



Capital TitleSM
A Shaddock Company

The Largest Independent Title Company in Texas

What is Title Insurance?

Title insurance protects your title to real estate. But what are the risks that make title insurance important?

Real estate has always been considered a person's most valuable possession. It is so basic a form of wealth that many special laws have been enacted to protect ownership of land and the buildings on the land.

Whenever you buy property, the owner who is selling it to you has extremely strong rights, as do his family and heirs. Also, there may be others in addition to the owner who have "rights" in the property. These may be governmental bodies or contractors, or individuals who have proper unpaid claims against the property.

Anyone who has such claim is in a sense part owner. The property may be sold to you without the party who has a claim knowing about the sale. And you may know nothing about such claim. It doesn't matter. Such claims may remain attached to the real estate you have purchased.

It is important that you get a clear title when you purchase property. This means that you must be informed about any claims against your land so that you can make certain they are cleared up before you buy. And it means you must be protected against any undiscovered claims that may arise to threaten your title and the possession of your property. Title insurance provides this two-fold protection.

Undiscovered Claims

What if there is a defect in the title which doesn't show up in the public records? This can happen. They are called "hidden risks", the undiscovered claims which may arise long after you bought your home. Protection against loss from claims on real estate which cannot be discovered by examination of the public records is the second part of the two-fold benefit which title insurance provides.

The title to the home which you have paid for and to which you have received a deed could be seriously threatened or completely lost by such circumstances as forgery, confusion due to similar name, errors in the records, to cite just a few hazards.

If a claim is made against your home and you are insured, title insurance companies will defend your title in court if necessary, completely at their expense. They will also bear the cost of settling the claim if it proves valid in order to protect your title and keep you in possession of your property.

Title insurance is assurance that every possible "cloud" or defect on the title to the land you are buying has been called to your attention so that such defects can be corrected before you buy. And it is insurance that if any undisclosed claim against your policy arises out of the past to threaten your ownership of real estate, it will be disposed of, or you will be reimbursed exactly as your insurance policy provides.

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What is a Title Commitment?

The **Commitment for Title Insurance** consists of four schedules: **A, B, C** and **D**.

Schedule A contains:

- commitment date
- proposed insured (lender and/or purchaser)
- amount of title insurance coverage proposed
- the legal description of the property
- how title to the property is vested
(who owns the interest in the property and the type of interest)
- the interest in the land being insured

Schedule B contains exceptions to coverage. These items that currently and may always affect the property, for example:

- deed restrictions
- easements
- building lines

Schedule C shows items to be resolved prior to closing. Some examples are:

- existing liens
- bankruptcies
- abstract of judgments
- marital status issues
- probate issues
- vesting problems
- mechanic's lien affidavits

Schedule D is a required regulatory disclosure of the officers of the Title Company and Underwriter and also discloses the premiums to be charged for the policy(ies) and the beneficiary(ies) of such premiums.

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Seller's Checklist

PRIOR TO CLOSING:

- _____ Provide Capital Title with current loan company information, so a payoff statement can be ordered from your lender. If your property is subject to dues by homeowners association provide name and phone number of the association.
- _____ Provide documentation of any change in marital status (divorce, marriage, death) during current ownership.
- _____ In the event you will not be present to sign documents at closing, and are planning to use a power of attorney for signature of legal documents, have the power of attorney approved by the title company prior to closing.

REQUIRED AT CLOSING:

- _____ Driver's license
- _____ Social security number
- _____ Bring extra house keys, garage door openers, warranties or operational manuals for appliances (heating, AC, stoves, etc.) to transfer to the buyer.

AVOIDING CLOSING DELAYS:

- _____ The lenders and title insurers require single owners who have married during the course of ownership of the property, to have their spouse join in signing the documents at closing.
- _____ Cancel your homeowners insurance with your insurance agent if you are moving from the property at closing. If you are remaining at the property after closing, you should notify your agent of this change.

AFTER CLOSING:

- _____ Your lender will refund all monies left in your escrow account approximately 15 to 30 business days after they receive the payoff funds. The lender will mail a package containing your original promissory note marked 'PAID' and other loan file documents. Retain these for future reference. They may also include a release of lien document. This document needs to be recorded with the county clerk's office to remove the lien of record.
- _____ Your closing statement serves as a substitute form 1099 for tax purposes.

