

**Michigan - Effective March 15, 2009
Insurance Rate Schedule**

Owner's Policies, Leasehold Policies, Mortgage Policies
ALTA HOMEOWNERS EXTENDED COVERAGE
SIMULTANEOUS ISSUE CREDITS - SEE RATE FILING

Amount of Insurance		Basic W/O Exc. 1		Amount of Insurance		Basic W/O Exc. 1		Amount of Insurance		Basic W/O Exc. 1	
\$1,000	\$252.00	\$58,000	\$571.69	\$115,000	\$826.33	\$178,000	\$1,080.85	\$241,000	\$1,311.59	\$304,000	\$1,527.46
\$2,000	\$257.77	\$59,000	\$576.31	\$116,000	\$830.37	\$179,000	\$1,084.89	\$242,000	\$1,315.05	\$305,000	\$1,530.35
\$3,000	\$263.54	\$60,000	\$580.93	\$117,000	\$834.41	\$180,000	\$1,088.93	\$243,000	\$1,318.51	\$306,000	\$1,533.24
\$4,000	\$269.31	\$61,000	\$585.55	\$118,000	\$838.45	\$181,000	\$1,092.97	\$244,000	\$1,321.97	\$307,000	\$1,536.13
\$5,000	\$275.08	\$62,000	\$590.17	\$119,000	\$842.49	\$182,000	\$1,097.01	\$245,000	\$1,325.43	\$308,000	\$1,539.02
\$6,000	\$280.85	\$63,000	\$594.79	\$120,000	\$846.53	\$183,000	\$1,101.05	\$246,000	\$1,328.89	\$309,000	\$1,541.91
\$7,000	\$286.62	\$64,000	\$599.41	\$121,000	\$850.57	\$184,000	\$1,105.09	\$247,000	\$1,332.35	\$310,000	\$1,544.80
\$8,000	\$292.39	\$65,000	\$604.03	\$122,000	\$854.61	\$185,000	\$1,109.13	\$248,000	\$1,335.81	\$311,000	\$1,547.69
\$9,000	\$298.16	\$66,000	\$608.65	\$123,000	\$858.65	\$186,000	\$1,113.17	\$249,000	\$1,339.27	\$312,000	\$1,550.58
\$10,000	\$303.93	\$67,000	\$613.27	\$124,000	\$862.69	\$187,000	\$1,117.21	\$250,000	\$1,342.73	\$313,000	\$1,553.47
\$11,000	\$309.70	\$68,000	\$617.89	\$125,000	\$866.73	\$188,000	\$1,121.25	\$251,000	\$1,346.19	\$314,000	\$1,556.36
\$12,000	\$315.47	\$69,000	\$622.51	\$126,000	\$870.77	\$189,000	\$1,125.29	\$252,000	\$1,349.65	\$315,000	\$1,559.25
\$13,000	\$321.24	\$70,000	\$627.13	\$127,000	\$874.81	\$190,000	\$1,129.33	\$253,000	\$1,353.11	\$316,000	\$1,562.14
\$14,000	\$327.01	\$71,000	\$631.75	\$128,000	\$878.85	\$191,000	\$1,133.37	\$254,000	\$1,356.57	\$317,000	\$1,565.03
\$15,000	\$332.78	\$72,000	\$636.37	\$129,000	\$882.89	\$192,000	\$1,137.41	\$255,000	\$1,360.02	\$318,000	\$1,567.92
\$16,000	\$338.55	\$73,000	\$640.99	\$130,000	\$886.93	\$193,000	\$1,141.45	\$256,000	\$1,363.48	\$319,000	\$1,570.81
\$17,000	\$344.32	\$74,000	\$645.61	\$131,000	\$890.97	\$194,000	\$1,145.49	\$257,000	\$1,366.94	\$320,000	\$1,573.70
\$18,000	\$350.09	\$75,000	\$650.23	\$132,000	\$895.01	\$195,000	\$1,149.53	\$258,000	\$1,370.40	\$321,000	\$1,576.60
\$19,000	\$355.86	\$76,000	\$654.85	\$133,000	\$899.05	\$196,000	\$1,153.57	\$259,000	\$1,373.86	\$322,000	\$1,579.49
\$20,000	\$361.63	\$77,000	\$659.47	\$134,000	\$903.09	\$197,000	\$1,157.61	\$260,000	\$1,377.32	\$323,000	\$1,582.38
\$21,000	\$367.40	\$78,000	\$664.09	\$135,000	\$907.13	\$198,000	\$1,161.65	\$261,000	\$1,380.78	\$324,000	\$1,585.27
\$22,000	\$373.17	\$79,000	\$668.71	\$136,000	\$911.17	\$199,000	\$1,165.69	\$262,000	\$1,384.24	\$325,000	\$1,588.16
\$23,000	\$378.94	\$80,000	\$673.33	\$137,000	\$915.21	\$200,000	\$1,169.73	\$263,000	\$1,387.70	\$326,000	\$1,591.05
