

**TITLE INSURANCE PREMIUM SCHEDULE (EFFECTIVE JULY 23, 2018)**  
 FOR TITLE POLICIES ISSUED BY TITLE GUARANTY OF HAWAII, LLC ON BEHALF OF ITS UNDERWRITERS  
 CHICAGO TITLE INSURANCE COMPANY AND FIRST AMERICAN 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	\$585	\$351	\$234
\$150,000	\$740	\$444	\$296
\$200,000	\$935	\$561	\$374
\$250,000	\$1,165	\$699	\$466
\$300,000	\$1,395	\$837	\$558
\$350,000	\$1,605	\$963	\$642
\$400,000	\$1,755	\$1,053	\$702
\$450,000	\$1,915	\$1,149	\$766
\$500,000	\$2,105	\$1,263	\$842
\$550,000	\$2,300	\$1,380	\$920
\$600,000	\$2,495	\$1,497	\$998
\$650,000	\$2,675	\$1,605	\$1,070
\$700,000	\$2,790	\$1,674	\$1,116
\$750,000	\$2,895	\$1,737	\$1,158
\$800,000	\$3,010	\$1,806	\$1,204
\$850,000	\$3,180	\$1,908	\$1,272
\$900,000	\$3,355	\$2,013	\$1,342
\$950,000	\$3,535	\$2,121	\$1,414
\$1,000,000	\$3,635	\$2,181	\$1,454
\$1,050,000	\$3,730	\$2,238	\$1,492
\$1,100,000	\$3,825	\$2,295	\$1,530
\$1,150,000	\$3,975	\$2,385	\$1,590
\$1,200,000	\$4,105	\$2,463	\$1,642
\$1,250,000	\$4,210	\$2,526	\$1,684
\$1,300,000	\$4,300	\$2,580	\$1,720
\$1,350,000	\$4,400	\$2,640	\$1,760
\$1,400,000	\$4,505	\$2,703	\$1,802
\$1,450,000	\$4,590	\$2,754	\$1,836
\$1,500,000	\$4,625	\$2,775	\$1,850
\$1,550,000	\$4,700	\$2,820	\$1,880
\$1,600,000	\$4,775	\$2,865	\$1,910
\$1,650,000	\$4,825	\$2,895	\$1,930
\$1,700,000	\$4,900	\$2,940	\$1,960
\$1,750,000	\$4,975	\$2,985	\$1,990
\$1,800,000	\$5,025	\$3,015	\$2,010
\$1,850,000	\$5,090	\$3,054	\$2,036
\$1,900,000	\$5,125	\$3,075	\$2,050
\$1,950,000	\$5,190	\$3,114	\$2,076
\$2,000,000	\$5,220	\$3,132	\$2,088

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<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>
\$2,050,000	\$5,300	\$3,180	\$2,120
\$2,100,000	\$5,375	\$3,225	\$2,150
\$2,150,000	\$5,425	\$3,255	\$2,170
\$2,200,000	\$5,500	\$3,300	\$2,200
\$2,250,000	\$5,575	\$3,345	\$2,230
\$2,300,000	\$5,600	\$3,360	\$2,240
\$2,350,000	\$5,675	\$3,405	\$2,270
\$2,400,000	\$5,700	\$3,420	\$2,280
\$2,450,000	\$5,750	\$3,450	\$2,300
\$2,500,000	\$5,800	\$3,480	\$2,320
\$2,550,000	\$5,850	\$3,510	\$2,340
\$2,600,000	\$5,900	\$3,540	\$2,360
\$2,650,000	\$5,950	\$3,570	\$2,380
\$2,700,000	\$6,000	\$3,600	\$2,400
\$2,750,000	\$6,050	\$3,630	\$2,420
\$2,800,000	\$6,100	\$3,660	\$2,440
\$2,850,000	\$6,150	\$3,690	\$2,460
\$2,900,000	\$6,200	\$3,720	\$2,480
\$2,950,000	\$6,250	\$3,750	\$2,500
\$3,000,000	\$6,300	\$3,780	\$2,520

**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 charged. Additional 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.
- A preliminary report provides information similar to a status report and is ordinarily issued in contemplation of the issuance of title insurance. It does not provide 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 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 basic premium for an ALTA (extended) Owner's Policy is 150% of the premium for a Hawaii Standard Owner's Policy.