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Buyer's Checklist

PRIOR TO CLOSING:

- _____ Provide a fully executed Contract of Sale to Capital Title with the earnest money check.
- _____ Provide a copy of the Contract of Sale to the mortgage company making your loan which has been received by Capital Title.
- _____ Call your loan officer and arrange to make formal loan application.
- _____ If doing inspections of the home, schedule the appointment with the inspector and seller as soon as possible. (A termite inspection is required on VA loans). Any bills to be paid at closing must be provided at least one week prior to closing.
- _____ Contact an insurance company to obtain homeowner's insurance. Supply information to Capital Title at least one week prior to closing.

REQUIRED AT CLOSING:

- _____ Driver's license or other photo identification.
- _____ A cashier's check or wired funds (often called "good funds") is required for payment of funds over \$1500.00 at the time of closing made payable to Capital Title.
- _____ Bring any required document(s) to closing that your lender has requested you to produce at the closing table.

AVOIDING CLOSING DELAYS:

- _____ If you want to review your loan documents prior to the closing, please request that your mortgage company provide the documents to Capital Title at least three day prior to closing so copies can be provided for your review.
- _____ If you will not be present at closing to sign documents and intend to use a Power of Attorney, the following must occur:
 - Capital Title and your lender must approve the POA prior to closing.
 - The original POA must be delivered to Capital Title before closing for recording with the County Clerk's office.
 - We must make contact with you via telephone on the day of closing to be certain you are alive and well and have not revoked the POA.



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48 Hours Prior to Closing

Have you . . .

- √ Verified with **BUYER/SELLER** Date, Time, Place for closing. Informed them that you will/will not be at the closing. Discussed with them potential delays such as delivery of legal documents by lender?
- √ Verified with **BUYER/SELLER** that they understand what “GOOD FUNDS” are and have made arrangements with Capital Title for transfer of funds at closing? Remind them that a check drawn on a mutual fund company is not “good funds”?
- √ Reminded **BUYER/SELLER** of who must attend the closing and that all parties bring a driver’s license (proof of ID) to the closing?
- √ Discussed with **BUYER/SELLER** the potential for a delay in funding and that the closing is not necessarily completed at the time the documents are executed?
- √ Verified with my **BROKER** that the commission breakdown is correct and faxed to Capital Title?
- √ Verified with **LENDER/BORROWER** that underwriting requirements have been fulfilled and if not, what items must be delivered to Capital Title at closing?
- √ Verified with **LENDER** that loan documents be delivered on time for scheduled closing?
- √ Provided to **CAPITAL TITLE** the original Power of Attorney (if necessary)?
- √ Provided to **CAPITAL TITLE** the name of home warranty company to be used?
- √ Notified the **CAPITAL TITLE** if there is a temporary lease agreement and rents to be collected at closing, if not part of original contract?
- √ Provided to **CAPITAL TITLE** all repair invoices and evidence of completion?
- √ Discussed with **CAPITAL TITLE** the delivery of proceeds requirements for seller?
- √ Verified **WHO** has the keys/openers & when they will be provided to buyer?

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Why You Need Title Insurance

Many title problems can arise to cause the complete or partial loss of your home or business property.

Even the most careful search of the public records will not find every title problem. Because some problems are hidden, your title may appear to be perfect when in fact there may be a serious problem that could affect the validity of your property's title.

Owner's title insurance protects you against financial loss caused by covered title risks. As the insured, our underwriter will defend you against an attack on the title to your property without expense to you. If the attack is successful, the title insurer will indemnify you against the defined financial loss up to the policy limit. A small, one-time premium provides you with this valuable protection.

Examples of Things That Are Covered

1. Documents executed under duress.
2. Defective acknowledgement.
3. Deeds by minors.
4. Inadequate legal descriptions.
5. Easements established through continued use but not discovered by a survey or in the public record.
6. Mistakes in recording legal documents.
7. Mistaken reports furnished from taxing authorities.
8. Misinterpretation of wills.
9. Deed of community property recited to be separate property.
10. Errors in tax records. (For example, listing payment against wrong property account.)
11. Birth or adoption of children after date of will.
12. Falsification of records.
13. Undisclosed or missing heirs.
14. Errors in indexing of legal documents by the County.
15. Surviving children omitted from a will.
16. Deeds to or from defunct corporations.
17. Marital rights of spouse allegedly, but not legally, divorced.
18. Instruments executed under fabricated or expired powers of attorney.
19. Forged deeds, releases, etc.
20. Deeds by persons supposedly single but secretly married.
21. Deeds from persons not competent to handle their affairs.

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Why You Need an Escrow Account

Ad Valorem taxes have priority over all other liens.

