

#### FIRST AMERICAN TITLE

EFFECTIVE: JANUARY 22, 2022

# RESIDENTIAL REFINANCE TITLE INSURANCE RATES

### and Disbursement Service Escrow Fee

Policy Amount up to:	Any Loan Policy Other than a Short Form Loan Policy with Short Form Commitment
\$250,000	\$505
\$500,000	\$625
\$750,000	\$755
\$1,000,000	\$835
\$1,500,000	\$1,120
\$2,000,000	\$1,405
\$3,000,000	\$2,110
\$4,000,000	\$2,815
\$5,000,000	\$3,695
Above \$5,000,000	Add \$500 for each additional \$1,000,000 or fraction thereof

## Online Rate Quote www.FirstAmRates.com

The title rates apply to improved one-to-four family Residential properties for a single Loan Policy where the loan proceeds are being used for any purpose other than: (1) the financing of the acquisition of the property or (2) a construction loan, including Loan Policies issued in connection with a refinance transaction.

#### Disbursement Service Escrow:

The fee for Disbursement Services in connection with an order for title insurance when the Company is disbursing funds in support of a primary escrow agent other than the Company is \$100 per order for refinance transactions, and \$130 per order for any other type of transaction. Disbursement Services consist of:

(1) receipt of funds and written instructions from the primary escrow agent and from any lender whose loan will be insured; (2) disbursement of escrow funds for the elimination of any matters affecting title, but only to the extent authorized under the escrow instructions; (3) standard overnight delivery fees and regular messenger fees (not including priority overnight and special messenger fees, which will be charged based on invoice from provider); and (4) disbursement of any remaining funds to the primary escrow agent. Disbursement Services do not include, among other things, ordering payoff demand statements from existing lienholders, wire fees, or other services listed in Section F-8 and not listed in the preceding sentence.

Disbursement Service includes delivery fees and messenger fees included as part of the Company's primary escrow processes, but does not include delivery fees and messenger fees not included in Basic Escrow Services, or required or requested by someone other than the Company.

\*A short form loan policy with short form commitment is available for a reduced rate. Ask your title representative or escrow officer for further details.

Please see First American's California Schedule of Title Insurance Rates and Fees on file with the California Department of Insurance. Additional rates, fees and charges may be added when additional services are performed or when unusual risks are assumed or unusual services are performed in accordance with California Insurance Code Section 12401.8

For additional information regarding title insurance rates, escrow fees, and other services and products offered by First American, including products and services not described here, contact your First American

CA Senate Bill 2 imposes an additional fee of \$75 up to \$225 at the time of recording on certain transactions



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This is not a complete summary of the California Residential Schedule of Rates and Fees. All rates and fees subject to State sales tax as applicable. Above pricing does not include governmental fees, including recording fees, mortgage registration tax or conservation fee, or fees for other services excluded from the definition of Basic Escrow Services in the California Residential Schedule of Rates and Fees. As with any insurance contract, the insuring provisions express the coverage afforded by the title insurance policy and there are exceptions, exclusions and conditions to coverage that limit or narrow the coverage afforded by the policy. Also, some coverage may not be available in a particular area or transaction due to legal, regulatory, or underwriting considerations. Please contact a First American representative for further information. The services provided to you may be different due to the specifics of your transaction or the location of the real property involved. First American Title Insurance Company, and the operating divisions thereof, make no express or implied warranty respecting the information presented and assume no responsibility for errors or omissions. First American, the eagle logo, First American Title, and firstam.com are registeredtrademarks or trademarks of First American Financial Corporation and/or its affiliates.