



# STATE OF INDIANA

## TITLE INSURANCE RATES AND CHARGES

Application and Schedule of Rates

Effective: January 1, 2023



**ALLIANT**  
NATIONAL  
TITLE INSURANCE COMPANY

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### Basic Schedule of Rates

Amount of Insurance	Standard ALTA Owner's Only	Expanded Coverage ALTA Homeowner's Policies
Up to \$50,000.00	\$3.50	\$3.85
Over \$50,000 and up to \$100,000, add	\$3.00	\$3.30
Over \$100,000 and up to \$500,000, add	\$2.00	\$2.20
Over \$500,000 and up to \$2,000,000, add	\$1.75	\$2.00
Over \$2,000,000 and up to \$5,000,000, add	\$1.60	\$2.00
Over \$5,000,000 and up to \$10,000,000, add	\$1.40	\$2.00
Over \$10,000,000 and up to \$15,000,000, add	\$1.20	\$2.00
Over \$15,000,000 add	\$1.00	\$2.00

**Minimum Policy Premium                      \$100.00**

Amount of Insurance	Standard ALTA Loan Only	Expanded Coverage ALTA Loan Policies	ALTA Residential Limited Coverage Jr Loan Policy
Up to \$50,000.00	\$2.50	\$2.75	\$2.00
Over \$50,000 and up to \$100,000, add	\$2.00	\$2.20	\$2.00
Over \$100,000 and up to \$500,000, add	\$1.75	\$1.90	\$2.00
Over \$500,000 and up to \$2,000,000, add	\$1.50	\$1.75	\$1.25
Over \$2,000,000 and up to \$10,000,000 add	\$1.20	\$1.75	\$1.25
Over \$10,000,000 and up to \$15,000,000 add	\$1.00	\$1.75	\$1.25
Over \$15,000,000 add	\$0.80	\$1.75	\$1.25

**Minimum Policy Premium                      \$75.00**

### Residential and Commercial Endorsements

Standard residential endorsements approved for issuance in Indiana are to be issued at no charge. Endorsements approved for issuance in Indiana to be issued in connection with commercial transactions are to be charged for in accordance with the attached schedule of rates for endorsements and the gross premium (risk rate) to be received by WLTIC shall be the same percentage as that remitted on title charges.

### Simultaneous Issue Rate

A Simultaneous Issue Rate of \$50.00 shall be charged, unless the loan policy is greater than the owner's policy, in which case the difference shall be calculated by multiplying the excess per thousand dollar

amount by the applicable per thousand dollar amount by the applicable per thousand dollar rate. This sum shall then be added to the simultaneous issue rate of \$50.00.

### Reissue Rate Credit

A reissue rate credit of 30% may be given on evidence of a prior owner's policy dated within 10 years.

### Builders Rate

The Owners' Policy premium for a new home shall be at 50%, of the rate charged for the owner's policy, with a minimum of \$100.00, and shall apply to a newly built residence (one-to-four family dwellings only) sold for the first time after completion of the residence and only for the issuance of an Owners' Policy.

### Mortgage Modification Guarantee / ALTA Residential Limited Coverage Mortgage Modification Policy

The premium charge for A Mortgage Modification Guarantee or ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Policy Amounts From Rate	
\$0-\$1,000,000 .....	\$125
\$1,000,001 - \$1,500,000 .....	\$250
\$1,500,001 - \$2,000,000 .....	\$350

For each \$500,000 of liability above \$2,000,000 or part thereof up to \$20,000,000, add \$100

### Bulk Centralized Refinance Rate

#### BULK CENTRALIZED REFINANCE RATE (100 order minimum)

The Bulk Centralized Refinance Rate applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$2,000,000
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. The loan proceeds must be used to refinance an existing loan secured by the same property;
4. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
5. The Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
6. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
7. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.