So, to protect their interests in your property, the mortgage company makes sure that your taxes are paid in a timely fashion each year, (sending you an annual statement for income tax purposes) thus protecting their “first lien position” claim to your property until your loan is paid in full and a Release of Lien is filed of record with the County Clerk. You are then on your own to pay your own taxes. If you forget, or fail to pay them, the taxing authorities may sell your property at a “Sheriff’s Sale” for all delinquent (back) taxes due. The Internal Revenue Service may also sell your home for back income taxes due, with a limited option for paying the same, after which time they sell your property. Foreclosure sales for mortgages are held on the first Tuesday of each month and they will post your foreclosure 21 days prior to the first Tuesday. Prior to posting, you will receive notification of default (20 days), giving you time to cure the default.

The mortgage company may also pay your hazard insurance policy premium each year to be certain you have insurance and to protect their interest in your home in case of damage and destruction due to fire or other covered hazard. If you have a fire or other covered hazard in your home and it is damaged or destroyed and you have a mortgage on the home, there are two options (depending on your mortgage):

- (1) COLLECT the insurance and payoff the mortgage on your home and have a foundation and partially destroyed home on your hands with which to rebuild.
- (2) Use the insurance proceeds to rebuild and repair your home and continue your mortgage payments as usual.

The insurance company makes all insurance claim checks payable to both you and the mortgage company, and the mortgage company will not endorse the check to you until all repairs have been made. REMEMBER THAT, in essence, the mortgage company owns a part of your property until their note is paid in full.

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The Four Cs of a Title Company

The reference, “title company”, implies a purpose of assuring title, but the title company goes further than that. The title company actually handles the closing of the transaction by coordinating all parties - the lender, the buyer and the seller - and assembling all necessary documents and preparing, based on the contract of the parties, the settlement statement (HUD-1).

It also handles all the money involved in the closing. Through all this, the title company’s main function is to provide title insurance to the prospective buyer and any lender financing the purchase.

Title insurers differ from other kinds of insurers in that they attempt to research and “eliminate” all risks of the title defects rather than to “assume” risks. It is the ancillary function of the title company, then, to handle the actual closing to assure that the documents necessary to convey title have been properly executed and filed, and that all previous interest in the property have been disposed.

Title insurance in the State of Texas is regulated by the Texas Department of Insurance. The title company performs four major functions described as follows:

- **Coordinate** Working with all the parties, i.e. realtors, lenders, buyers, sellers & other entities of the transaction for a successful closing for all parties.
- **Cure** The search and examination of titles sufficient to prepare a commitment for title insurance and to cure any issues regarding the title to be able to close the transaction.
- **Closing** The closing of the transaction is the handling of all documents necessary to effect the transaction and disbursing the funds accordingly as escrow agent.
- **Coverage** The issuance of the title insurance policies to the buyer and any lender insuring the title as transacted.

Capital Title enjoys providing exceptional real estate closings in all the branches by employing experienced, professional escrow officers. We understand that the purchase of a home is stressful, and also one of the most exciting times in your life. We realize we must not only be skillful in the technical aspect of closing, but in the way we handle the needs and concerns of all the parties involved.

We work closely with the real estate community to insure that each real estate transaction is handled in a professional manner for your peace of mind and satisfaction. We are part of your team!

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Post Closing Information

TITLE POLICY

You will receive your Owner's Title Policy within 90 days from the settlement date. If you do not receive this, please contact us immediately. **KEEP THIS FOR YOUR RECORDS!** Remember your policy is good for as long as you own the property and continue to warrant your title after you sell.

ORIGINAL DEED

The County Clerk's office in which your property is located will forward the original deed after recordation. **KEEP THIS FOR YOUR RECORDS!**

ADDITIONAL COPIES

Please make sure to keep your documents in a safe place along with the survey used at closing. In the event you refinance or want to move to a new house you will need these documents to expedite your closing. Your closer gives all these documents to you at the closing.

HOME WARRANTY

Your home warranty provider is:

Telephone # _____

Conf.# _____

Your brochure and a copy of the invoice and confirmation are given at closing.

APPRAISAL REPORT

If your lender did not furnish you with a copy of your appraisal at closing, please contact them in writing or by telephone directly.

Most appraisals are only kept on file for 90 days!

HOMESTEAD EXEMPTIONS

Please contact the appraisal district directly to obtain information on applying for the exemption. The numbers are provided to you below and most of the applications may be downloaded and filed online. If you live in two separate counties, you **MUST** file in both counties.

