



First American Title™
NATIONAL COMMERCIAL SERVICES

Basic Premium Rates for Title Insurance

EFFECTIVE SEPTEMBER 1, 2019
(CURRENT RATE RULE DATE)



First American Title National Commercial Services

Houston
713.850.0455

Austin
512.582.5024

San Antonio
210.780.3160

800.683.5552
www.firstam.com/ncs

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	\$123,515	\$87,000,000	\$173,055
\$16,000,000	\$62,165	\$52,000,000	\$125,035	\$88,000,000	\$174,435
\$17,000,000	\$65,735	\$53,000,000	\$126,555	\$89,000,000	\$175,815
\$18,000,000	\$69,305	\$54,000,000	\$128,075	\$90,000,000	\$177,195
\$19,000,000	\$72,875	\$55,000,000	\$129,595	\$91,000,000	\$178,575
\$20,000,000	\$76,445	\$56,000,000	\$131,115	\$92,000,000	\$179,955
\$21,000,000	\$80,015	\$57,000,000	\$132,635	\$93,000,000	\$181,335
\$22,000,000	\$83,585	\$58,000,000	\$134,155	\$94,000,000	\$182,715
\$23,000,000	\$87,155	\$59,000,000	\$135,675	\$95,000,000	\$184,095
\$24,000,000	\$90,725	\$60,000,000	\$137,195	\$96,000,000	\$185,475
\$25,000,000	\$94,295	\$61,000,000	\$138,715	\$97,000,000	\$186,855
\$26,000,000	\$97,865	\$62,000,000	\$140,235	\$98,000,000	\$188,235
\$27,000,000	\$101,435	\$63,000,000	\$141,755	\$99,000,000	\$189,615
\$28,000,000	\$105,005	\$64,000,000	\$143,275	\$100,000,000	\$190,995
\$29,000,000	\$108,575	\$65,000,000	\$144,795	\$125,000,000	\$221,995
\$30,000,000	\$112,145	\$66,000,000	\$146,315	\$150,000,000	\$252,995
\$31,000,000	\$115,715	\$67,000,000	\$147,835	\$175,000,000	\$283,995
\$32,000,000	\$119,285	\$68,000,000	\$149,355	\$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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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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