### **A Note About Title Premiums and Charges (continued):**

- Title Insurance premium credits may be available for sale and refinance transactions under \$3,000,000.
  - For a sales transaction, the credit will be calculated based on the current rate to be charged for a Standard Owner's Policy to be issued to the buyer. The credit will be applied to the percentages of the title premium allocated in the contractual agreement between buyer and seller.
  - For a refinance transaction, the credit will be calculated based on the current premium to be charged for an ALTA Loan Policy.
  - Maximum of 50% credit on the current 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 \$585.00). To qualify for this credit, prior insurance must be either an Owner's or an ALTA Loan Policy.
  - Maximum of 25% credit on the current premium if the same property has been insured by any title insurance company during the period more than one year but less than eight years before the closing of the subject transaction (provided that the minimum premium charged will not be less than \$585.00). To qualify for this credit, prior insurance must be either an Owner's or an ALTA Loan Policy.
  - Military Credit – For members of the U.S. Armed forces on active duty or retired, a 30% credit on their portion of the current policy premium is available for a sale or refinance transaction on their primary personal residence.
- If a title order is canceled, a reasonable cancellation fee based upon the services provided may be charged.
- For a sale 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.

### **OTHER TITLE INSURANCE**

- **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 and insures the lender that at the date of the policy title to the subject property is held by the borrower subject to the liens including real property taxes shown in the policy. Minimum charge is \$125.00 for coverage up to \$250,000.

- **LITIGATION GUARANTEE**

A report that is used primarily for foreclosures. In addition to reporting the condition of title, it identifies the parties to be cited in a civil proceeding affecting title. Litigation Guarantee premiums are \$400.00 for coverage of \$3,500 and \$450.00 for coverage of \$15,000. Endorsement to the Litigation Guarantee is \$125.00 for an endorsement issued within 24 months.

## **OTHER TITLE INSURANCE (Continued)**

- **CERTIFICATE OF TITLE**

A Certificate of Title is the certification by a title insurance company as to the title to a particular parcel of land based upon a search of the public records. It sets forth only those matters affecting title which are considered valid and outstanding in the public records as of the date and time shown on the Certificate.

The liability of the title insurance company for the issuance of a Certificate of Title is confined to the records searched and does not extend to "off record risks" such as competency of the parties, forgeries, fraud, undisclosed heirs, adverse possession, encroachments and such matters not possible to ascertain by a search of such recorded documents.

Minimum charge is \$400.00 for coverage up to \$250,000.

## **OTHER REPORTS**

- **STATUS REPORT**

A Status Report is ordinarily requested by someone who wishes to know the current status of title to a certain property based on a search of the public records. It is not title insurance and the report is issued by Title Guaranty. Title Guaranty's responsibility for any actual loss is limited to the lesser of \$3,500 or the amount paid for the Status Report. A Status Report names the persons or entities in whom the searched public records indicate the title is vested, subject to the matters shown in Schedule B, as of the date of the Status Report. Minimum charge by Title Guaranty is \$400.00.

- **LIEN REPORT**

A report issued by Title Guaranty which reflects outstanding liens or judgments against an individual or entity that are recorded in the Hawaii Bureau of Conveyances as of the date stated in the report. 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 by Title Guaranty is \$75.00

- **FINANCING STATEMENT REPORT**

A report issued by Title Guaranty which reflects financing statements and continuation statements recorded under a person's or entity's name in the Hawaii Bureau of Conveyances, within five years and six months prior to the date stated in the report. Minimum charge by Title Guaranty is \$50.00 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, Title Guaranty can arrange to obtain a financing statement report derived from public records in other states.

- **PROPERTY SEARCH REPORT**

A report based on a search of the pertinent records of the Hawaii Bureau of Conveyances which identifies real property in the State of Hawaii in which a specified person or entity has a recorded ownership interest as of the date stated in the report. Minimum charge by Title Guaranty is \$150.00.

- **EXPRESS PROPERTY AND LIEN REPORT (EXPRESS REPORT)**

A limited report providing the name of the current titleholder of the property as reflected by the pertinent records of the Hawaii Bureau of Conveyances which including existing mortgages, lis pendens, tax liens, or judgments indexed against the property owner. It also included the property's real property tax information, as of the date stated in the report. Minimum charge by Title Guaranty is \$125.00.

- The applicable State of Hawaii general excise tax will be added to all charges except title insurance premiums.