\$24,000	\$384.71	\$81,000	\$677.95	\$138,000	\$919.25	\$201,000	\$1,173.77	\$264,000	\$1,391.16	\$327,000	\$1,593.94
\$25,000	\$390.48	\$82,000	\$682.57	\$139,000	\$923.29	\$202,000	\$1,177.81	\$265,000	\$1,394.62	\$328,000	\$1,596.83
\$26,000	\$396.25	\$83,000	\$687.19	\$140,000	\$927.33	\$203,000	\$1,181.85	\$266,000	\$1,398.08	\$329,000	\$1,599.72
\$27,000	\$402.02	\$84,000	\$691.81	\$141,000	\$931.37	\$204,000	\$1,185.89	\$267,000	\$1,401.54	\$330,000	\$1,602.61
\$28,000	\$407.79	\$85,000	\$696.43	\$142,000	\$935.41	\$205,000	\$1,189.93	\$268,000	\$1,405.00	\$331,000	\$1,605.50
\$29,000	\$413.56	\$86,000	\$701.05	\$143,000	\$939.45	\$206,000	\$1,193.97	\$269,000	\$1,408.46	\$332,000	\$1,608.39
\$30,000	\$419.33	\$87,000	\$705.67	\$144,000	\$943.49	\$207,000	\$1,198.01	\$270,000	\$1,411.92	\$333,000	\$1,611.28
\$31,000	\$425.10	\$88,000	\$710.29	\$145,000	\$947.53	\$208,000	\$1,199.41	\$271,000	\$1,415.38	\$334,000	\$1,614.17
\$32,000	\$430.87	\$89,000	\$714.91	\$146,000	\$951.57	\$209,000	\$1,200.87	\$272,000	\$1,418.84	\$335,000	\$1,617.06
\$33,000	\$436.64	\$90,000	\$719.53	\$147,000	\$955.61	\$210,000	\$1,204.33	\$273,000	\$1,422.30	\$336,000	\$1,619.95
\$34,000	\$442.41	\$91,000	\$724.15	\$148,000	\$959.65	\$211,000	\$1,207.79	\$274,000	\$1,425.76	\$337,000	\$1,622.84
\$35,000	\$448.18	\$92,000	\$728.77	\$149,000	\$963.69	\$212,000	\$1,211.25	\$275,000	\$1,429.22	\$338,000	\$1,625.73
\$36,000	\$453.95	\$93,000	\$733.39	\$150,000	\$967.73	\$213,000	\$1,214.71	\$276,000	\$1,432.68	\$339,000	\$1,628.62
\$37,000	\$459.72	\$94,000	\$738.01	\$151,000	\$971.77	\$214,000	\$1,218.17	\$277,000	\$1,436.14	\$340,000	\$1,631.51
\$38,000	\$465.49	\$95,000	\$742.63	\$152,000	\$975.81	\$215,000	\$1,221.63	\$278,000	\$1,439.60	\$341,000	\$1,634.40
\$39,000	\$471.26	\$96,000	\$747.25	\$153,000	\$979.85	\$216,000	\$1,225.09	\$279,000	\$1,443.06	\$342,000	\$1,637.29
\$40,000	\$477.03	\$97,000	\$751.87	\$154,000	\$983.89	\$217,000	\$1,228.55	\$280,000	\$1,446.52	\$343,000	\$1,640.18
\$41,000	\$482.80	\$98,000	\$756.49	\$155,000	\$987.93	\$218,000	\$1,232.01	\$281,000	\$1,450.00	\$344,000	\$1,643.07
\$42,000	\$488.57	\$99,000	\$761.11	\$156,000	\$991.97	\$219,000	\$1,235.47	\$282,000	\$1,453.46	\$345,000	\$1,645.96
\$43,000	\$494.34	\$100,000	\$765.73	\$157,000	\$996.01	\$220,000	\$1,238.93	\$283,000	\$1,456.92	\$346,000	\$1,648.85
\$44,000	\$500.11	\$101,000	\$769.77	\$158,000	\$1,000.05	\$221,000	\$1,242.39	\$284,000	\$1,460.38	\$347,000	\$1,651.74
\$45,000	\$505.88	\$102,000	\$773.81	\$159,000	\$1,004.09	\$222,000	\$1,245.85	\$285,000	\$1,463.84	\$348,000	\$1,654.63
\$46,000	\$511.65	\$103,000	\$777.85	\$160,000	\$1,008.13	\$223,000	\$1,249.31	\$286,000	\$1,467.30	\$349,000	\$1,657.52
\$47,000	\$517.42	\$104,000	\$781.89	\$161,000	\$1,012.17	\$224,000	\$1,252.77	\$287,000	\$1,470.76	\$350,000	\$1,660.41
\$48,000	\$523.19	\$105,000	\$785.93	\$162,000	\$1,016.21	\$225,000	\$1,256.23	\$288,000	\$1,474.22	\$351,000	\$1,663.30
\$49,000	\$528.96	\$106,000	\$789.97	\$163,000	\$1,020.25	\$226,000	\$1,259.69	\$289,000	\$1,477.68	\$352,000	\$1,666.19
