

Rate Calculations

Title Insurance Premium- Schedule of Rates:

*Calculations are per thousand

UNIT OF INSURANCE OR FRACTION THEREOF	BASIC RATE * ADD PER \$1,000	REISSUE RATE
\$0 TO \$30,000	\$425	Reissue Rate shall be 90% of the Basic Rate for all units of insurance or fraction thereof up to and including \$2,000,000.
\$30,001 TO \$45,000	*\$7.25	-
\$45,001 TO \$100,000	*\$6.00	-
\$100,001 TO \$500,000	*\$5.00	-
\$500,001 TO \$1,000,000	*\$3.75	-
\$1,000,001 TO \$2,000,000	*\$2.75	-

For amounts greater than \$2,000,000 please contact us for rates.

**Title charges for the loan policy shall be calculated in accordance with the following applicable rates:

Up to 2 years	70% of reissue rate
Over 2 years to 4 years	80% of reissue rate

Frequently requested endorsements:

TIRBOP PA 100 (CC&R)	\$50
TIRBOP PA 300 (SURVEY)	\$50
TIRBOP PA 710 (ALTA 6) (Variable Rate)	\$50
TIRBOP PA 710- 6.2 (ALTA 6.2) (Var/Neg Amort)	\$50
TIRBOP PA 810 (ALTA 4.1) (Condominium)	\$50
TIRBOP PA 820 (ALTA 5.1) (PUD)	\$50
TIRBOP PA 900 (ALTA 8.1) (Environmental)	\$50
TIRBOP PA 1010 (Revolving Loan-Residential)	\$50
TIRBOP PA 1030 (ALTA 9) Comprehensive CC&R)	\$75
10% of Applicable Rate with a Minimum Charge of	

***Rates and fees should be verified with company as they are subject to change by members and subscribers of the Title Insurance Rating Bureau of Pennsylvania ("TIRBOP").



311 North Sumneytown Pike
Suite 1A, 3rd Floor A
North Wales, PA, 19454

Phone: 215-643-5934

Fax: 215-754-4937

Email: titles@charterabstract.net



SERVICE AND PROTECTION
YOU CAN RELY ON

C Charter Abstract is your title insurance company of choice in the 5-county region and beyond.



Charter Abstract is fully licensed in Pennsylvania and New Jersey, and have served homeowners, businesses, realtors, and lenders for over a decade.

C We offer a complete suite of services, including:

Title Insurance

Whether you are making a residential or a commercial purchase, you need the security of knowing that the property you buy is yours – clear of any liens, defects in title, or litigations. We will thoroughly research the history of your property so that you can go to settlement with confidence.

Document Preparation

With Charter Abstract, you don't have to worry about interfacing with realtors, banks, attorneys, etc. We will act as your liaison between all interested parties, handle the paperwork and commitments, and prepare the packages for closing.

Settlement Facilitation

Our representative will attend settlement in person at your preferred location in order to ensure that the process goes smoothly. We will guide the entire settlement process, including the review of documentation, signatures, and money transfers.

C A Commitment to Excellence

At Charter Abstract, we establish long-standing relationships with our clients, founded on our commitment to excellence. We guarantee that you will receive:

Knowledgeable Representation

Our members have extensive experience in all aspects of the industry, and provide each client with due diligence and attentive service.

Strategic Partnerships

We have formed solid and strategic relationships with lenders, realtors, mortgagors, and attorneys in the 5-county region so that we can better assist you through the purchasing process.

Low Fees

While most fees in the title insurance industry are pre-set by the regulators, there are some ancillary fees that are discretionary. We keep those fees low in order to keep your costs within budget. Additionally, we are often able to offer a 10% discount, known as the Builder's Discount, off the re-issue rate on properties where we insured the original acquisition, which can significantly lower your total costs.

Mobile Office Technology

We utilize wireless communications, laptops, and web-based phone systems in order to provide you with instant access to advice and information. These cutting-edge communication systems help ensure that your settlement proceeds quickly and smoothly.

Serving Your Needs in PA and NJ

Charter Abstract will handle all your title insurance needs:

- ▶ Residential purchases and refinances
- ▶ No transaction to small or large
- ▶ Commercial properties of all sizes



The Choice is Yours

Remember, you have the right to select the title insurance company of your choice when you are buying or refinancing a property. Choose the company who has proven their professional expertise and superior customer service for over a dozen years – choose Charter Abstract.

Call Charter Abstract Today: 215-643-5934.