Collin County Appraisal District www.collincad.org	972-578-5200
Dallas County Appraisal District www.dallascad.org	214-631-0910
Denton County Appraisal District www.dentoncad.org	940-349-3800
Palo Pinto County Appraisal District www.palopintocad.org	910-659-1281
Parker County Appraisal District www.parkercad.org	817-596-0077
Rockwall County Appraisal District www.rockwallcad.org	972-771-2034
Tarrant County Appraisal District www.tad.org	817-284-0024
Wise County Appraisal District www.wisecad.org	940-627-3081

COUPON BOOKLETS

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Closing Cost Definitions

APPRAISAL FEE: Cost for professional evaluation of the property's market value based on comparable sales, improvements on the property and location. (Fee usually set by the Appraiser.)

ASSUMPTION TRANSFER FEE: Fee is charged to the buyer, assessed by the lender for buyer to assume present loan.

CREDIT REPORT: A report of you credit history.

DISCOUNT POINTS: Points lender may charge to increase the investor's yield. May be paid by either buyer or seller. The number of discount points depends on the rate quoted and the current market rates.

ESCROW FEE: Title company's service fee for acting as an escrow agent, carrying out contract instructions, obtaining execution, and recording of necessary documents; disbursing sale proceed; usually split between buyer and seller.

FILING FEES/RECORDING FEES: Fees for recording document in Public Records; fee is determined by the number of pages per document.

HAZARD INSURANCE: Fire and extended coverage casualty insurance protects property and contents in case of loss; required by lender for at least the loan amount.

INSPECTIONS: An examination of the property for various reasons such as termite inspections, mechanical inspections, roof inspections; parties may also require follow-up inspections after required repairs are completed.

INTEREST or PER DIEM: Interest due on Seller's existing mortgage through date of pay-off received. Interest is usually paid in arrears. Interest also includes prepaid interest on the buyer's loan for the remainder of the month in which closing occurs.

LOAN APPLICATION FEE: Fee paid to the lender at time of application; check with your lender.

MISCELLANEOUS LENDER FEES: May include fees for underwriting, processing, tax service fee, warehousing, etc.; varies with each lender. Check with lender for disclosure and explanation.

MORTGAGEE'S POLICY: Policy insuring lender of validity and priority of its lien.

ORIGINATION FEE: Lender may charge purchaser a fee to originate a new loan.

OWNERS TITLE POLICY: Policy that indemnifies the buyer against losses for covered defect in title. (Premium is set by the State Board of Insurance.)

PREPAYMENT PENALTY: A fee charged for early payoff of the Seller's existing mortgage loan. If the penalty applies, it will be stated in the existing mortgage instruments of record.

PMI PREMIUM/MIP PREMIUM: (PMI-private mortgage insurance-conventional loans, MIP-mortgage insurance protection -FHA loans) Insures lender against loss in the event of default by the borrower.

PRORATED TAXES: Taxes are prorated with the seller paying taxes from January 1st through the closing date, and buyer paying the remainder. Figures are usually based on actual taxes charged the previous year. Any shortages or overages due at the end of the existing year are between buyer and seller.

REALTOR FEE: An amount paid to the brokerage firm representing the consumer (buyer or seller) for real estate services agreed upon in the property listing agreement or buyer representation agreement.

RESTRICTIONS: Recorded documents that restrict and limit the use of the defined property.

SURVEY: A statement (drawing) showing the corners, distances, and directions of the boundaries of a tract of land along with easements, encroachments, etc. as may be required in the contract.

TAX SEARCH CERTIFICATES: Certificate obtained to determine any unpaid property taxes or assessments that may constitute liens against the property.



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Social Media Resources & Tools

What Everyone Should Know & Use

Social Media is simply people communicating through technology. In this day and age, social media is a must in order to stay ahead in business. Social media enables those in the real estate industry to get closer to clients, co-workers, & business contacts in order to provide better customer service and achieve higher satisfaction from everyone you work with day-to-day. Our top social media sites are the following:



Facebook connects you easily to friends, family, co-workers, and clients. Capabilities such as status updates, messages, and events allows you to keep your company updated on what's happening as well as keeping your clients up-to-date as well.

Similar Sites: Bebo, LiveJournal, OpenDiary, Xanga, Friendster



Twitter is one of the fastest growing sites today, with over 300,000 users being added every day! Here you can connect with your audience in real time, allowing you to stay current on what your clients are wanting and respond to them as well as quickly as pressing "tweet".

