

**TITLE INSURANCE PREMIUM SCHEDULE (EFFECTIVE NOVEMBER 15, 2010)**  
**FOR TITLE POLICIES ISSUED BY TITLE GUARANTY OF HAWAII, INC. ON BEHALF OF ITS UNDERWRITERS**  
**CHICAGO TITLE INSURANCE COMPANY, COMMONWEALTH LAND TITLE INSURANCE COMPANY, FIDELITY**  
**NATIONAL TITLE INSURANCE COMPANY, FIRST AMERICAN TITLE INSURANCE COMPANY,**  
**AND OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**

<b>INSURANCE COVERAGE UP TO</b>	<b>PREMIUM FOR STANDARD OWNER'S POLICY OR ALTA LOAN POLICY</b>	<b>60% SELLER'S PORTION</b>	<b>40% BUYER'S PORTION</b>
\$100,000	\$455	\$273.00	\$182.00
\$120,000	\$521	\$312.60	\$208.40
\$140,000	\$592	\$355.20	\$236.80
\$160,000	\$663	\$397.80	\$265.20
\$180,000	\$732	\$439.20	\$292.80
\$200,000	\$805	\$483.00	\$322.00
\$220,000	\$872	\$523.20	\$348.80
\$240,000	\$946	\$567.60	\$378.40
\$260,000	\$1,014	\$608.40	\$405.60
\$280,000	\$1,077	\$646.20	\$430.80
\$300,000	\$1,140	\$684.00	\$456.00
\$320,000	\$1,205	\$723.00	\$482.00
\$340,000	\$1,269	\$761.40	\$507.60
\$360,000	\$1,336	\$801.60	\$534.40
\$380,000	\$1,402	\$841.20	\$560.80
\$400,000	\$1,465	\$879.00	\$586.00
\$420,000	\$1,521	\$912.60	\$608.40
\$440,000	\$1,579	\$947.40	\$631.60
\$460,000	\$1,635	\$981.00	\$654.00
\$480,000	\$1,693	\$1,015.80	\$677.20
\$500,000	\$1,750	\$1,050.00	\$700.00
\$520,000	\$1,806	\$1,083.60	\$722.40
\$540,000	\$1,863	\$1,117.80	\$745.20
\$560,000	\$1,920	\$1,152.00	\$768.00
\$580,000	\$1,976	\$1,185.60	\$790.40
\$600,000	\$2,030	\$1,218.00	\$812.00
\$620,000	\$2,087	\$1,252.20	\$834.80
\$640,000	\$2,145	\$1,287.00	\$858.00
\$660,000	\$2,203	\$1,321.80	\$881.20
\$680,000	\$2,259	\$1,355.40	\$903.60
\$700,000	\$2,315	\$1,389.00	\$926.00
\$720,000	\$2,369	\$1,421.40	\$947.60
\$740,000	\$2,427	\$1,456.20	\$970.80
\$760,000	\$2,482	\$1,489.20	\$992.80
\$780,000	\$2,538	\$1,522.80	\$1,015.20
\$800,000	\$2,595	\$1,557.00	\$1,038.00
\$820,000	\$2,653	\$1,591.80	\$1,061.20
\$840,000	\$2,712	\$1,627.20	\$1,084.80
\$860,000	\$2,767	\$1,660.20	\$1,106.80
\$880,000	\$2,822	\$1,693.20	\$1,128.80
\$900,000	\$2,880	\$1,728.00	\$1,152.00
\$920,000	\$2,936	\$1,761.60	\$1,174.40

Title Guaranty of Hawaii Inc.  
235 Queen Street • Honolulu, Hawaii 96813  
Phone (808) 533-6261 • Fax (808) 521-0210 • Email title@tghawaii.com

