

#### ENDORSEMENTS - NO CHARGE

- > TIRSA General Endorsement (9/1/93)
- > Standard New York Endorsement (5/1/07) for use with ALTA Loan Policy (6/17/06)
- > Standard New York Endorsement (5/1/07) for use with ALTA Owner's Policy (6/17/06)
- > TIRSA Leasehold Endorsement ((5/1/07) for use with ALTA Loan Policy (6/17/06)
- > TIRSA Leasehold Endorsement ((5/1/07) for use with ALTA Owner's Policy (6/17/06)
- > TIRSA Cooperative Endorsement (Loan Policy) (5/1/07)
- > TIRSA Cooperative Endorsement (Owner's Policy) (5/1/07)

#### RATES FOR MOST FREQUENTLY REQUESTED ENDORSEMENTS:

#### SPECIAL RISKS ENDORSEMENTS

- (10% of the full rate premium on the insured amount)
- > ALTA Endorsement 9 (Restrictions, Encroachments, Minerals) (10/27/98) NY (Loan Policy (10/22/99)
  - > TIRSA Residential Revolving Credit Endorsement (10/21/97)
  - > TIRSA Commercial Revolving Credit Endorsement (10/21/97)
  - > TIRSA Market Value Policy Rider Endorsement (5/1/07)

#### ENDORSEMENTS AT \$25.00

- > ALTA Endorsement 6 (Variable Rate Mortgage) (6/1/87) NY (5/1/07)
- > TIRSA Fannie Mae Balloon Mortgage Endorsement (9/1/93)
- > TIRSA 5.1 (Planned Unit Development) Endorsement (9/1/93)
- > TIRSA Variable Rate Mortgage Endorsement (Fixed Rate Conversion) (9/1/93)
- > TIRSA Endorsement 6.2 (Variable Rate Mortgage-Negative Amortization) (5/1/07)
- > TIRSA Environmental Protection Lien Endorsement 8.1 (4/24/01)
- > TIRSA Waiver of Arbitration Endorsement (Owner's Policy) (4/24/01)
- > TIRSA Waiver of Arbitration Endorsement (Loan Policy) (4/24/01)
- > TIRSA Residential Mortgage Endorsement (8/15/94)



## Holland Land Title & Abstract Company, Inc.

### SCHEDULE OF RATES - ZONE 1

Amount of Insurance	Fee Policy	Mortgage Policy
Up to \$35,000	\$303.00	\$299.00
Each additional \$1,000 (or fraction thereof)		
\$35,001 to \$50,000	\$6.74	\$6.61
\$50,001 to \$100,000	\$4.20	\$4.10
\$100,001 to \$500,000	\$3.38	\$3.31
\$500,001 to \$999,999	\$3.03	\$2.96
\$1,000,000 and above	\$4,093.00	\$3,407.00
Each additional \$1,000 (or fraction thereof)		
\$1,000,001 to \$5,000,000	\$3.25	\$2.71
\$5,000,001 to \$10,000,000	\$2.96	\$2.47
\$10,000,001 to \$15,000,000	\$2.76	\$2.31
Over \$15,000,001	\$2.48	\$2.07

#### SIMULTANEOUS MORTGAGE ISSUE

When fee and mortgage policies are being issued pursuant to the same closing, the mortgage policy shall be issued at a reduced rate known as the simultaneous mortgage rate.

The fee policy is charged the full fee rate and the simultaneous mortgage policy is charged at 30% of the applicable mortgage rate up to the amount of the fee policy. Any excess is charged at the full mortgage rate.

#### REFINANCE/SUBORDINATE MORTGAGE

A refinance or subordinate mortgage policy issued within ten years of a mortgage or purchase where the premises are identical, there has been no change of ownership and the amount is less than \$475,000 shall be charged 50% of the mortgage rate based on the conditions described in section 14 of the TIRSA Rate Manual as amended February 15, 2006.

A refinance or subordinate mortgage policy issued within ten years of a mortgage or purchase where the premises are identical, there has been no change of ownership and the amount is more than \$475,000 shall be charged 70% of the mortgage rate based on the conditions described in section 14 of the TIRSA Rate Manual as amended February 15, 2006.

For more information regarding these rates, please refer to the TIRSA Rate Manual approved by the NYS Insurance Department.  
[www.TIRSA.org](http://www.TIRSA.org)

The service you need and the quality you trust.

