

FIRST AMERICAN TITLE

EFFECTIVE JANUARY 1, 2016

SHORT FORM RESIDENTIAL REFINANCE TITLE RATES

Policy Amount up to:	ALTA Short Form Loan Policy with ALTA Short Form Commitment
\$250,000	\$330
500,000	450
750,000	580
1,000,000	660
1,500,000	945
2,000,000	1,230
3,000,000	1,935
4,000,000	2,640
5,000,000	3,520
Above \$5,000,000	Add \$500 for each additional \$1,000,000 or fraction thereof

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:

This fee applies when the Company provides 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.

The fee for Disbursement Services for refinance transactions on an improved one-to-four family residential property is \$95 per order.

Disbursement Services consist of a) receipt of funds and written instructions from the primary escrow agent and from any lender whose loan will be insured; b) disbursement of such funds for the elimination of any matters affecting title, but only to the extent authorized under such instructions; and c) 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, overnight delivery fees, messenger fees, or certain other charges as specified in the Schedule of Rates and Fees.

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. 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.

Pease see First American's California Schedule of 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 representative or visit us at our website at www.firstam.com/ca

For more information, please contact your First American Title representative.