Similar Sites: Chatter, Pingfm, Globme, Utterli



LinkedIn exists to help you make better use of your professional network and help the people you trust in return. It is an electronic business card in which you can exchange with millions easily, helps highlight what your company is about and where it is going in the future, and helps your business be more productive and successful overall.

Similar Sites: Plaxo, Jobster, JobFox, VisualCV



YouTube allows a company or business to be able to post videos and broadcasts to millions instantly. One can create their own "Channel" in which others can subscribe to. It is a great outlet in order to see what is going on within a company and a way customers can see what comes out of it.

Similar Sites: 5min, Atom, Blip.tv, Collegehumor, Crackle



Flickr is an online warehouse and online community used to create and organize all your photos under one roof. Just upload them, tag them, and organize them into different albums, then share them on your blog, webpage, etc. Pictures can also be easily browsed by going to your unique Flickr site.

Similar Sites: Photobucket, Smugmug, Picasa, Webshots

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Texas Title Insurance Rates

Effective February 1, 2007

Policies Up To And Including	Basic Premium	Policies Up To And Including	Basic Premium	Policies Up To And Including	Basic Premium	Policies Up To And Including	Basic Premium	Policies Up To And Including	Basic Premium	Policies Up To And Including	Basic Premium
\$100,000	\$843	\$138,000	\$1046	\$176,000	\$1249	\$214,000	\$1452	\$252,000	\$1655	\$290,000	\$1858
101,000	848	139,000	1051	177,000	1254	215,000	1457	253,000	1660	291,000	1863
102,000	854	140,000	1057	178,000	1260	216,000	1462	254,000	1665	292,000	1868
103,000	859	141,000	1062	179,000	1265	217,000	1468	255,000	1671	293,000	1874
104,000	864	142,000	1067	180,000	1270	218,000	1473	256,000	1676	294,000	1879
105,000	870	143,000	1073	181,000	1276	219,000	1478	257,000	1681	295,000	1884
106,000	875	144,000	1078	182,000	1281	220,000	1484	258,000	1687	296,000	1890
107,000	880	145,000	1083	183,000	1286	221,000	1489	259,000	1692	297,000	1895
108,000	886	146,000	1089	184,000	1292	222,000	1494	260,000	1697	298,000	1900
109,000	891	147,000	1094	185,000	1297	223,000	1500	261,000	1703	299,000	1906
110,000	896	148,000	1099	186,000	1302	224,000	1505	262,000	1708	300,000	1911
111,000	902	149,000	1105	187,000	1308	225,000	1511	263,000	1713	301,000	1916
112,000	907	150,000	1110	188,000	1313	226,000	1516	264,000	1719	302,000	1922
113,000	912	151,000	1115	189,000	1318	227,000	1521	265,000	1724	303,000	1927
114,000	918	152,000	1121	190,000	1324	228,000	1527	266,000	1729	304,000	1932
115,000	923	153,000	1126	191,000	1329	229,000	1532	267,000	1735	305,000	1938
116,000	928	154,000	1131	192,000	1334	230,000	1537	268,000	1740	306,000	1943
117,000	934	155,000	1137	193,000	1340	231,000	1543	269,000	1745	307,000	1948
118,000	939	156,000	1142	194,000	1345	232,000	1548	270,000	14751	308,000	1954
119,000	944	157,000	1147	195,000	1350	233,000	1553	271,000	1756	309,000	1959
120,000	950	158,000	1153	196,000	1356	234,000	1559	272,000	1761	310,000	1964
121,000	955	159,000	1158	197,000	1361	235,000	1564	273,000	1767	311,000	1970
122,000	960	160,000	1163	198,000	1366	236,000	1569	274,000	1772	312,000	1975
123,000	966	161,000	1169	199,000	1372	237,000	1575	275,000	1778	313,000	1980
124,000	971	162,000	1174	200,000	1377	238,000	1580	276,000	1783	314,000	1986
125,000	977	163,000	1179	201,000	1382	239,000	1585	277,000	1788	315,000	1991
126,000	982	164,000	1185	202,000	1388	240,000	1591	278,000	1794	316,000	1996
127,000	987	165,000	1190	203,000	1393	241,000	1596	279,000	1799	317,000	2002
128,000	993	166,000	1195	204,000	1398	242,000	1601	280,000	1804	318,000	2007
129,000	998	167,000	1201	205,000	1404	243,000	1607	281,000	1810	319,000	2012
130,000	1003	168,000	1206	206,000	1409	244,000	1612	282,000	1815	320,000	2018
131,000	1009	169,000	1211	207,000	1414	245,000	1617	283,000	1820	321,000	2023
132,000	1014	170,000	1217	208,000	1420	246,000	1623	284,000	1826	322,000	2028
133,000	1019	171,000	1222	209,000	1425	247,000	1628	285,000	1831	323,000	2034
134,000	1025	172,000	1227	210,000	1430	248,000	1633	286,000	1836	324,000	2039
135,000	1030	173,000	1233	211,000	1436	249,000	1639	287,000	1842	325,000	2045
136,000	1035	174,000	1238	212,000	1441	250,000	1644	288,000	1847	326,000	2050
137,000	1041	175,000	1244	213,000	1446	251,000	1649	289,000	1852	327,000	2055

