

ALTA/TLTA COMPARISON CHART ENDORSEMENT NAME TEXAS EQUIVALENT

ALTA / CLTA		TEXAS (TLTA)	
ALTA 1	Street Assessments	N/A	
ALTA 2	Fed. Truth in Lending	N/A	
ALTA 3	Zoning (unimproved)	N/A	
ALTA 3.1	Zoning (improved)	N/A	
ALTA 4	Condominium	T-28	Condominium Endorsement *
ALTA 5	Planned Unit Development	T-17	Planned Unit Development End. *
ALTA 6	Variable Rate Mtg.	T-33	Variable Rate Mortgage End.
ALTA 6.2	Variable Rate - Negative Amortization Mtg.	T-33.1	Variable Rate - Negative Amortization Mtg.
ALTA 7	Manufactured Housing	T-31	Manufactured Housing Endorsement *
ALTA 7.1	Loan	N/A	
ALTA 7.2	Owner	N/A	
ALTA 8.1	Environmental Protection Lien	T-36	Environmental Protection Lien Endorsement
ALTA 9	Restrictions, Encroachments, Minerals	T-19 & T-19.1 Restrictions, Encroachments, Minerals End., (aka REM Endorsement)	
ALTA 28	Easement		
ALTA 35	Minerals		
ALTA 10.1	Assn. & Downdate	T-3	Assn. of Lien
ALTA 11	Mortgage Modification	T-38	Mortgage Modification
ALTA 11.2	Increase Amount Insured	T-34	Increased Value Endorsement
ALTA 12	Aggregation Tie-In-Lender	T-16	MP Aggregation Endorsement
ALTA 13	Leasehold Owners	T-4	Leasehold Owners Endorsement
ALTA 13.1	Leasehold Loan Endorsement	T-5	Leasehold Mortgagee Endorsement
ALTA 14-06	Future Advance/Revolving Credit	T-35	Revolving Credit Endorsement
ALTA 15	Full EQ. Transfer Non-Imp	T-24	Non-Imputation Endorsement/ Owner
ALTA 15	Partial EQ	N/A	
ALTA 15.1	Non-Imp - Additional Insured	N/A	
ALTA 17	Access and Entry	T-23	Access Endorsement
ALTA 19	Contiguous Land	T-25	Contiguity Endorsement
ALTA 20	First Loss Payable	T-14	First Loss Endorsement
ALTA 22	Address/Location	N/A	
ALTA 23.06	Co-Insurance, Single Policy	T-48	Co-Insured Endorsement
ALTA 27	Usury	N/A	
ALTA 37	Assignment of Rents/Leases	T-27	Assignment of Rents/Leases Endorsement
CLTA 101	Mechanics Liens	N/A (Insuring provision in Policy)	
CLTA 107.10	Additional Insured	T-26	Additional Insured Endorsement
CLTA 111.9	FNMA Balloon Mtg.	T-39	Balloon Mortgage Endorsement

* = Residential Only

Please contact your First American Representative for explanations of any other ALTA/TLTA endorsements. Endorsements may also be viewed through First American's Underwriting Library at its website: www.firstam.com/ncs

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FATNCS-10/2019



First American Title™
NATIONAL COMMERCIAL SERVICES

Basic Premium Rates for Title Insurance

EFFECTIVE SEPTEMBER 1, 2019
(CURRENT RATE RULE DATE)



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TEXAS BASIC PREMIUM RATES FOR TITLE INSURANCE

Effective September 1, 2019 (Current Rate Rule Date)