8. The lender or mortgage broker would have a required minimum of **one hundred (100)** monthly title openings ordered through an Underwritten Title Company of Westcor Land Title Insurance Company to qualify for the below rate.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$380
\$250,001 - \$500,000	\$560
\$500,001 - \$750,000	\$680
\$750,001 - \$1,000,000	\$820
\$1,000,001 - \$1,250,000	\$945
\$1,250,001 - \$1,500,000	\$1,020
\$1,500,001 - \$2,000,000	\$3,000

**Rates include customarily issued endorsements.**

**BULK CENTRALIZED REFINANCE RATE (300 order minimum)**

The Bulk Centralized Refinance Rate applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$2,000,000.00
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. The loan proceeds must be used to refinance an existing loan secured by the same property;
4. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
5. The Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
6. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
7. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.
8. The lender or mortgage broker would have a required minimum of **three hundred (300)** monthly title openings ordered through an Underwritten Title Company of Westcor Land Title Insurance Company to qualify for the below rate.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$300
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$760
\$1,250,001 - \$1,500,000	\$860
\$1,500,001 - \$2,000,000	\$1050

**Rates include customarily issued endorsements.**

### Closing Protection Letter Coverage

This coverage, which is limited to a specific transaction, provides the covered party with certain protection as set forth in the Closing Protection Letter against fraud, misapplication of funds or failure to comply with written closing instructions by the Title Insurance Producer (an agent licensed and authorized to issue title insurance in the State of Indiana for the Company) or the Company subject to the provisions contained therein. The Rate for the issuance of this coverage shall be a premium charge of twenty-five dollars (\$25.00) for each covered party under a Closing Protection Letter issued. This premium charge is not subject to an agreement requiring a division of fees or premiums collected on behalf of the Company. The premium shall be earned when funds or documents are deposited with the Company or Title Insurance producer.

The rates quoted in this rate schedule are for the title insurance risk premiums only and do not include charges for title searches or examinations, abstracts, attorney's fees, escrow or closing services, inspections, or other services provided by attorneys, lenders, surveyors, abstractors, or other vendors of real estate services.

**\*\*\*Endorsement Rates Applicable Only in Commercial Transactions. Endorsements for Residential Transactions are No Charge.**

<b>Endorsements</b>	<b>Owners Rate</b>	<b>Loan Rate</b>
ALTA 1-06 Street Assessments	N/A	\$100
ALTA 3-06 Zoning	10%, max. \$5,000 (Commercial only)	10%, max. \$5,000 (Commercial only)
ALTA 3.1-06 Zoning – Completed Structure	15%, max. \$5,000 (Commercial only)	15%, max. \$5,000  (Commercial only)
ALTA 3.2-06 Zoning – Land Under Development	15%, max. \$5,000 (Commercial only)	15%, max. \$5,000  (Commercial only)
ALTA 3.3-06 Zoning Completed Improvement – Non-Conforming Use	10%, max. \$5,000 (Commercial only)	10%, max. \$5,000  (Commercial only)
ALTA 3.4-06 Zoning - No Zoning Classification	10%, max. \$5,000 (Commercial only)	10%, max. \$5,000  (Commercial only)
ALTA 4-06 Condominium - Assessments Priority	N/A	\$50

<b>Endorsements</b>	<b>Owners Rate</b>	<b>Loan Rate</b>
ALTA 4.1-06 Condominium - Current Assessments	\$50	\$50
ALTA 5-06 Planned Unit Development - Assessments Priority	N/A	\$50
ALTA 5.1-06 Planned Unit Development - Current Assessments	\$50	\$50
ALTA 6-06 Variable Rate Mortgage	N/A	\$25 Residential \$75 Commercial
ALTA 6.2-06 Variable Rate Mortgage - Negative Amortization	N/A	\$25 Residential \$75 Commercial
ALTA 7-06 Manufactured Housing Unit	\$75	\$75
ALTA 7.1-06 Manufactured Housing Unit - Conversion - Loan	N/A	\$75
ALTA 7.2-06 Manufactured Housing Unit - Conversion - Owner's	\$75	N/A
ALTA 8.1-06 Environmental Protection Lien	N/A	\$25
ALTA 8.2-06 Commercial Environmental Protection Lien	\$100	\$100
ALTA 9-06 Restrictions, Encroachments, Minerals - Loan Policy	N/A	\$25 Residential \$250 Commercial
ALTA 9.1-06 Covenants, Conditions, Restrictions - Unimproved Land - Owner's Policy	\$25 Residential \$250 Commercial	N/A
ALTA 9.2-06 Covenants, Conditions and Restrictions - Improved Land - Owner's Policy	\$25 Residential \$250 Commercial	N/A
ALTA 9.3-06 Covenants, Conditions, Restrictions - Loan Policy	N/A	\$25 Residential \$250 Commercial
ALTA 9.6-06 Private Rights - Loan Policy	N/A	\$25 Residential \$250 Commercial



