

Electronic Residential Loan Rate

Our Rate Includes:

- Title fees (at greatly reduced prices)
- Most customary lender title policy endorsements

Does NOT Include:

- Escrow fees
- Notary fees
- Doc prep fees
- Unsecured debt pay off, and messenger fees
- Recording fees
- Sign-up fees
- E-doc fees

Liability Amount			Title Fee*
\$ -0-	-	\$ 50,000	\$ 350
\$ 50,001	-	\$ 150,000	\$ 400
\$ 150,001	-	\$ 250,000	\$ 425
\$ 250,001	-	\$ 350,000	\$ 625
\$ 350,001	-	\$ 450,000	\$ 625
\$ 450,001	-	\$ 550,000	\$ 900
\$ 550,001	-	\$ 650,000	\$ 925
\$ 650,001	-	\$ 750,000	\$ 1,150
\$ 750,001	-	\$ 850,000	\$ 1,175
\$ 850,001	-	\$ 1,000,000	\$ 1,345
\$ 1,000,001	-	\$ 1,500,000	\$ 1,675
\$ 1,500,001	-	\$ 2,000,000	\$ 2,075
\$ 2,000,001	-	\$ 3,000,000	\$ 2,850
\$ 3,000,001	-	\$ 4,000,000	\$ 3,410
\$ 4,000,001	-	\$ 5,000,000	\$ 4,070
\$ 5,000,001	-	\$ 6,000,000	\$ 4,730
\$ 6,000,001	-	\$ 7,000,000	\$ 5,280
\$ 7,000,001	-	\$ 8,000,000	\$ 5,940
Over		\$ 8,000,001	\$Call for quote

Title fees effective 01/10/2010

*Short term rate does not apply. Applicable only for electronic paperless order opening and electronic paperless delivery of the preliminary report or commitment, and ALTA Short Form Residential Policy or ALTA Loan Policy with streamlined searching allowing for generic exceptions for CC&R's and easements. Not applicable on construction loans or loan policies issued concurrently with owner's policies. Coverages provided under the following endorsements will be included at no additional charge upon request of the lender at the time of policy issuance: 100, 1002, 111.5, 111.6, 111.7, 111.8, 115.1, 115.2, 116, 116.7, 103.1A Modified, 111.5, 111.7, 111.8, 115.1, 115.2, 116 and 116.2.

Additional fees may apply for title and escrow combo rate for example: receipt and printing of e-mail loan documents; preparation of Grant Deeds, Interspousal Deeds, etc.; processing Subordination documents; preparation of creditor checks in excess of five (5); notary/loan sign-up fee; recording fees.

Explanation of Fee Schedule

Amount of Insurance - Sales Price

Total amount of the sales transaction, rounded to next highest thousand.

ALTA Residential Rate

This is an owners policy which has the same basic coverage as the CLTA policy with some additional coverages for off record matters such as zoning and mechanic's liens.

ALTA Lenders Concurrent Rate

(Buyer's new first loan during sale escrow) When this policy is issued concurrently with an Owners policy in a sales transaction, a substantial savings is realized.

ALTA Lenders Refinance Rate

This is used in a loan only refinance and no other policy is issued concurrently. It is designed to meet the needs of institutional lenders who are seeking extended coverage for their investments.

For more specific information regarding additional coverages and policies available, contact the American Coast Title office nearest you.



"Proudly Independent!"

American Coast Title

www.ACTforTitle.com

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American Coast Title

Partial Fee Schedule
for Title Insurance

Effective January 10, 2010



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American Coast Title

Amount of Insurance Up To	Owners Base Rate	Residential Owners*	Lender's Concurrent	Refi Rate	Amount of Insurance Up To	Owners Base Rate	Residential Owners*	Lender's Concurrent	Refi Rate
30,000	396	400	285	440	200,000	957	808	395	688
35,000	418	400	285	440	205,000	971	819	400	688
40,000	418	400	285	440	210,000	986	830	405	688
45,000	462	400	285	440	215,000	1,000	842	410	688
50,000	462	400	285	495	220,000	1,014	853	415	688
55,000	472	418	285	495	225,000	1,029	864	420	688
60,000	494	435	285	495	230,000	1,043	875	425	688
65,000	516	453	285	495	235,000	1,057	886	430	688
70,000	538	470	285	495	240,000	1,071	898	435	688
75,000	560	488	285	495	245,000	1,086	909	440	688
80,000	582	506	285	495	250,000	1,100	920	445	688
85,000	604	523	285	495	255,000	1,114	931	450	880
90,000	626	541	285	495	260,000	1,129	942	455	880
95,000	648	558	285	495	265,000	1,143	954	460	880
100,000	667	576	285	495	270,000	1,157	965	465	880
105,000	681	588	300	523	275,000	1,172	976	470	880
110,000	695	599	305	523	280,000	1,186	987	475	880
115,000	711	611	310	523	285,000	1,200	998	480	880
120,000	725	622	315	523	290,000	1,214	1,010	485	880
125,000	739	634	320	523	295,000	1,229	1,021	490	880
130,000	754	646	325	523	300,000	1,243	1,032	490	880
135,000	768	657	330	523	305,000	1,254	1,041	495	880
140,000	783	669	335	523	310,000	1,264	1,049	501	880
145,000	798	680	340	523	315,000	1,275	1,058	506	880
150,000	812	692	345	523	320,000	1,285	1,066	511	880
155,000	826	704	350	688	325,000	1,296	1,075	516	880
160,000	840	715	355	688	330,000	1,306	1,083	522	880
165,000	856	727	360	688	335,000	1,317	1,092	527	880
170,000	870	738	365	688	340,000	1,327	1,100	532	880
175,000	884	750	370	688	345,000	1,338	1,109	537	880
180,000	899	762	375	688	350,000	1,349	1,117	543	880
185,000	913	773	380	688	355,000	1,359	1,126	548	1,045
190,000	928	785	385	688	360,000	1,370	1,134	553	1,045
195,000	943	796	390	688					