POLICY AMOUNT	BASIC PREMIUM	POLICY AMOUNT	BASIC PREMIUM	POLICY AMOUNT	BASIC PREMIUM
\$100,000	\$832	\$33,000,000	\$96,155	\$69,000,000	\$148,215
\$250,000	\$1,623	\$34,000,000	\$97,675	\$70,000,000	\$149,595
\$500,000	\$2,940	\$35,000,000	\$99,195	\$71,000,000	\$150,975
\$750,000	\$4,258	\$36,000,000	\$100,715	\$72,000,000	\$152,355
\$1,000,000	\$5,575	\$37,000,000	\$102,235	\$73,000,000	\$153,735
\$2,000,000	\$9,905	\$38,000,000	\$103,755	\$74,000,000	\$155,115
\$3,000,000	\$14,235	\$39,000,000	\$105,275	\$75,000,000	\$156,495
\$4,000,000	\$18,565	\$40,000,000	\$106,795	\$76,000,000	\$157,875
\$5,000,000	\$22,895	\$41,000,000	\$108,315	\$77,000,000	\$159,255
\$6,000,000	\$26,465	\$42,000,000	\$109,835	\$78,000,000	\$160,635
\$7,000,000	\$30,035	\$43,000,000	\$111,355	\$79,000,000	\$162,015
\$8,000,000	\$33,605	\$44,000,000	\$112,875	\$80,000,000	\$163,395
\$9,000,000	\$37,175	\$45,000,000	\$114,395	\$81,000,000	\$164,775
\$10,000,000	\$40,745	\$46,000,000	\$115,915	\$82,000,000	\$166,155
\$11,000,000	\$44,315	\$47,000,000	\$117,435	\$83,000,000	\$167,535
\$12,000,000	\$47,885	\$48,000,000	\$118,955	\$84,000,000	\$168,915
\$13,000,000	\$51,455	\$49,000,000	\$120,475	\$85,000,000	\$170,295
\$14,000,000	\$55,025	\$50,000,000	\$121,995	\$86,000,000	\$171,675
\$15,000,000	\$58,595	\$51,000,000	\$123,375	\$87,000,000	\$173,055
\$16,000,000	\$61,135	\$52,000,000	\$124,755	\$88,000,000	\$174,435
\$17,000,000	\$63,675	\$53,000,000	\$126,135	\$89,000,000	\$175,815
\$18,000,000	\$66,215	\$54,000,000	\$127,515	\$90,000,000	\$177,195
\$19,000,000	\$68,755	\$55,000,000	\$128,895	\$91,000,000	\$178,575
\$20,000,000	\$71,295	\$56,000,000	\$130,275	\$92,000,000	\$179,955
\$21,000,000	\$73,835	\$57,000,000	\$131,655	\$93,000,000	\$181,335
\$22,000,000	\$76,375	\$58,000,000	\$133,035	\$94,000,000	\$182,715
\$23,000,000	\$78,915	\$59,000,000	\$134,415	\$95,000,000	\$184,095
\$24,000,000	\$81,455	\$60,000,000	\$135,795	\$96,000,000	\$185,475
\$25,000,000	\$83,995	\$61,000,000	\$137,175	\$97,000,000	\$186,855
\$26,000,000	\$85,515	\$62,000,000	\$138,555	\$98,000,000	\$188,235
\$27,000,000	\$87,035	\$63,000,000	\$139,935	\$99,000,000	\$189,615
\$28,000,000	\$88,555	\$64,000,000	\$141,315	\$100,000,000	\$190,995
\$29,000,000	\$90,075	\$65,000,000	\$142,695	\$125,000,000	\$221,995
\$30,000,000	\$91,595	\$66,000,000	\$144,075	\$150,000,000	\$252,995
\$31,000,000	\$93,115	\$67,000,000	\$145,455	\$175,000,000	\$283,995
\$32,000,000	\$94,635	\$68,000,000	\$146,835	\$200,000,000	\$314,995

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

▶ Basic Premium Policies of \$100,001 - \$1,000,000

1. Subtract \$100,000 from policy total
2. Multiply result by \$.00527
3. Add \$832 to result in step 1

▶ Basic Premium Policies of \$1,000,001 - \$5,000,000

1. Subtract \$1,000,000 from policy total
2. Multiply result by \$.00433
3. Add \$5,575 to result in step 1

▶ Basic Premium Policies of \$5,000,001 - \$15,000,000

1. Subtract \$5,000,000 from policy total
2. Multiply result by \$.00357
3. Add \$22,895 to result in step 1

▶ Basic Premium Policies of \$15,000,001 - \$25,000,000

1. Subtract \$15,000,000 from policy total
2. Multiply result by \$.00254
3. Add \$58,595 to result in step 1

▶ Basic Premium Policies of \$25,000,001 - \$50,000,000

1. Subtract \$25,000,000 from policy total
2. Multiply result by \$.00152
3. Add \$83,995 to result in step 1

▶ Basic Premium Policies of \$50,000,001 - \$100,000,000

1. Subtract \$50,000,000 from policy total
2. Multiply result by \$.00138
3. Add \$121,995 to result in step 1

▶ Basic Premium Policies in excess of \$100,000,000

1. Subtract \$100,000,000 from policy total
2. Multiply result by \$.00124
3. Add \$190,995 to result in step 1



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