**PREMIUM FOR  
STANDARD OWNER'S  
POLICY OR ALTA LOAN**

<b>INSURANCE COVERAGE UP TO</b>	<b>POLICY</b>	<b>60% SELLER'S PORTION</b>	<b>40% BUYER'S PORTION</b>
\$940,000	\$2,994	\$1,796.40	\$1,197.60
\$960,000	\$3,053	\$1,831.80	\$1,221.20
\$980,000	\$3,110	\$1,866.00	\$1,244.00
\$1,000,000	\$3,165	\$1,899.00	\$1,266.00
\$1,020,000	\$3,190	\$1,914.00	\$1,276.00
\$1,040,000	\$3,215	\$1,929.00	\$1,286.00
\$1,060,000	\$3,240	\$1,944.00	\$1,296.00
\$1,080,000	\$3,265	\$1,959.00	\$1,306.00
\$1,100,000	\$3,290	\$1,974.00	\$1,316.00
\$1,120,000	\$3,315	\$1,989.00	\$1,326.00
\$1,140,000	\$3,340	\$2,004.00	\$1,336.00
\$1,160,000	\$3,365	\$2,019.00	\$1,346.00
\$1,180,000	\$3,390	\$2,034.00	\$1,356.00
\$1,200,000	\$3,415	\$2,049.00	\$1,366.00
\$1,220,000	\$3,440	\$2,064.00	\$1,376.00
\$1,240,000	\$3,465	\$2,079.00	\$1,386.00
\$1,260,000	\$3,490	\$2,094.00	\$1,396.00
\$1,280,000	\$3,515	\$2,109.00	\$1,406.00
\$1,300,000	\$3,540	\$2,124.00	\$1,416.00
\$1,320,000	\$3,565	\$2,139.00	\$1,426.00
\$1,340,000	\$3,590	\$2,154.00	\$1,436.00
\$1,360,000	\$3,615	\$2,169.00	\$1,446.00
\$1,380,000	\$3,640	\$2,184.00	\$1,456.00
\$1,400,000	\$3,665	\$2,199.00	\$1,466.00
\$1,420,000	\$3,690	\$2,214.00	\$1,476.00
\$1,440,000	\$3,715	\$2,229.00	\$1,486.00
\$1,460,000	\$3,740	\$2,244.00	\$1,496.00
\$1,480,000	\$3,765	\$2,259.00	\$1,506.00
\$1,500,000	\$3,790	\$2,274.00	\$1,516.00
\$1,520,000	\$3,815	\$2,289.00	\$1,526.00
\$1,540,000	\$3,840	\$2,304.00	\$1,536.00
\$1,560,000	\$3,865	\$2,319.00	\$1,546.00
\$1,580,000	\$3,890	\$2,334.00	\$1,556.00
\$1,600,000	\$3,915	\$2,349.00	\$1,566.00
\$1,620,000	\$3,940	\$2,364.00	\$1,576.00
\$1,640,000	\$3,965	\$2,379.00	\$1,586.00
\$1,660,000	\$3,990	\$2,394.00	\$1,596.00
\$1,680,000	\$4,015	\$2,409.00	\$1,606.00
\$1,700,000	\$4,040	\$2,424.00	\$1,616.00
\$1,720,000	\$4,065	\$2,439.00	\$1,626.00
\$1,740,000	\$4,090	\$2,454.00	\$1,636.00
\$1,760,000	\$4,115	\$2,469.00	\$1,646.00
\$1,780,000	\$4,140	\$2,484.00	\$1,656.00
\$1,800,000	\$4,165	\$2,499.00	\$1,666.00
\$1,820,000	\$4,190	\$2,514.00	\$1,676.00
\$1,840,000	\$4,215	\$2,529.00	\$1,686.00