<b>Endorsements</b>	<b>Owners Rate</b>	<b>Loan Rate</b>
ALTA 9.7-06 Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy	N/A	\$25 Residential \$250 Commercial
ALTA 9.8-06 Covenants, Conditions Restrictions - Land Under Development - Owner's Policy	\$25 Residential \$250 Commercial	N/A
ALTA 9.9-06 Private Rights - Owner's Policy	\$25 Residential \$250 Commercial	N/A
ALTA 9.10-06 Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	N/A	\$25 Residential \$250 Commercial
ALTA 10-06 Assignment	N/A	\$100
ALTA 10.1-06 Assignment and Date Down	N/A	\$100
ALTA 11-06 Mortgage Modification (Incl. Date Down)	N/A	\$0.50 per \$1,000 on the outstanding balance
ALTA 11.1-06 Mortgage Modification with Subordination	N/A	\$0.50 per \$1,000 on the outstanding balance
ALTA 11.2-06 Mortgage Modification with Additional Amount of Insurance	N/A	\$0.50 per \$1,000 on the outstanding balance
ALTA 12-06 Aggregation - Loan	N/A	\$100
ALTA 12.1-06 Aggregation - State Limits - Loan	N/A	\$100
ALTA 13-06 Leasehold - Owner's Policy	N/C	N/A
ALTA 13.1-06 Leasehold - Loan Policy	N/A	N/C
ALTA 14-06 Future Advance - Priority	N/A	\$250
ALTA 14.1-06 Future Advance - Knowledge	N/A	\$250

<b>Endorsements</b>	<b>Owners Rate</b>	<b>Loan Rate</b>
ALTA 14.2-06 Future Advance - Letter of Credit	N/A	\$250
ALTA 14.3-06 Future Advance - Reverse Mortgage	N/A	\$250
ALTA 15-06 Non-Imputation - Full Equity Transfer	\$.10 per thousand	N/A
ALTA 15.1-06 Non-Imputation - Additional Insured	\$.10 per thousand	N/A
ALTA 15.2-06 Non-Imputation - Partial Equity Transfer	\$.10 per thousand	N/A
ALTA 16-06 Mezzanine Financing	\$100	N/A
ALTA 17-06 Access and Entry	\$100	\$100
ALTA 17.1-06 Indirect Access and Entry	\$100	\$100
ALTA 17.2-06 Utility Access	\$250	\$250
ALTA 18-06 Single Tax Parcel	\$100	\$100
ALTA 18.1-06 Multiple Tax Parcel – Easements	\$100	\$100
ALTA 18.3-06 Single Tax Parcel and ID	\$100	\$100
ALTA 19-06 Contiguity - Multiple Parcels	\$50	\$50
ALTA 19.1-06 Contiguity - Single Parcel	\$150	\$150
ALTA 20-06 First Loss - Multiple Parcel Transactions	N/A	\$500
ALTA 22-06 Location	N/C	N/C
ALTA 22.1-06 Location and Map	N/C	N/C
ALTA 23-06 Co-Insurance - Single Policy	N/C	N/C
ALTA 24-06 Doing Business	N/A	\$100
ALTA 25-06 Same as Survey	\$100	\$100
ALTA 25.1-06 Same as Portion of Survey	\$100	\$100

