

Premiums shall be calculated as follows for policies in excess of \$100,000

1. For policies of \$100,001 - \$1,000,000
Basic Premium
 - (1) Subtract \$100,000 from policy amount
 - (2) Multiply result by 1.(1) by \$.00534 and round to the nearest whole dollar
 - (3) Add \$843 to the result in 1.(2).
2. For policies of \$1,000,001 - \$5,000,000
Basic Premium
 - (1) Subtract \$1,000,000 from policy amount
 - (2) Multiply result by 2.(1) by \$.00439 and round to the nearest whole dollar
 - (3) Add \$5,649 to the result in 2.(2).
3. For policies of \$5,000,001 - \$15,000,000
Basic Premium
 - (1) Subtract \$5,000,000 from policy amount
 - (2) Multiply result by 3.(1) by \$.00362 and round to the nearest whole dollar
 - (3) Add \$23,209 to the result in 3.(2).
4. For policies of \$15,000,001 - \$25,000,000
Basic Premium
 - (1) Subtract \$15,000,000 from policy amount
 - (2) Multiply result by 4.(1) by \$.00257 and round to the nearest whole dollar
 - (3) Add \$59,409 to the result in 4.(2).
5. For policies in excess of \$25,000,000
Basic Premium
 - (1) Subtract \$25,000,000 from policy amount
 - (2) Multiply result by 5.(1) by \$.00154 and round to the nearest whole dollar
 - (3) Add \$85,109 to the result in 5.(2).

| Form# | Endorsement | Charge |
|--------|---|----------------------|
| T-3 | Date Down | \$50.00 |
| T-3 | ICB Extension (6 months each) | \$25.00 |
| T-3 | Assignment of Lien | Minimum Basic Rate |
| T-3 | Completion of Improvements | No Charge |
| T-3 | Correction | No Charge |
| T-14 | First Loss | \$25.00 |
| T-15 | Last Dollar | \$25.00 |
| T-16 | Mortgagee Policy Aggregation | \$25.00 |
| T-17 | Planned Unit Development | \$25.00 |
| T-19 | Restrictions, Encroachments and Minerals Residential Real Property - | |
| | 5% of the Basic Rate - Minimum | \$50 up to \$129,300 |
| | Non-Residential Real Property - | |
| | 10% of the Basic Rate - Minimum | \$50 up to \$129,300 |
| T-19.1 | Owners Restrictions, Encroachments and Minerals Residential Real Property - | 10% of Basic Rate |
| | Non-Residential Real Property - | |
| | 15% of the Basic Rate - Minimum | \$50.00 |
| T-19.2 | Minerals and Surface Damage | \$50.00 |
| T-19.3 | Minerals and Surface Damage | \$50.00 |
| T-23 | Access | \$100.00 |
| T-24 | Non-Imputation 5% of the Basic Rate - Minimum | \$25.00 |
| T-25 | Contiguity | \$100.00 |
| T-26 | Additional Insured | |
| | 10% of Basic Rate - Minimum | \$25.00 |
| T-30 | Amendment of Tax Exception | \$20.00 |
| T-31 | Manufactured Housing | \$20.00 |
| T-31.1 | Supplement Mfg. Housing | \$50.00 |
| T-33 | Adjustable Rate Mortgage | \$20.00 |
| T-34 | Increased Value (Owners) | |
| | Basic Rate minus rate originally paid for Owners policy and any other T-34 endorsement issued, but not less than the minimum Basic Rate | |
| T-35 | Revolving Credit | \$50.00 |
| T-36 | Environmental Protection | \$25.00 |
| T-38 | P-9b(3) Release, Modification, etc. \$100.00 after first year of date of policy, \$10.00 for each 12month period thereafter, Maximum 50% of Basic Rate | |
| T-39 | Balloon Mortgage at Closing | \$25.00 |
| | after Closing | \$50.00 |
| T-41 | Limited Pre-Foreclosure Date Down | \$50.00 |
| T-42 | Equity Loan | 10% of Basic Rate |
| T-42.1 | Supplemental Coverage Equity Loan | 15% of Basic Rate |
| T-43 | Reverse Mortgage | No Charge |
| | Survey Deletion | |
| | (T-1R) 5% of Basic Rate—Minimum of \$25.00 | |
| | (T-1) 10% of Basic Rate—Minimum of \$25.00 | |
| | Taxes Not Yet Due and Payable | \$5.00 |
| | Tax Deletion | \$20.00 |