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<b>INSURANCE COVERAGE UP TO</b>	<b>POLICY</b>	<b>60% SELLER'S PORTION</b>	<b>40% BUYER'S PORTION</b>
\$1,860,000	\$4,240	\$2,544.00	\$1,696.00
\$1,880,000	\$4,265	\$2,559.00	\$1,706.00
\$1,900,000	\$4,290	\$2,574.00	\$1,716.00
\$1,920,000	\$4,315	\$2,589.00	\$1,726.00
\$1,940,000	\$4,340	\$2,604.00	\$1,736.00
\$1,960,000	\$4,365	\$2,619.00	\$1,746.00
\$1,980,000	\$4,390	\$2,634.00	\$1,756.00
\$2,000,000	\$4,415	\$2,649.00	\$1,766.00
\$2,020,000	\$4,440	\$2,664.00	\$1,776.00
\$2,040,000	\$4,465	\$2,679.00	\$1,786.00
\$2,060,000	\$4,490	\$2,694.00	\$1,796.00
\$2,080,000	\$4,515	\$2,709.00	\$1,806.00
\$2,100,000	\$4,540	\$2,724.00	\$1,816.00
\$2,120,000	\$4,565	\$2,739.00	\$1,826.00
\$2,140,000	\$4,590	\$2,754.00	\$1,836.00
\$2,160,000	\$4,615	\$2,769.00	\$1,846.00
\$2,180,000	\$4,640	\$2,784.00	\$1,856.00
\$2,200,000	\$4,665	\$2,799.00	\$1,866.00
\$2,220,000	\$4,690	\$2,814.00	\$1,876.00
\$2,240,000	\$4,715	\$2,829.00	\$1,886.00
\$2,260,000	\$4,740	\$2,844.00	\$1,896.00
\$2,280,000	\$4,765	\$2,859.00	\$1,906.00
\$2,300,000	\$4,790	\$2,874.00	\$1,916.00
\$2,320,000	\$4,815	\$2,889.00	\$1,926.00
\$2,340,000	\$4,840	\$2,904.00	\$1,936.00
\$2,360,000	\$4,865	\$2,919.00	\$1,946.00
\$2,380,000	\$4,890	\$2,934.00	\$1,956.00
\$2,400,000	\$4,915	\$2,949.00	\$1,966.00
\$2,420,000	\$4,940	\$2,964.00	\$1,976.00
\$2,440,000	\$4,965	\$2,979.00	\$1,986.00
\$2,460,000	\$4,990	\$2,994.00	\$1,996.00
\$2,480,000	\$5,015	\$3,009.00	\$2,006.00
\$2,500,000	\$5,040	\$3,024.00	\$2,016.00
\$2,520,000	\$5,065	\$3,039.00	\$2,026.00
\$2,540,000	\$5,090	\$3,054.00	\$2,036.00
\$2,560,000	\$5,115	\$3,069.00	\$2,046.00
\$2,580,000	\$5,140	\$3,084.00	\$2,056.00
\$2,600,000	\$5,165	\$3,099.00	\$2,066.00
\$2,620,000	\$5,190	\$3,114.00	\$2,076.00
\$2,640,000	\$5,215	\$3,129.00	\$2,086.00
\$2,660,000	\$5,240	\$3,144.00	\$2,096.00
\$2,680,000	\$5,265	\$3,159.00	\$2,106.00
\$2,700,000	\$5,290	\$3,174.00	\$2,116.00
\$2,720,000	\$5,315	\$3,189.00	\$2,126.00
\$2,740,000	\$5,340	\$3,204.00	\$2,136.00

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<b>INSURANCE COVERAGE UP TO</b>	<b>POLICY</b>	<b>60% SELLER'S PORTION</b>	<b>40% BUYER'S PORTION</b>
\$2,760,000	\$5,365	\$3,219.00	\$2,146.00
\$2,780,000	\$5,390	\$3,234.00	\$2,156.00
\$2,800,000	\$5,415	\$3,249.00	\$2,166.00
\$2,820,000	\$5,440	\$3,264.00	\$2,176.00
\$2,840,000	\$5,465	\$3,279.00	\$2,186.00
\$2,860,000	\$5,490	\$3,294.00	\$2,196.00
\$2,880,000	\$5,515	\$3,309.00	\$2,206.00
\$2,900,000	\$5,540	\$3,324.00	\$2,216.00
\$2,920,000	\$5,565	\$3,339.00	\$2,226.00
\$2,940,000	\$5,590	\$3,354.00	\$2,236.00
\$2,960,000	\$5,615	\$3,369.00	\$2,246.00
\$2,980,000	\$5,640	\$3,384.00	\$2,256.00
\$3,000,000	\$5,665	\$3,399.00	\$2,266.00

