



**First American
Title Insurance Company**

Massachusetts Policy Rates

The following information is offered as a general guideline. Rates are applicable on residential transactions involving one-family to four-family dwellings and condominium units. Please contact a First American representative for any further guidance.

Lenders Coverage		Owners Coverage	
ALTA Policy - Coverage amount is the mortgage amount except for Negative Amortization mortgages		ALTA Policy - Coverage is based on the purchase price	
<u>Amount of Insurance</u> *	<u>Rate</u>	<u>Amount of Insurance</u> *	<u>Rate</u>
\$1,000-\$39,000	\$100.00 Flat Fee	\$1,000-\$39,000	\$146.00 Flat Fee
\$40,000-\$1,000,000	\$2.50 per \$1,000	\$40,000-\$1,000,000	\$3.65 per \$1,000
\$1,001,000-\$8,000,000	\$2.00 per \$1,000	\$1,001,000-\$8,000,000	\$2.50 per \$1,000
Eagle Policy - Coverage amount is the mortgage amount		Eagle Policy - Coverage is based on the purchase price	
<u>Amount of Insurance</u> *	<u>Rate</u>	<u>Amount of Insurance</u> *	<u>Rate</u>
\$1,000-\$39,000	\$100.00 Flat Fee	\$1,000-\$39,000	\$160.00 Flat Fee
\$40,000-\$1,000,000	\$2.50 per \$1,000	\$40,000-\$1,000,000	\$4.00 per \$1,000
\$1,001,000-\$8,000,000	\$2.00 per \$1,000	\$1,001,000-\$8,000,000	\$2.75 per \$1,000

* For Insurance amount over \$8,000,000.00, please contact our Legal Department for authorization to issue

SIMULTANEOUS ISSUE
Owner and Loan Policies Issued for the Same Transaction: Calculation = Owner Premium + \$175.00

REFINANCE RATE
<p>First American will grant a special refinancing premium to its insured for refinances occurring within 15 years of original close date in either one the following scenarios:</p> <p>A. For refinances that are for equal or lesser value than the original loan coverage, there is a 40% discount.</p> <p>B. For refinances where new loan coverage amount exceeds original loan coverage, 40% discount is given up to the value of the original loan coverage.</p> <ul style="list-style-type: none"> ▪ If original loan coverage and new loan coverage are both less than \$1 million, excess is calculated at \$2.50 per thousand ▪ If original loan coverage is less than \$1 million and new loan coverage amount is greater than \$1 million, excess up to \$1 million will be calculated at \$2.50 per thousand, and any excess over \$1 million will be calculated at \$2.00 per thousand. ▪ If original loan coverage and new loan coverage both exceed \$1 million, all excess will be calculated at \$2.00 per thousand.

If you have any questions, please contact your First American Representative.