Rates For Title Insurance Effective February 1, 2007

Sugar Land Office
14090 Southwest Freeway,
Suite 150
Sugar Land, Texas 77478
Phone (281) 340-7800
Fax (281) 340-7878

Spring Cypress Office
18425 Champion Forest Dr.
Suite 120
Spring, Texas 77379
Phone (832) 249-7800
Fax (832) 249-7895

Memorial Office
12522 Memorial Drive
Houston, Texas 77024
Phone (713) 464-1320
Fax (713) 464-1321

Inner Loop Office
3700 Buffalo Speedway
Suite 400
Houston, Texas 77098
Phone (713) 418-7000
Fax (713) 418-7001

Richmond/Rosenberg Office
503 FM 359, Suite 140
Richmond, Texas 77469
Phone (281) 762-3333
Fax (281) 762-3334

Galleria Office-Residential
1177 West Loop South
Suite 1475
Houston, Texas 77027
Phone (713) 418-6000
Fax (713) 418-6001

Northwest Office
8711 Hwy. 6 North
Suite 100
Houston, Texas 77095
Phone (281) 656-3700
Fax (281) 656-3701

Galleria Office-Commercial
1177 West Loop South
Suite 1475
Houston, Texas 77027
Phone (713) 418-6000
Fax (713) 418-6002

Cypress Office
26321 Northwest Freeway
Suite 600
Cypress, Texas 77429
Phone (281) 373-0878
Fax (832) 373-0761

Clear Lake NASA Office
1400 NASA Parkway, Suite D
Pasadena, Texas 77505
Phone (281) 333-2887
Fax (281) 333-8942

Katy Office
23930 Westheimer Parkway
Suite 101
Katy, Texas 77494
Phone (281) 395-5000
Fax (281) 395-5007

Deer Park/Pasadena Office
6021 Fairmont Parkway, Suite 160
Pasadena, Texas 77505
Phone: (281) 998-8987
Fax: (281) 998-9827



