

# VERMONT ATTORNEYS TITLE CORPORATION

Schedule of Premiums for CATIC Standard ATLA and Expanded Protection  
 Mortgagee and Owner Policies issued on and after June 1, 2007.

**\*\*How to Calculate Title Premiums - See Page 6\*\***

Amount* Not to Exceed	Mortgagee Premium	Owner Premium	Amount* Not to Exceed	Mortgagee Premium	Owner Premium	Amount* Not to Exceed	Mortgagee Premium	Owner Premium	Amount* Not to Exceed	Mortgagee Premium	Owner Premium
\$ 1,000	\$ 170	\$ 245	\$ 26,000	\$ 170	\$ 245	\$ 51,000	\$ 172	\$ 248	\$ 76,000	\$ 229	\$ 323
2000	170	245	27000	170	245	52000	175	251	77000	231	326
3000	170	245	28000	170	245	53000	177	254	78000	233	329
4000	170	245	29000	170	245	54000	179	257	79000	235	332
5000	170	245	30000	170	245	55000	181	260	80000	238	335
6000	170	245	31000	170	245	56000	184	263	81000	240	338
7000	170	245	32000	170	245	57000	186	266	82000	242	341
8000	170	245	33000	170	245	58000	188	269	83000	244	344
9000	170	245	34000	170	245	59000	190	272	84000	247	347
10000	170	245	35000	170	245	60000	193	275	85000	249	350
11000	170	245	36000	170	245	61000	195	278	86000	251	353
12000	170	245	37000	170	245	62000	197	281	87000	253	356
13000	170	245	38000	170	245	63000	199	284	88000	256	359
14000	170	245	39000	170	245	64000	202	287	89000	258	362
15000	170	245	40000	170	245	65000	204	290	90000	260	365
16000	170	245	41000	170	245	66000	206	293	91000	262	368
17000	170	245	42000	170	245	67000	208	296	92000	265	371
18000	170	245	43000	170	245	68000	211	299	93000	267	374
19000	170	245	44000	170	245	69000	213	302	94000	269	377
20000	170	245	45000	170	245	70000	215	305	95000	271	380
21000	170	245	46000	170	245	71000	217	308	96000	274	383
22000	170	245	47000	170	245	72000	220	311	97000	276	386
23000	170	245	48000	170	245	73000	222	314	98000	278	389
24000	170	245	49000	170	245	74000	224	317	99000	280	392
25000	170	245	50000	170	245	75000	226	320	100000	283	395

**\$1,000 through \$100,000**

\*If Policy Amount exceeds amount shown, compute premium at the next higher increment.

Amount* Not to Exceed	Mortgagee Premium	Owner Premium	Amount* Not to Exceed	Mortgagee Premium	Owner Premium	Amount* Not to Exceed	Mortgagee Premium	Owner Premium	Amount* Not to Exceed	Mortgagee Premium	Owner Premium
\$ 101,000	\$ 285	\$ 398	\$ 126,000	\$ 341	\$ 473	\$ 151,000	\$ 397	\$ 548	\$ 176,000	\$ 454	\$ 623
102000	287	401	127000	343	476	152000	400	551	177000	456	626
103000	289	404	128000	346	479	153000	402	554	178000	458	629
104000	292	407	129000	348	482	154000	404	557	179000	460	632
105000	294	410	130000	350	485	155000	406	560	180000	463	635
106000	296	413	131000	352	488	156000	409	563	181000	465	638
107000	298	416	132000	355	491	157000	411	566	182000	467	641
108000	301	419	133000	357	494	158000	413	569	183000	469	644
109000	303	422	134000	359	497	159000	415	572	184000	472	647
110000	305	425	135000	361	500	160000	418	575	185000	474	650
111000	307	428	136000	364	503	161000	420	578	186000	476	653
112000	310	431	137000	366	506	162000	422	581	187000	478	656
113000	312	434	138000	368	509	163000	424	584	188000	481	659
114000	314	437	139000	370	512	164000	427	587	189000	483	662
115000	316	440	140000	373	515	165000	429	590	190000	485	665
116000	319	443	141000	375	518	166000	431	593	191000	487	668
117000	321	446	142000	377	521	167000	433	596	192000	490	671
118000	323	449	143000	379	524	168000	436	599	193000	492	674
119000	325	452	144000	382	527	169000	438	602	194000	494	677
120000	328	455	145000	384	530	170000	440	605	195000	496	680
121000	330	458	146000	386	533	171000	442	608	196000	499	683
122000	332	461	147000	388	536	172000	445	611	197000	501	686
123000	334	464	148000	391	539	173000	447	614	198000	503	689
124000	337	467	149000	393	542	174000	449	617	199000	505	692
125000	339	470	150000	395	545	175000	451	620	200000	508	695

**\$101,000 through \$200,000**

\*If Policy Amount exceeds amount shown, compute premium at the next higher increment.

