

Title Insurance Premium Schedule  
(Effective February 17, 2009)

Insurance Coverage	Premium for Standard Owner's Policy or Alta Loan Policy	Insurance Coverage	Premium for Standard Owner's Policy or Alta Loan Policy
\$70,000	\$350	\$490,000	\$1,721
\$80,000	\$387	\$500,000	\$1,750
\$90,000	\$423		
\$100,000	\$455	\$510,000	\$1,779
		\$520,000	\$1,806
\$110,000	\$489	\$530,000	\$1,834
\$120,000	\$521	\$540,000	\$1,863
\$130,000	\$557	\$550,000	\$1,892
\$140,000	\$592	\$560,000	\$1,920
\$150,000	\$628	\$570,000	\$1,949
\$160,000	\$663	\$580,000	\$1,976
\$170,000	\$697	\$590,000	\$2,002
\$180,000	\$732	\$600,000	\$2,030
\$190,000	\$768		
\$200,000	\$805	\$610,000	\$2,058
		\$620,000	\$2,087
\$210,000	\$838	\$630,000	\$2,114
\$220,000	\$872	\$640,000	\$2,145
\$230,000	\$909	\$650,000	\$2,176
\$240,000	\$946	\$660,000	\$2,203
\$250,000	\$982	\$670,000	\$2,232
\$260,000	\$1,014	\$680,000	\$2,259
\$270,000	\$1,046	\$690,000	\$2,287
\$280,000	\$1,077	\$700,000	\$2,315
\$290,000	\$1,109		
\$300,000	\$1,140	\$710,000	\$2,342
		\$720,000	\$2,369
\$310,000	\$1,173	\$730,000	\$2,398
\$320,000	\$1,205	\$740,000	\$2,427
\$330,000	\$1,237	\$750,000	\$2,456
\$340,000	\$1,269	\$760,000	\$2,482
\$350,000	\$1,303	\$770,000	\$2,509
\$360,000	\$1,336	\$780,000	\$2,538
\$370,000	\$1,370	\$790,000	\$2,567
\$380,000	\$1,402	\$800,000	\$2,595
\$390,000	\$1,433		
\$400,000	\$1,465	\$810,000	\$2,624
		\$820,000	\$2,653
\$410,000	\$1,494	\$830,000	\$2,681
\$420,000	\$1,521	\$840,000	\$2,712
\$430,000	\$1,552	\$850,000	\$2,738
\$440,000	\$1,579	\$860,000	\$2,767
\$450,000	\$1,606	\$870,000	\$2,794
\$460,000	\$1,635	\$880,000	\$2,822
\$470,000	\$1,664	\$890,000	\$2,851
\$480,000	\$1,693	\$900,000	\$2,880

**Title Guaranty of Hawaii Inc**

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Phone (808) 533-6261 • Fax (808) 521-0221 • email title@tghawaii.com

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Insurance Coverage	Premium for Standard Owner's Policy or Alta Loan Policy	Insurance Coverage	Premium for Standard Owner's Policy or Alta Loan Policy
\$910,000	\$2,908	\$960,000	\$3,053
\$920,000	\$2,936	\$970,000	\$3,081
\$930,000	\$2,963	\$980,000	\$3,110
\$940,000	\$2,994	\$990,000	\$3,137
\$950,000	\$3,022	\$1,000,000	\$3,165

**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, and contemplates the ordinary condition of title. If unusual or extraordinary work is required, if more than one chain of title needs to be searched or if court records in more than one circuit must be examined, additional charges may be assessed.
- 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.
- Buyers and sellers of residential resale transactions may receive credits for transactions under \$3,000,000. Credit will be allocated based on the contractual agreement between buyer and seller. Credits may also apply to residential refinance transactions.
  - Maximum of 50% credit on scheduled premium if Title Guaranty or its Underwriter issued insurance for the previous transaction within 1 year (minimum charge of \$300).
  - Maximum of 25% credit on scheduled premium if Title Guaranty or its Underwriter issued insurance for the previous transaction within 1 to 5 years (minimum charge of \$300).

**OTHER TITLE REPORTS AND SERVICES**

• **STATUS REPORT**

A Status Report is ordinarily requested by someone who wishes to know the current status of title to a certain property. It typically carries a maximum liability of \$3,500 and indicates the persons or entities in which the public records state the title is vested, subject to the matters shown in Schedule B, as of the date of the report. Minimum Fee \$300.00.

• **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 by itself. 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.

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**OTHER TITLE REPORTS AND SERVICES (continued)**

- 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).

- 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 amount up to \$250,000.

- 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 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 search of the pertinent records of the Bureau of Conveyances as to any real property in the State of Hawaii in which a person or entity has an 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.