TEXAS TITLE INSURANCE PREMIUM RATES

EFFECTIVE FEBRUARY 1, 2007

| Policies Up | | Policies Up | | Policies Up | | Policies Up | | Policies Up | | Policies Up | |
|-------------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|---------|-------------|---------|
| To And | Basic | To And | Basic | To And | Basic | To And | Basic | To And | Basic | To And | Basic |
| Including | Premium | Including | Premium | Including | Premium | Including | Premium | Including | Premium | Including | Premium |
| 10000 | 843 | 158000 | 1153 | 216000 | 1462 | 274000 | 1772 | 332000 | 2082 | 390000 | 2392 |
| 101000 | 848 | 159000 | 1158 | 217000 | 1468 | 275000 | 1778 | 333000 | 2087 | 391000 | 2397 |
| 102000 | 854 | 160000 | 1163 | 218000 | 1473 | 276000 | 1783 | 334000 | 2093 | 392000 | 2402 |
| 103000 | 859 | 161000 | 1169 | 219000 | 1478 | 277000 | 1788 | 335000 | 2098 | 393000 | 2408 |
| 104000 | 864 | 162000 | 1174 | 220000 | 1484 | 278000 | 1794 | 336000 | 2103 | 394000 | 2413 |
| 105000 | 870 | 163000 | 1179 | 221000 | 1489 | 279000 | 1799 | 337000 | 2109 | 395000 | 2418 |
| 106000 | 875 | 164000 | 1185 | 222000 | 1494 | 280000 | 1804 | 338000 | 2114 | 396000 | 2424 |
| 107000 | 880 | 165000 | 1190 | 223000 | 1500 | 281000 | 1810 | 339000 | 2119 | 397000 | 2429 |
| 108000 | 886 | 166000 | 1195 | 224000 | 1505 | 282000 | 1815 | 340000 | 2125 | 398000 | 2434 |
| 109000 | 891 | 167000 | 1201 | 225000 | 1511 | 283000 | 1820 | 341000 | 2130 | 399000 | 2440 |
| 110000 | 896 | 168000 | 1206 | 226000 | 1516 | 284000 | 1826 | 342000 | 2135 | 400000 | 2445 |
| 111000 | 902 | 169000 | 1211 | 227000 | 1521 | 285000 | 1831 | 343000 | 2141 | 401000 | 2450 |
| 112000 | 907 | 170000 | 1217 | 228000 | 1527 | 286000 | 1836 | 344000 | 2146 | 402000 | 2456 |
| 113000 | 912 | 171000 | 1222 | 229000 | 1532 | 287000 | 1842 | 345000 | 2151 | 403000 | 2461 |
| 114000 | 918 | 172000 | 1227 | 230000 | 1537 | 288000 | 1847 | 346000 | 2157 | 404000 | 2466 |
| 115000 | 923 | 173000 | 1233 | 231000 | 1543 | 289000 | 1852 | 347000 | 2162 | 405000 | 2472 |
| 116000 | 928 | 174000 | 1238 | 232000 | 1548 | 290000 | 1858 | 348000 | 2167 | 406000 | 2477 |
| 117000 | 934 | 175000 | 1244 | 233000 | 1553 | 291000 | 1863 | 349000 | 2173 | 407000 | 2482 |
| 118000 | 939 | 176000 | 1249 | 234000 | 1559 | 292000 | 1868 | 350000 | 2178 | 408000 | 2488 |
| 119000 | 944 | 177000 | 1254 | 235000 | 1564 | 293000 | 1874 | 351000 | 2183 | 409000 | 2493 |
| 120000 | 950 | 178000 | 1260 | 236000 | 1569 | 294000 | 1879 | 352000 | 2189 | 410000 | 2498 |
| 121000 | 955 | 179000 | 1265 | 237000 | 1575 | 295000 | 1884 | 353000 | 2194 | 411000 | 2504 |
| 122000 | 960 | 180000 | 1270 | 238000 | 1580 | 296000 | 1890 | 354000 | 2199 | 412000 | 2509 |
| 123000 | 966 | 181000 | 1276 | 239000 | 1585 | 297000 | 1895 | 355000 | 2205 | 413000 | 2514 |
| 124000 | 971 | 182000 | 1281 | 240000 | 1591 | 298000 | 1900 | 356000 | 2210 | 414000 | 2520 |
| 125000 | 977 | 183000 | 1286 | 241000 | 1596 | 299000 | 1906 | 357000 | 2215 | 415000 | 2525 |
| 126000 | 982 | 184000 | 1292 | 242000 | 1601 | 300000 | 1911 | 358000 | 2221 | 416000 | 2530 |