## NEW YORK STATE TITLE INSURANCE RATES FOR



EFFECTIVE JUNE 15, 2006

### ZONE 1

#### COVERING THE COUNTIES OF:

Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Cortland, Delaware, Erie, Essex, Franklin, Fulton, Genesee, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Niagara, Oneida, Onondaga, Ontario, Orleans, Oswego, Otsego, St. Lawrence, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Tioga, Tompkins, Warren, Washington, Wayne, Wyoming & Yates

#### Erie County:

110 Pearl Street, Suite 900  
Buffalo, New York 14202  
Phone# (716) 853-6529  
Fax# (716) 853-9870

#### Niagara County:

Phone# (716) 433-7818  
Fax# (716) 433-7301

[www.HollandTitle.com](http://www.HollandTitle.com)

Loan Amt. *	Fee	Mtg.	Loan Amt. *	Fee	Mtg.	Loan Amt. *	Fee	Mtg.	Loan Amt. *	Fee	Mtg.
\$0-35K	303	299	74000	505	497	113000	658	646	152000	790	775
36000	310	306	75000	509	501	114000	661	649	153000	793	779
37000	316	312	76000	513	505	115000	665	653	154000	797	782
38000	323	319	77000	518	509	116000	668	656	155000	800	785
39000	330	325	78000	522	513	117000	672	659	156000	803	789
40000	337	332	79000	526	517	118000	675	663	157000	807	792
41000	343	339	80000	530	521	119000	678	666	158000	810	795
42000	350	345	81000	534	525	120000	682	669	159000	814	798
43000	357	352	82000	539	529	121000	685	673	160000	817	802
44000	364	358	83000	543	533	122000	688	676	161000	820	805
45000	370	365	84000	547	538	123000	692	679	162000	824	808
46000	377	372	85000	551	542	124000	695	683	163000	827	812
47000	384	378	86000	555	546	125000	699	686	164000	830	815
48000	391	385	87000	560	550	126000	702	689	165000	834	818
49000	397	392	88000	564	554	127000	705	693	166000	837	822
50000	404	398	89000	568	558	128000	709	696	167000	841	825
51000	408	402	90000	572	562	129000	712	699	168000	844	828
52000	413	406	91000	576	566	130000	716	702	169000	847	832
53000	417	410	92000	581	570	131000	719	706	170000	851	835
54000	421	415	93000	585	574	132000	722	709	171000	854	838
55000	425	419	94000	589	579	133000	726	712	172000	857	841
56000	429	423	95000	593	583	134000	729	716	173000	861	845
57000	434	427	96000	597	587	135000	732	719	174000	864	848
58000	438	431	97000	602	591	136000	736	722	175000	868	851
59000	442	435	98000	606	595	137000	739	726	176000	871	855
60000	446	439	99000	610	599	138000	743	729	177000	874	858
61000	450	443	100000	614	603	139000	746	732	178000	878	861
62000	455	447	101000	617	606	140000	749	736	179000	881	865
63000	459	451	102000	621	610	141000	753	739	180000	885	868
64000	463	456	103000	624	613	142000	756	742	181000	888	871
65000	467	460	104000	628	616	143000	759	745	182000	891	875
66000	471	464	105000	631	620	144000	763	749	183000	895	878
67000	476	468	106000	634	623	145000	766	752	184000	898	881
68000	480	472	107000	638	626	146000	770	755	185000	901	885
69000	484	476	108000	641	630	147000	773	759	186000	905	888
70000	488	480	109000	645	633	148000	776	762	187000	908	891
71000	492	484	110000	648	636	149000	780	765	188000	912	894
72000	497	488	111000	651	640	150000	783	769	189000	915	898
73000	501	492	112000	655	643	151000	786	772	190000	918	901