*ALTA Homeowners Policy is 110% of the Residential Owners Rate

Amount of Insurance Up To	Owners Base Rate	Residential Owners*	Lender's Concurrent	Refi Rate	Amount of Insurance Up To	Owners Base Rate	Residential Owners*	Lender's Concurrent	Refi Rate
365,000	1,380	1,143	558	1,045	575,000	1,814	1,491	779	1,430
370,000	1,391	1,151	564	1,045	580,000	1,823	1,498	784	1,430
375,000	1,401	1,160	569	1,045	585,000	1,833	1,506	789	1,430
380,000	1,412	1,168	574	1,045	590,000	1,843	1,514	795	1,430
385,000	1,422	1,177	579	1,045	595,000	1,853	1,522	800	1,430
390,000	1,433	1,185	585	1,045	600,000	1,863	1,530	805	1,430
395,000	1,443	1,194	590	1,045	605,000	1,873	1,538	810	1,430
400,000	1,454	1,202	595	1,045	610,000	1,883	1,546	816	1,430
405,000	1,465	1,211	600	1,045	615,000	1,893	1,554	821	1,430
410,000	1,475	1,219	606	1,045	620,000	1,903	1,562	826	1,430
415,000	1,486	1,228	611	1,045	625,000	1,913	1,570	831	1,430
420,000	1,496	1,236	616	1,045	630,000	1,922	1,577	837	1,430
425,000	1,507	1,245	621	1,045	635,000	1,932	1,585	842	1,430
430,000	1,517	1,253	627	1,045	640,000	1,942	1,593	847	1,430
435,000	1,528	1,262	632	1,045	645,000	1,952	1,601	852	1,430
440,000	1,538	1,270	637	1,045	650,000	1,962	1,609	858	1,430
445,000	1,549	1,279	642	1,045	655,000	1,972	1,617	863	1,595
450,000	1,560	1,287	648	1,045	660,000	1,982	1,625	868	1,595
455,000	1,570	1,296	653	1,265	665,000	1,992	1,633	873	1,595
460,000	1,581	1,304	658	1,265	670,000	2,002	1,641	879	1,595
465,000	1,591	1,313	663	1,265	675,000	2,012	1,649	884	1,595
470,000	1,602	1,321	669	1,265	680,000	2,021	1,656	889	1,595
475,000	1,612	1,330	674	1,265	685,000	2,031	1,664	894	1,595
480,000	1,623	1,338	679	1,265	690,000	2,041	1,672	900	1,595
485,000	1,633	1,347	684	1,265	695,000	2,051	1,680	905	1,595
490,000	1,644	1,355	690	1,265	700,000	2,061	1,688	910	1,595
495,000	1,654	1,364	695	1,265	705,000	2,071	1,696	915	1,595
500,000	1,665	1,372	700	1,265	710,000	2,081	1,704	921	1,595
505,000	1,675	1,380	705	1,265	715,000	2,091	1,712	926	1,595
510,000	1,685	1,388	711	1,265	720,000	2,101	1,720	931	1,595
515,000	1,695	1,396	716	1,265	725,000	2,111	1,728	936	1,595
520,000	1,705	1,404	721	1,265	730,000	2,120	1,735	942	1,595
525,000	1,715	1,412	726	1,265	735,000	2,130	1,743	947	1,595
530,000	1,724	1,419	732	1,265	740,000	2,140	1,751	952	1,595
535,000	1,734	1,427	737	1,265	745,000	2,150	1,759	957	1,595
540,000	1,744	1,435	742	1,265	750,000	2,160	1,767	963	1,595
545,000	1,754	1,443	747	1,265	755,000	2,170	1,775	968	1,760
550,000	1,764	1,451	753	1,430	760,000	2,180	1,783	973	1,760
555,000	1,774	1,459	758	1,430	765,000	2,190	1,791	978	1,760
560,000	1,784	1,467	763	1,430	770,000	2,200	1,799	984	1,760
565,000	1,794	1,475	768	1,430	775,000	2,210	1,807	989	1,760
570,000	1,804	1,483	774	1,430	780,000	2,219	1,814	994	1,760