**A Note About Title Premiums and Charges:**

- The purpose of the preceding schedule is to indicate the premiums ordinarily applicable to the amount of insurance coverages shown, and contemplates the ordinary condition of title. If unusual conditions of title are encountered, multiple chains of title are involved or if special or unusual risks are insured against additional premiums may be assessed. Additional work fees may also be charged by Title Guaranty for special or extraordinary services performed beyond those which are ordinarily incurred in connection with issuing a policy of title insurance.
- The charge for an ALTA Homeowner's Policy of Title Insurance and an ALTA Expanded Residential Loan Policy are each 110% of the premium for a Hawaii Standard Owner's Policy; the premium for an ALTA (extended) Owner's Policy is 150% of the premium for a Hawaii Standard Owner's Policy.
- If a title order is canceled, a reasonable cancellation fee based upon the services provided may be charged; however, no cancellation fee will be charged if the transaction does not close by reason of the failure to obtain loan approval.
- The applicable State of Hawaii general excise tax will be added to all charges except title insurance premiums.
- For a resale transaction, a release processing fee of \$55.00 is charged to the seller where mortgage(s) need to be monitored for proper release(s) and recordation after closing.
- Buyers and sellers of residential resale transactions may receive credits for transactions under \$3,000,000. Credit will be calculated based on the scheduled rate for a Hawaii Standard Owners Title policy and applied to the percentages of the title premium allocated in the contractual agreement between buyer and seller. Credits may also apply to residential refinance transactions.
  - Maximum of 50% credit on scheduled premium if the same property has been insured by any title insurance company during the twelve month period immediately preceding the closing of the subject transaction (provided that the minimum premium charged will not be less than \$300).
  - Maximum of 25% credit on scheduled premium if the same property has been insured by any title insurance company during the period more than twelve months but less than 60 months before the closing of the subject transaction (provided that the minimum premium charged will not be less than \$300).

## OTHER TITLE INSURANCE AND REPORTS

- JUNIOR LOAN POLICY

A Junior Loan Policy is issued to a lender and holder of a second or equity line mortgage. A Junior Loan Policy is issued before the loan is closed to assure the lender the borrower is the landowner and reports all existing liens including real property taxes. Minimum Fee \$125 for coverage up to \$250,000.

- LITIGATION GUARANTEE

A report that is used primarily for foreclosures and actions to quiet title. In addition to setting forth the condition of title, it identifies the parties to be cited in a civil proceeding. Litigation Guarantee premiums start at \$300 for coverage of \$3,500 and \$400 for coverage of \$15,000. Endorsement to the Litigation Guarantee is \$100 (for \$3,500 coverage) and \$125 (for \$15,000 coverage).

- PRELIMINARY REPORT

A preliminary report provides information similar to a status report and is ordinarily issued in contemplation of the issuance of title insurance. It provides no title insurance coverage or liability. It is usually one of the first steps in a sales or mortgage transaction, assists the parties and their agents in determining what title matters need to be addressed prior to closing, and provides the basis for the drafting of the conveyance documents. The charge for the preliminary report is credited against the title premium upon the issuance of the title policy. Minimum Fee \$300 if no policy issued.

- STATUS REPORT

A Status Report is ordinarily requested by someone who wishes to know the current status of title to a certain property. It is issued by Title Guaranty. Title Guaranty's responsibility for any actual loss is limited to the greater of \$3,500 or two times the amount paid for the Report. A Status Report names the persons or entities in whom the public records indicate the title is vested, subject to the matters shown in Schedule B, as of the date of the Report, or it may be issued in cases where title insurance may not be available because title is "broken," meaning generally that an owner in the chain of title died without a probate order distributing the property to an heir or devisee. Minimum Fee \$300.00.

- LIEN REPORT

A report which reflects any outstanding liens or judgments against an individual, corporation, or partnership that are recorded in the Bureau of Conveyances. The documents reflected in the report may include State Tax Liens, Federal Tax Liens, Circuit Court Judgments, District Court Judgments, Federal Court Judgments, and Family Court Judgments. Minimum charge \$75.

- FINANCING STATEMENT REPORT

A report issued by Title Guaranty which reflects all financing statements recorded under a person's or entity's name in the Bureau of Conveyances, State of Hawaii. Minimum fee \$50 for the first four names. Under Article 9 of Hawaii's Uniform Commercial Code (effective as of July 1, 2001), financing statements that affect Hawaii property might be recorded in other states. If requested for an additional fee, we can arrange to obtain a financing statement report derived from public records in other states. A UCC9 Policy is also available.

- PROPERTY SEARCH REPORT

A report based on a search of the pertinent records of the Bureau of Conveyances which identifies real property in the State of Hawaii in which a specified person or entity has a recorded ownership interest. Minimum fee \$150.

- EXPRESS PROPERTY AND LIEN REPORT (EXPRESS REPORT)

A limited report providing the name of the current titleholder of the property; any recorded mortgage, lis pendens, tax liens, or judgments; and the real property tax information. Minimum fee \$125.