\* LIABILITY NOT IN EXCESS OF

Loan Amt. *	Fee	Mtg.	Loan Amt. *	Fee	Mtg.	Loan Amt. *	Fee	Mtg.	Loan Amt. *	Fee	Mtg.
191000	922	904	230000	1054	1033	269000	1185	1163	308000	1317	1292
192000	925	908	231000	1057	1037	270000	1189	1166	309000	1321	1295
193000	928	911	232000	1060	1040	271000	1192	1169	310000	1324	1298
194000	932	914	233000	1064	1043	272000	1195	1172	311000	1327	1302
195000	935	918	234000	1067	1047	273000	1199	1176	312000	1331	1305
196000	939	921	235000	1070	1050	274000	1202	1179	313000	1334	1308
197000	942	924	236000	1074	1053	275000	1206	1182	314000	1337	1311
198000	945	928	237000	1077	1057	276000	1209	1186	315000	1341	1315
199000	949	931	238000	1081	1060	277000	1212	1189	316000	1344	1318
200000	952	934	239000	1084	1063	278000	1216	1192	317000	1348	1321
201000	955	937	240000	1087	1067	279000	1219	1196	318000	1351	1325
202000	959	941	241000	1091	1070	280000	1223	1199	319000	1354	1328
203000	962	944	242000	1094	1073	281000	1226	1202	320000	1358	1331
204000	966	947	243000	1097	1076	282000	1229	1206	321000	1361	1335
205000	969	951	244000	1101	1080	283000	1233	1209	322000	1364	1338
206000	972	954	245000	1104	1083	284000	1236	1212	323000	1368	1341
207000	976	957	246000	1108	1086	285000	1239	1216	324000	1371	1345
208000	979	961	247000	1111	1090	286000	1243	1219	325000	1375	1348
209000	983	964	248000	1114	1093	287000	1246	1222	326000	1378	1351
210000	986	967	249000	1118	1096	288000	1250	1225	327000	1381	1355
211000	989	971	250000	1121	1100	289000	1253	1229	328000	1385	1358
212000	993	974	251000	1125	1103	290000	1256	1232	329000	1388	1361
213000	996	977	252000	1128	1106	291000	1260	1235	330000	1392	1364
214000	999	980	253000	1131	1110	292000	1263	1239	331000	1395	1368
215000	1003	984	254000	1135	1113	293000	1266	1242	332000	1398	1371
216000	1006	987	255000	1138	1116	294000	1270	1245	333000	1402	1374
217000	1010	990	256000	1141	1120	295000	1273	1249	334000	1405	1378
218000	1013	994	257000	1145	1123	296000	1277	1252	335000	1408	1381
219000	1016	997	258000	1148	1126	297000	1280	1255	336000	1412	1384
220000	1020	1000	259000	1152	1129	298000	1283	1259	337000	1415	1388
221000	1023	1004	260000	1155	1133	299000	1287	1262	338000	1419	1391
222000	1026	1007	261000	1158	1136	300000	1290	1265	339000	1422	1394
223000	1030	1010	262000	1162	1139	301000	1293	1268	340000	1425	1398
224000	1033	1014	263000	1165	1143	302000	1297	1272	341000	1429	1401
225000	1037	1017	264000	1168	1146	303000	1300	1275	342000	1432	1404
226000	1040	1020	265000	1172	1149	304000	1304	1278	343000	1435	1407
227000	1043	1024	266000	1175	1153	305000	1307	1282	344000	1439	1411
228000	1047	1027	267000	1179	1156	306000	1310	1285	345000	1442	1414
229000	1050	1030	268000	1182	1159	307000	1314	1288	346000	1446	1417

New York State Title Insurance Rates — Zone 1 (Effective 6/15/06)

Loan Amt. *	Fee	Mtg.	Loan Amt. *	Fee	Mtg.	Loan Amt. *	Fee	Mtg.	Loan Amt. *	Fee	Mtg.
347000	1449	1421	386000	1581	1550	425000	1713	1679	464000	1844	1808
348000	1453	1424	387000	1584	1553	426000	1716	1682	465000	1848	1811
349000	1456	1427	388000	1588	1556	427000	1719	1686	466000	1851	1815
350000	1459	1431	389000	1591	1560	428000	1723	1689	467000	1855	1818
351000	1462	1434	390000	1594	1563	429000	1726	1692	468000	1858	1821
352000	1466	1437	391000	1598	1566	430000	1730	1695	469000	1861	1825
353000	1469	1441	392000	1601	1570	431000	1733	1699	470000	1863	1828
354000	1473	1444	393000	1604	1573	432000	1736	1702	471000	1868	1831
355000	1476	1447	394000	1608	1576	433000	1740	1705	472000	1871	1834
356000	1479	1451	395000	1611	1580	434000	1743	1709	473000	1875	1838
357000	1483	1454	396000	1615	1583	435000	1746	1712	474000	1878	1841
358000	1486	1457	397000	1618	1586	436000	1750	1715	475000	1882	1844
359000	1490	1460	398000	1621	1590	437000	1753	1719	476000	1885	1848
360000	1493	1464	399000	1625	1593	438000	1757	1722	477000	1888	1851
361000	1496	1467	400000	1628	1596	439000	1760	1725	478000	1892	1854
362000	1500	1470	401000	1631	1599	440000	1763	1729	479000	1895	1858
363000	1503	1474	402000	1635	1603	441000	1767	1732	480000	1899	1861
364000	1506	1477	403000	1638	1606	442000	1770	1735	481000	1902	1864
365000	1510	1480	404000	1642	1609	443000	1773	1738	482000	1905	1868
366000	1513	1484	405000	1645	1613	444000	1777	1742	483000	1909	1871
367000	1517	1487	406000	1648	1616	445000	1780	1745	484000	1912	1874
368000	1520	1490	407000	1652	1619	446000	1784	1748	485000	1915	1878
369000	1523	1494	408000	1655	1623	447000	1787	1752	486000	1919	1881
370000	1527	1497	409000	1							