| 127000 | 987 | 185000 | 1297 | 243000 | 1607 | 301000 | 1916 | 359000 | 2226 | 417000 | 2536 |
| 128000 | 993 | 186000 | 1302 | 244000 | 1612 | 302000 | 1922 | 360000 | 2231 | 418000 | 2541 |
| 129000 | 998 | 187000 | 1308 | 245000 | 1617 | 303000 | 1927 | 361000 | 2237 | 419000 | 2546 |
| 130000 | 1003 | 188000 | 1313 | 246000 | 1623 | 304000 | 1932 | 362000 | 2242 | 420000 | 2552 |
| 131000 | 1009 | 189000 | 1318 | 247000 | 1628 | 305000 | 1938 | 363000 | 2247 | 421000 | 2557 |
| 132000 | 1014 | 190000 | 1324 | 248000 | 1633 | 306000 | 1943 | 364000 | 2253 | 422000 | 2562 |
| 133000 | 1019 | 191000 | 1329 | 249000 | 1639 | 307000 | 1948 | 365000 | 2258 | 423000 | 2568 |
| 134000 | 1025 | 192000 | 1334 | 250000 | 1644 | 308000 | 1954 | 366000 | 2263 | 424000 | 2573 |
| 135000 | 1030 | 193000 | 1340 | 251000 | 1649 | 309000 | 1959 | 367000 | 2269 | 425000 | 2579 |
| 136000 | 1035 | 194000 | 1345 | 252000 | 1655 | 310000 | 1964 | 368000 | 2274 | 426000 | 2584 |
| 137000 | 1041 | 195000 | 1350 | 253000 | 1660 | 311000 | 1970 | 369000 | 2279 | 427000 | 2589 |
| 138000 | 1046 | 196000 | 1356 | 254000 | 1665 | 312000 | 1975 | 370000 | 2285 | 428000 | 2595 |
| 139000 | 1051 | 197000 | 1361 | 255000 | 1671 | 313000 | 1980 | 371000 | 2290 | 429000 | 2600 |
| 140000 | 1057 | 198000 | 1366 | 256000 | 1676 | 314000 | 1986 | 372000 | 2295 | 430000 | 2605 |
| 141000 | 1062 | 199000 | 1372 | 257000 | 1681 | 315000 | 1991 | 373000 | 2301 | 431000 | 2611 |
| 142000 | 1067 | 200000 | 1377 | 258000 | 1687 | 316000 | 1996 | 374000 | 2306 | 432000 | 2616 |
| 143000 | 1073 | 201000 | 1382 | 259000 | 1692 | 317000 | 2002 | 375000 | 2312 | 433000 | 2621 |
| 144000 | 1078 | 202000 | 1388 | 260000 | 1697 | 318000 | 2007 | 376000 | 2317 | 434000 | 2627 |
| 145000 | 1083 | 203000 | 1393 | 261000 | 1703 | 319000 | 2012 | 377000 | 2322 | 435000 | 2632 |
| 146000 | 1089 | 204000 | 1398 | 262000 | 1708 | 320000 | 2018 | 378000 | 2328 | 436000 | 2637 |
| 147000 | 1094 | 205000 | 1404 | 263000 | 1713 | 321000 | 2023 | 379000 | 2333 | 437000 | 2643 |
| 148000 | 1099 | 206000 | 1409 | 264000 | 1719 | 322000 | 2028 | 380000 | 2338 | 438000 | 2648 |
| 149000 | 1105 | 207000 | 1414 | 265000 | 1724 | 323000 | 2034 | 381000 | 2344 | 439000 | 2653 |
| 150000 | 1110 | 208000 | 1420 | 266000 | 1729 | 324000 | 2039 | 382000 | 2349 | 440000 | 2659 |
| 151000 | 1115 | 209000 | 1425 | 267000 | 1735 | 325000 | 2045 | 383000 | 2354 | 450000 | 2712 |
| 152000 | 1121 | 210000 | 1430 | 268000 | 1740 | 326000 | 2050 | 384000 | 2360 | 500000 | 2979 |
| 153000 | 1126 | 211000 | 1436 | 269000 | 1745 | 327000 | 2055 | 385000 | 2365 | 600000 | 3513 |
| 154000 | 1131 | 212000 | 1441 | 270000 | 1751 | 328000 | 2061 | 386000 | 2370 | 700000 | 4047 |
| 155000 | 1137 | 213000 | 1446 | 271000 | 1756 | 329000 | 2066 | 387000 | 2376 | 800000 | 4581 |
| 156000 | 1142 | 214000 | 1452 | 272000 | 1761 | 330000 | 2071 | 388000 | 2381 | 900000 | 5115 |
| 157000 | 1147 | 215000 | 1457 | 273000 | 1767 | 331000 | 2077 | 389000 | 2386 | 1000000 | 5649 |

