add	2.70
Over \$500,000 to \$1,000,000, add	2.30
Over \$1,000,000, add	2.00

Minimum Premium: \$200

"Applicable Rate Category"

Wherever the term "applicable rate category" is used, the definition shall be construed as meaning whatever rate category may be used for the method. For instance, the **Original Rate** category may be applicable, or the **Reissue Rate** category may be applicable, etc.

Simultaneous Issue Rate

When an Owner's Policy and a Mortgagee Policy covering identical property are issued simultaneously, the premium for each policy shall be calculated using the "applicable rate category." The charge for the Mortgagee Policy shall be the result of the mortgagee premium calculation. The charge for the Owner's Policy shall be the result of the owner's premium calculation minus the mortgagee premium calculation, plus the

simultaneous issue charge of up to \$150.00. If the owner's premium calculation is equal to or less than the mortgagee premium calculation, the charge for the Owner's Policy shall be the simultaneous issue charge of **up to \$150.00**.

Simultaneous Issuance of Multiple Mortgagee Policies

If multiple Mortgagee Policies are issued simultaneously, the premium will be computed at the "**Applicable Rate Category**" based on the total combined coverage.

Reissue Rate

A Reissue Rate for applications on which title insurance has been previously issued (either Owner or Mortgagee Policies) will be calculated as follows:

Age of Prior Policy	Rates
Up to 10 years	70% of Original Rates
Over 10 years	100% of Original Rates

Minimum Premium: \$200

Reissue rates apply up to the face amount of the previous policy, with excess insurance computed at the **Original Rate** in the applicable bracket or brackets.

"Temporary Construction" Rate

The premium is **\$2.25 per thousand** of coverage, with a minimum premium of **\$200**.

If an Owner's Policy to insure the lot value is issued simultaneously with a "Temporary Construction" Mortgagee Policy, the Owner's Policy will be calculated at the "**Applicable Rate Category**".

Reissue from "Temporary Construction"

If the loan insured by a "Temporary Construction" Mortgagee Policy issued by this Company is refinanced by a permanent loan to be insured by this Company, the **Original Rates** apply as to the permanent loan, with a credit of the full premium charged for the "Temporary Construction" Mortgagee Policy being allowed toward the Mortgagee, and Owner's Policy, if applicable. The minimum premium is **\$200**.

Permanent Construction Mortgagee Policy

A Permanent Construction Mortgagee Policy will be issued at the "**Applicable Rate Category**".

Master Home Equity Loan Policy (MHELP)

The premium is:

Up to \$50,000	\$ 75
Over \$50,000 to \$100,000	150
Over \$100,000 to \$150,000	200
Over \$150,000 to \$250,000	250

ALTA Residential Limited Coverage Junior Loan Policy

The premium is **\$2.00 per thousand** of coverage, with a minimum premium of **\$100**.

ALTA Homeowner's Policy

This policy is available for qualifying improved one-to-four family residences at the applicable rate plus an additional **20%** of the **Original Rates for Owner's Policies**.

ALTA Expanded Coverage Residential Loan Policy

This policy is available for qualifying improved one-to-four family residences at the applicable rate plus an additional **20%** of the **Original Rates for Mortgagee Policies**.

Community Housing Rate

This rate is available for policies issued to cover loans made to persons with income not to exceed the median income AND made in connection with Fannie Mae's or any lender's affordable housing programs, community development programs, low income housing or community enhancement programs. Owner's policies issued simultaneously with such loans shall also qualify. Additionally, owner's policies for persons qualifying for assistance under such programs as Habitat for Humanity or other community based nonprofit or philanthropic organizations, may be obtained at the same rate. The rate shall be:

\$1.50 per thousand of coverage
Minimum Premium: \$100

Only standard ALTA Owner's Policies and Mortgagee Policies are available under this rate method.

Endorsement Fees

Contact your local office for information regarding endorsement fees.

The information contained herein is not the complete rate filing for this area. A copy of the complete rate filing will be furnished upon request.

All premiums are calculated on coverage amounts rounded up to the next thousand, i.e. \$92,300 rounds up to \$93,000.

All premiums will be rounded to the nearest dollar. Forty-nine cents or less will be rounded down and fifty cents and above will be rounded up.