Amount of Insurance Up To	Owners Base Rate	Residential Owners*	Lender's Concurrent	Refi Rate	Amount of Insurance Up To	Owners Base Rate	Residential Owners*	Lender's Concurrent	Refi Rate
785,000	2,229	1,822	999	1,760	895,000	2,444	1,993	1,099	1,925
790,000	2,239	1,830	1,005	1,760	900,000	2,453	2,001	1,103	1,925
795,000	2,249	1,838	1,010	1,760	905,000	2,463	2,009	1,107	1,925
800,000	2,259	1,846	1,015	1,760	910,000	2,472	2,016	1,110	1,925
805,000	2,269	1,854	1,020	1,760	915,000	2,482	2,024	1,114	1,925
810,000	2,279	1,862	1,026	1,760	920,000	2,491	2,031	1,117	1,925
815,000	2,289	1,870	1,031	1,760	925,000	2,501	2,039	1,121	1,925
820,000	2,299	1,878	1,036	1,760	930,000	2,510	2,047	1,124	1,925
825,000	2,309	1,886	1,041	1,760	935,000	2,520	2,054	1,128	1,925
830,000	2,318	1,893	1,047	1,760	940,000	2,529	2,062	1,131	1,925
835,000	2,328	1,901	1,052	1,760	945,000	2,539	2,069	1,135	1,925
840,000	2,338	1,909	1,057	1,760	950,000	2,548	2,077	1,139	1,925
845,000	2,348	1,917	1,062	1,760	955,000	2,558	2,085	1,142	1,925
850,000	2,358	1,925	1,068	1,760	960,000	2,567	2,092	1,146	1,925
855,000	2,368	1,933	1,071	1,925	965,000	2,577	2,100	1,149	1,925
860,000	2,377	1,940	1,075	1,925	970,000	2,586	2,107	1,153	1,925
865,000	2,387	1,948	1,078	1,925	975,000	2,596	2,115	1,156	1,925
870,000	2,396	1,955	1,082	1,925	980,000	2,605	2,123	1,160	1,925
875,000	2,406	1,963	1,085	1,925	985,000	2,615	2,130	1,163	1,925
880,000	2,415	1,971	1,089	1,925	990,000	2,624	2,138	1,167	1,925
885,000	2,425	1,978	1,092	1,925	995,000	2,634	2,145	1,170	1,925
890,000	2,434	1,986	1,096	1,925	1,000,000	2,643	2,153	1,174	1,925

Base Rate

For each \$5,000 or fraction thereof above \$1,000,000
 Add \$7.50 per \$5,000 up to and including \$1,500,000 = \$3,393.00
 Add \$7.25 per \$5,000 up to and including \$2,000,000 = \$4,118.00
 Add \$4.00 per \$5,000 up to and including \$2,500,000 = \$4,518.00
 Add \$3.70 per \$5,000 up to and including \$3,000,000 = \$4,888.00
 Add \$3.60 per \$5,000 up to and including \$4,000,000 = \$5,608.00
 Over \$4,000,000 add \$3.70 per \$5,000

Residential Owners Rate

For each \$5,000 or fraction thereof above \$1,000,000
 Add \$6.00 per \$5,000 up to and including \$1,500,000 = \$2,753.00
 Add \$5.60 per \$5,000 up to and including \$2,000,000 = \$3,313.00
 Add \$3.35 per \$5,000 up to and including \$2,500,000 = \$3,648.00
 Add \$3.15 per \$5,000 up to and including \$3,000,000 = \$3,963.00
 Add \$2.95 per \$5,000 up to and including \$4,000,000 = \$4,553.00
 Over \$4,000,000 add \$2.95 per \$5,000

Lender's Concurrent Rate

For each \$5,000 or fraction thereof above \$1,000,000
 Add \$2.50 per \$5,000 up to and including \$1,500,000 = \$1,424.00
 Add \$2.20 per \$5,000 up to and including \$2,000,000 = \$1,644.00
 Add \$2.20 per \$5,000 up to and including \$2,500,000 = \$1,864.00
 Add \$2.20 per \$5,000 up to and including \$3,000,000 = \$2,084.00
 Add \$2.20 per \$5,000 up to and including \$4,000,000 = \$2,524.00
 Over \$4,000,000 add \$2.20 per \$5,000