Amount* Not to Exceed	Mortgagee Premium	Owner Premium	Amount* Not to Exceed	Mortgagee Premium	Owner Premium	Amount* Not to Exceed	Mortgagee Premium	Owner Premium	Amount* Not to Exceed	Mortgagee Premium	Owner Premium
\$ 201,000	\$ 510	\$ 698	\$ 226,000	\$ 566	\$ 773	\$ 251,000	622	848	\$ 276,000	\$ 679	\$ 923
202000	512	701	227000	568	776	252000	625	851	277000	681	926
203000	514	704	228000	571	779	253000	627	854	278000	683	929
204000	517	707	229000	573	782	254000	629	857	279000	685	932
205000	519	710	230000	575	785	255000	631	860	280000	688	935
206000	521	713	231000	577	788	256000	634	863	281000	690	938
207000	523	716	232000	580	791	257000	636	866	282000	692	941
208000	526	719	233000	582	794	258000	638	869	283000	694	944
209000	528	722	234000	584	797	259000	640	872	284000	697	947
210000	530	725	235000	586	800	260000	643	875	285000	699	950
211000	532	728	236000	589	803	261000	645	878	286000	701	953
212000	535	731	237000	591	806	262000	647	881	287000	703	956
213000	537	734	238000	593	809	263000	649	884	288000	706	959
214000	539	737	239000	595	812	264000	652	887	289000	708	962
215000	541	740	240000	598	815	265000	654	890	290000	710	965
216000	544	743	241000	600	818	266000	656	893	291000	712	968
217000	546	746	242000	602	821	267000	658	896	292000	715	971
218000	548	749	243000	604	824	268000	661	899	293000	717	974
219000	550	752	244000	607	827	269000	663	902	294000	719	977
220000	553	755	245000	609	830	270000	665	905	295000	721	980
221000	555	758	246000	611	833	271000	667	908	296000	724	983
222000	557	761	247000	613	836	272000	670	911	297000	726	986
223000	559	764	248000	616	839	273000	672	914	298000	728	989
224000	562	767	249000	618	842	274000	674	917	299000	730	992
225000	564	770	250000	620	845	275000	676	920	300000	733	995

**\$201,000 through \$300,000**

\*If Policy Amount exceeds amount shown, compute premium at the next higher increment.

Amount* Not to Exceed	Mortgagee Premium	Owner Premium	Amount* Not to Exceed	Mortgagee Premium	Owner Premium	Amount* Not to Exceed	Mortgagee Premium	Owner Premium	Amount* Not to Exceed	Mortgagee Premium	Owner Premium
\$ 301,000	\$ 735	\$ 998	\$ 326,000	\$ 791	\$ 1073	\$ 351,000	\$ 847	\$ 1148	\$ 376,000	\$ 904	\$ 1223
302000	737	1001	327000	793	1076	352000	850	1151	377000	906	1226
303000	739	1004	328000	796	1079	353000	852	1154	378000	908	1229
304000	742	1007	329000	798	1082	354000	854	1157	379000	910	1232
305000	744	1010	330000	800	1085	355000	856	1160	380000	913	1235
306000	746	1013	331000	802	1088	356000	859	1163	381000	915	1238
307000	748	1016	332000	805	1091	357000	861	1166	382000	917	1241
308000	751	1019	333000	807	1094	358000	863	1169	383000	919	1244
309000	753	1022	334000	809	1097	359000	865	1172	384000	922	1247
310000	755	1025	335000	811	1100	360000	868	1175	385000	924	1250
311000	757	1028	336000	814	1103	361000	870	1178	386000	926	1253
312000	760	1031	337000	816	1106	362000	872	1181	387000	928	1256
313000	762	1034	338000	818	1109	363000	874	1184	388000	931	1259
314000	764	1037	339000	820	1112	364000	877	1187	389000	933	1262
315000	766	1040	340000	823	1115	365000	879	1190	390000	935	1265
316000	769	1043	341000	825	1118	366000	881	1193	391000	937	1268
317000	771	1046	342000	827	1121	367000	883	1196	392000	940	1271
318000	773	1049	343000	829	1124	368000	886	1199	393000	942	1274
319000	775	1052	344000	832	1127	369000	888	1202	394000	944	1277
320000	778	1055	345000	834	1130	370000	890	1205	395000	946	1280
321000	780	1058	346000	836	1133	371000	892	1208	396000	949	1283
322000	782	1061	347000	838	1136	372000	895	1211	397000	951	1286
323000	784	1064	348000	841	1139	373000	897	1214	398000	953	1289
324000	787	1067	349000	843	1142	374000	899	1217	399000	955	1292
325000	789	1070	350000	845	1145	375000	901	1220	400000	958	1295

**\$301,000 through \$400,000**

\*If Policy Amount exceeds amount shown, compute premium at the next higher increment.

