



**Effective January 1, 2018 CA Senate Bill 2** imposes an additional fee of \$75 up to \$225 at the time of recording on certain transactions. If your transaction will be recording January 1 2018 or later, re-disclosure may be necessary to include this new governmental fee. Please contact your First American Title representative for more information on how this may affect your closing.

# FIRST AMERICAN TITLE RESIDENTIAL REFINANCE TITLE RATES

Effective: JUNE 1, 2018

Online Rate Quote [www.FirstAmRates.com](http://www.FirstAmRates.com)

Policy Amount up to:	Any Loan Policy Other than a Short Form Loan Policy with Short Form Commitment*
\$250,000	\$405
\$500,000	\$525
\$750,000	\$655
\$1,000,000	\$735
\$1,500,000	\$1,020
\$2,000,000	\$1,305
\$3,000,000	\$2,010
\$4,000,000	\$2,715
\$5,000,000	\$3,595
Above \$5,000,000	Add \$500 for each additional \$1,000,000 or fraction thereof

The title rates apply to improved one-to-four family residential properties for a single Loan Policy where the loan proceeds are being used for any purpose other than: (1) the financing of the acquisition of the property or (2) a construction loan, including Loan Policies issued in connection with a refinance transaction.

**Disbursement Service Escrow:**

The fee for disbursement services in connection with an order for title insurance when the Company is disbursing funds in support of a primary escrow agent other than the Company is \$95 per order for refinance transactions, and \$125 per order for any other type of transaction.

Disbursement services consist of (1) receipt of funds and written instructions from the primary escrow agent and from any lender whose loan will be insured; (2) disbursement of escrow funds for the elimination of any matters affecting title, but only to the extent authorized under the escrow instructions; and (3) disbursement of any remaining funds to the primary escrow agent. Disbursement Services do not include, among other things, ordering payoff demand statements from existing lienholders, wire fees, overnight delivery fees, messenger fees, or other charges listed in Section F-8 in the Schedule of Rates and Fees.

\*A short form loan policy with short form commitment is available for a reduced rate. Ask your title representative or escrow officer for further details.

Please see First American's California Schedule of Rates and Fees on file with the California Department of Insurance. Additional rates, fees and charges may be added when additional services are performed or when unusual risks are assumed or unusual services are performed in accordance with California Insurance Code Section 12401.8.

For additional information regarding title insurance rates, escrow fees, and other services and products offered by First American, including products and services not described here, contact your First American representative or visit us at our website at [www.firstam.com/ca](http://www.firstam.com/ca).



**First American Title™**