



**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.

| <b>Lenders Coverage</b>  |                    | <b>Owners Coverage</b>  |                    |
|--|--------------------|---|--------------------|
| <b>ALTA Policy</b> - Coverage amount is the mortgage amount except for Negative Amortization mortgages |                    | <b>ALTA Policy</b> - 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 |
| <b>Eagle Policy</b> - Coverage amount is the mortgage amount   |                    | <b>Eagle Policy</b> - 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

| <b>SIMULTANEOUS ISSUE</b>  |
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| Owner and Loan Policies Issued for the Same Transaction:<br>Calculation = Owner Premium + \$175.00 |

| <b>REFINANCE RATE</b>  |
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| <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"> <li>▪ If original loan coverage and new loan coverage are both less than \$1 million, excess is calculated at \$2.50 per thousand</li> <li>▪ 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.</li> <li>▪ If original loan coverage and new loan coverage both exceed \$1 million, all excess will be calculated at \$2.00 per thousand.</li> </ul> |

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