Amount* Not to Exceed	Mortgagee Premium	Owner Premium	Amount* Not to Exceed	Mortgagee Premium	Owner Premium	Amount* Not to Exceed	Mortgagee Premium	Owner Premium	Amount* Not to Exceed	Mortgagee Premium	Owner Premium
\$ 401000	\$ 960	\$ 1298	\$ 426000	\$ 1016	\$ 1373	\$ 451000	\$ 1072	\$ 1148	\$ 476000	\$ 1129	\$ 1523
402000	962	1301	427000	1018	1376	452000	1075	1451	477000	1131	1526
403000	964	1304	428000	1021	1379	453000	1077	1454	478000	1133	1529
404000	967	1307	429000	1023	1382	454000	1079	1457	479000	1135	1532
405000	969	1310	430000	1025	1385	455000	1081	1460	480000	1138	1535
406000	971	1313	431000	1027	1388	456000	1084	1463	481000	1140	1538
407000	973	1316	432000	1030	1391	457000	1086	1466	482000	1142	1541
408000	976	1.319	433000	1032	1394	458000	1088	1469	483000	1144	1544
409000	978	1322	434000	1034	1397	459000	1090	1472	484000	1147	1547
410000	980	1325	435000	1036	1400	460000	1093	1475	485000	1149	1550
411000	982	1328	436000	1039	1403	461000	1095	1478	486000	1151	1553
412000	985	1331	437000	1041	1406	462000	1097	1481	487000	1153	1556
413000	987	1334	438000	1043	1409	463000	1099	1484	488000	1156	1559
414000	989	1337	439000	1045	1412	464000	1102	1487	489000	1158	1562
415000	991	1340	440000	1048	1415	465000	1104	1490	490000	1160	1565
416000	994	1343	441000	1050	1418	466000	1106	1493	491000	1162	1568
417000	996	1346	442000	1052	1421	467000	1108	1496	492000	1165	1571
418000	998	1349	443000	1054	1424	468000	1111	1499	493000	1167	1574
419000	1000	1352	444000	1057	1427	469000	1113	1502	494000	1169	1577
420000	1003	1355	445000	1059	1430	470000	1115	1505	495000	1171	1580
421000	1005	1358	446000	1061	1433	471000	1117	1508	496000	1174	1583
422000	1007	1361	447000	1063	1436	472000	1120	1511	497000	1176	1586
423000	1009	1364	448000	1066	1439	473000	1122	1514	498000	1178	1589
424000	1012	1367	449000	1068	1442	474000	1124	1517	499000	1180	1592
425000	1014	1370	450000	1070	1445	475000	1126	1520	500000	1183	1595

**\$401,000 through \$500,000**

\*If Policy Amount exceeds amount shown, compute premium at the next higher increment.

# How to Calculate Title Premiums

## Rate Terminology:

**Basic Rate:** The rate charged to a consumer who does not qualify for a reduced rate such as, but not limited to, the reissue rate or simultaneous issue rate. (see below).

**Reissue Rate:** The reduced rate for a policy issued on a property which was previously insured within some period of years.

**Simultaneous Issue Rate:** The reduced rate for a loan and owner policy issued on the same property at the same time. The term usually refers to a loan policy issued at the same time as an owner's policy when a property is purchased.

## Title Premiums (FOR : Expanded Protection \*\*Residential Policies)

<b>Owner Policy Amount</b>	<b>Basic Premium</b>	<b>With Vt Permit Endorsement</b>
\$100,000.00	395.00	595.00
\$200,000.00	695.00	895.00

<b>Loan Policy Amount</b>	<b>Basic Premium</b>	<b>With Vt Permit Endorsement</b>
\$100,000.00	283.00	***
\$200,000.00	508.00	***

## Simultaneous Issue Rate: (Cost of loan policy included in cost of owner policy)

Loan Policy	150,000.00
Owner Policy	200,000.00
Total Premium:	695.00

*(Breakdown of Premium - Loan: 395.00; Owner: 300.00)*

## \*\*Residential Title Policies:

The 2006 ALTA Short Form Residential Loan Policy is the standard loan policy used in most residential mortgage loan transactions, the text of this policy is promulgated by the American Land Title Association ("ALTA"). ALTA is the predominant trade association of the title insurance industry and is responsible for drafting standard title policies that are used by nearly every title insurance company in America.

ALTA Residential Loan and Owner Title Policies may be used for 1-4 family residential properties, which consists of single family homes and multi-family homes with 1 to 4 units with 1 unit owner-occupied. The ALTA Short Form Expanded Residential Loan Policy covers most of the risks requested by mortgage lenders and, therefore, no additional endorsements are required, which allows the costs of title insurance to drop dramatically. \*\*\*The Short Form Expanded Residential Loan Policy includes the Vermont Municipal Permit Endorsement as well as the following other ALTA endorsements:

ALTA Endorsement 4-06 (or 4.1-06) (Condominium);  
 ALTA Endorsement 5-06 (or 5.1-06) (Planned Unit Development);  
 ALTA Endorsement 6-06 (Variable Rate Mortgage);  
 ALTA Endorsement 6.2 (Variable Rate Mortgage - Negative Amortization);  
 ALTA Endorsement 8.1-06 (Environmental Protection Lien); and,  
 ALTA Endorsement 9.3-06 (Restrictions, Encroachments, Minerals).