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\$328,000	\$2061	\$348,000	\$2167	\$368,000	\$2274	\$388,000	\$2381	\$408,000	\$2488	\$428,000	\$2595
329,000	2066	349,000	2173	369,000	2279	389,000	2386	409,000	2493	429,000	2600
330,000	2071	350,000	2178	370,000	2285	390,000	2392	410,000	2498	430,000	2605
331,000	2077	351,000	2183	371,000	2290	391,000	2397	411,000	2504	431,000	2611
332,000	2082	352,000	2189	372,000	2295	392,000	2402	412,000	2509	432,000	2616
333,000	2087	353,000	2194	373,000	2301	393,000	2408	413,000	2514	433,000	2621
334,000	2093	354,000	2199	374,000	2306	394,000	2413	414,000	2520	434,000	2627
335,000	2098	355,000	2205	375,000	2312	395,000	2418	415,000	2525	435,000	2632
336,000	2103	356,000	2210	376,000	2317	396,000	2424	416,000	2530	436,000	2637
337,000	2109	357,000	2215	377,000	2322	397,000	2429	417,000	2536	437,000	2643
338,000	2114	358,000	2221	378,000	2328	398,000	2434	418,000	2541	438,000	2648
339,000	2119	359,000	2226	379,000	2333	399,000	2440	419,000	2546	439,000	2653
340,000	2125	360,000	2231	380,000	2338	400,000	2445	420,000	2552	440,000	2659
341,000	2130	361,000	2237	381,000	2344	401,000	2450	421,000	2557	450,000	2712
342,000	2135	362,000	2242	382,000	2349	402,000	2456	422,000	2562	500,000	2979
343,000	2141	363,000	2247	383,000	2354	403,000	2461	423,000	2568	600,000	3513
344,000	2146	364,000	2253	384,000	2360	404,000	2466	424,000	2573	700,000	4047
345,000	2151	365,000	2258	385,000	2365	405,000	2472	425,000	2579	800,000	4581
346,000	2157	366,000	2263	386,000	2370	406,000	2477	426,000	2584	900,000	5115
347,000	2162	367,000	2269	387,000	2376	407,000	2482	427,000	2589	1,000,000	5649

Premiums shall be calculated as follows for policies in excess of \$100,000

1. For policies of \$100,001—\$1,000,000

Basic Premium

- (1) Subtract \$100,000 from policy amount.
- (2) Multiply result in 1. (1) by **0.00534** and round to nearest whole dollar
- (3) Add **\$843** to result in 1. (2).

2. For policies of \$1,000,001—\$5,000,000

Basic Premium

- (1) Subtract \$1,000,000 from policy amount.
- (2) Multiply result in 2. (1) by **0.00439** and round to nearest whole dollar
- (3) Add **\$5,649** to result in 2. (2).

3. For policies of \$5,000,001—\$15,000,000

Basic Premium

- (1) Subtract \$5,000,000 from policy amount.
- (2) Multiply result in 3. (1) by **0.00362** and round to nearest whole dollar
- (3) Add **\$23,209** to result in 3. (2).

4. For policies of \$15,000,001—\$25,000,000

Basic Premium

- (1) Subtract \$15,000,000 from policy amount.
- (2) Multiply result in 4. (1) by **0.00257** and round to nearest whole dollar.
- (3) Add **\$59,409** to result in 4. (2).

5. For policies in excess of \$25,000,000

Basic Premium

- (1) Subtract \$25,000,000 from policy amount.
- (2) Multiply result in 5. (1) by **0.00154** and round to nearest whole dollar
- (3) Add **\$85,109** to result in 5. (2).



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