<b>Endorsements</b>	<b>Owners Rate</b>	<b>Loan Rate</b>
ALTA 26-06 Subdivision	\$100	\$100
ALTA 27-06 Usury	N/A	\$100
ALTA 28-06 Easement - Damage or Enforced Removal	\$250	\$250
ALTA 28.1-06 Encroachments - Boundaries and Easements	\$250	\$250
ALTA 28.2-06 Encroachments - Boundaries and Easements - Described Improvements	\$250	\$250
ALTA 29-06 Interest Rate Swap - Direct Obligation	N/A	\$100
ALTA 29.1-06 Interest Rate Swap - Additional Interest	N/A	\$100
ALTA 29.2-06 Interest Rate Swap - Direct Obligation - Defined Amount	N/A	\$100
ALTA 29.3-06 Interest Rate Swap - Additional Interest - Defined Amount	N/A	\$100
ALTA 30-06 Shared Appreciation Mortgage	N/A	N/C
30.1-06 Commercial Participation Interest	N/A	\$250
ALTA 31-06 Severable Improvements	5% of premium	5% of premium
ALTA 32-06 Construction Loan	N/A	\$500
ALTA 32.1-06 Construction Loan - Direct Payment	N/A	\$500
ALTA 32.2-06 Construction Loan - Insured's Direct Payment	N/A	\$500
ALTA 33-06 Disbursement	N/A	N/C
ALTA 34-06 Identified Risk Coverage	\$500	\$500
ALTA 35-06 Minerals and Other Subsurface Substances - Buildings	\$250	\$250
ALTA 35.1-06 Minerals and Other Subsurface Substances - Improvements	\$250	\$250

<b>Endorsements</b>	<b>Owners Rate</b>	<b>Loan Rate</b>
ALTA 35.2-06 Minerals and Other Subsurface Substances - Described Improvements	\$250	\$250
ALTA 35.3-06 Minerals and Other Subsurface Substances - Land Under Development	\$250	\$250
ALTA 36-06 Energy Project - Leasehold/ Easement - Owner's Policy	\$100	N/A
ALTA 36.1-06 Energy Project - Leasehold/ Easement - Loan Policy	N/A	\$100
ALTA 36.2-06 Energy Project - Leasehold - Owner's Policy	\$100	N/A
ALTA 36.3-06 Energy Project - Leasehold - Loan Policy	N/A	\$100
ALTA 36.4-06 Energy Project - Covenants, Conditions, and Restrictions - Land Under Dev. - Owner's Policy	\$100	N/A
ALTA 36.5-06 Energy Project - Covenants, Conditions, and Restrictions - Land Under Dev. - Loan	N/A	\$100
ALTA 36.6-06 Energy Project - Encroachments	\$100	\$100
ALTA 37-06 Assignments of Rents or Leases	N/A	\$250
ALTA 38-06 Mortgage Tax	N/A	N/C
ALTA 39-06 Policy Authentication	\$100	\$100

<b>Endorsements</b>	<b>Owners Rate</b>	<b>Loan Rate</b>
ALTA 40-06 Tax Credit – Owner’s Policy	\$.10 per thousand	N/A
ALTA 40.1-06 Tax Credit - Defined Amount – Owner’s Policy	\$.10 per thousand for original policy amount, plus standard premium on additional amount set forth in endorsement	N/A
ALTA 41-06 Water - Buildings	\$250	\$250
ALTA 41.1-06 Water - Improvements	\$250	\$250
ALTA 41.2-06 Water - Described Improvements	\$250	\$250
ALTA 41.3-06 Water - Land Under Development	\$250	\$250
ALTA 42-06 Commercial Lender Group	N/A	\$100
ALTA 43-06 Anti-Taint - Loan Policy	N/A	\$100
ALTA 44-06 Insured Mortgage Recording - Loan	N/A	\$100
ALTA 46-06 Option	\$500	N/A
ALTA 47 Operative Law-Owner’s Policy	No Charge	N/A
ALTA 47.1 Operative Law-Loan Policy	N/A	No Charge
ALTA 47.2 Operative Law-Homeowner’s Policy	No Charge	N/A
47.3 Operative Law-Expanded Coverage Residential Loan Policy	N/A	No Charge