\$50,000	\$534.73	\$107,000	\$794.01	\$164,000	\$1,024.29	\$227,000	\$1,263.15	\$290,000	\$1,481.14	\$353,000	\$1,669.08
\$51,000	\$539.35	\$108,000	\$798.05	\$165,000	\$1,028.33	\$228,000	\$1,266.61	\$291,000	\$1,484.60	\$354,000	\$1,671.97
\$52,000	\$543.97	\$109,000	\$802.09	\$166,000	\$1,032.37	\$229,000	\$1,270.07	\$292,000	\$1,488.06	\$355,000	\$1,674.86
\$53,000	\$548.59	\$110,000	\$806.13	\$167,000	\$1,036.41	\$230,000	\$1,273.53	\$293,000	\$1,491.52	\$356,000	\$1,677.75
\$54,000	\$553.21	\$111,000	\$810.17	\$168,000	\$1,040.45	\$231,000	\$1,276.99	\$294,000	\$1,494.98	\$357,000	\$1,680.64
\$55,000	\$557.83	\$112,000	\$814.21	\$169,000	\$1,044.49	\$232,000	\$1,280.45	\$295,000	\$1,498.44	\$358,000	\$1,683.53
\$56,000	\$562.45	\$113,000	\$818.25	\$170,000	\$1,048.53	\$233,000	\$1,283.91	\$296,000	\$1,501.90	\$359,000	\$1,686.42
\$57,000	\$567.07	\$114,000	\$822.29	\$171,000	\$1,052.57	\$234,000	\$1,287.37	\$297,000	\$1,505.36	\$360,000	\$1,689.31
				\$172,000	\$1,056.61	\$235,000	\$1,290.83	\$298,000	\$1,508.82	\$361,000	\$1,692.20
				\$173,000	\$1,060.65	\$236,000	\$1,294.29	\$299,000	\$1,512.28	\$362,000	\$1,695.09
				\$174,000	\$1,064.69	\$237,000	\$1,297.75	\$300,000	\$1,515.74	\$363,000	\$1,697.98
				\$175,000	\$1,068.73	\$238,000	\$1,301.21	\$301,000	\$1,519.20	\$364,000	\$1,700.87
				\$176,000	\$1,072.77	\$239,000	\$1,304.67	\$302,000	\$1,522.66	\$365,000	\$1,703.76
				\$177,000	\$1,076.81	\$240,000	\$1,308.13	\$303,000	\$1,526.12	\$366,000	\$1,706.65

Amount of Insurance	Basic W/O Exc.	Amount of Insurance	Basic W/O Exc.
\$367,000	\$1,709.54	\$430,000	\$1,891.61
\$368,000	\$1,712.43	\$431,000	\$1,894.50
\$369,000	\$1,715.32	\$432,000	\$1,897.39
\$370,000	\$1,718.21	\$433,000	\$1,900.28
\$371,000	\$1,721.10	\$434,000	\$1,903.17
\$372,000	\$1,723.99	\$435,000	\$1,906.06
\$373,000	\$1,726.88	\$436,000	\$1,908.95
\$374,000	\$1,729.77	\$437,000	\$1,911.84
\$375,000	\$1,732.66	\$438,000	\$1,914.73
\$376,000	\$1,735.55	\$439,000	\$1,917.62
\$377,000	\$1,738.44	\$440,000	\$1,920.51
\$378,000	\$1,741.33	\$441,000	\$1,923.40
\$379,000	\$1,744.22	\$442,000	\$1,926.29
\$380,000	\$1,747.11	\$443,000	\$1,929.18
\$381,000	\$1,750.00	\$444,000	\$1,932.07
\$382,000	\$1,752.89	\$445,000	\$1,934.96
\$383,000	\$1,755.78	\$446,000	\$1,937.85
\$384,000	\$1,758.67	\$447,000	\$1,940.74
\$385,000	\$1,761.56	\$448,000	\$1,943.63
\$386,000	\$1,764.45	\$449,000	\$1,946.52
\$387,000	\$1,767.34	\$450,000	\$1,949.41
\$388,000	\$1,770.23	\$451,000	\$1,952.30
\$389,000	\$1,773.12	\$452,000	\$1,955.19
\$390,000	\$1,776.01	\$453,000	\$1,958.08
\$391,000	\$1,778.90	\$454,000	\$1,960.97
\$392,000	\$1,781.79	\$455,000	\$1,963.86
\$393,000	\$1,784.68	\$456,000	\$1,966.75
\$394,000	\$1,787.57	\$457,000	\$1,969.64
\$395,000	\$1,790.46	\$458,000	\$1,972.53
\$396,000	\$1,793.35	\$459,000	\$1,975.42
\$397,000	\$1,796.24	\$460,000	\$1,978.31
\$398,000	\$1,799.13	\$461,000	\$1,981.20
\$399,000	\$1,802.02	\$462,000	\$1,984.09
\$400,000	\$1,804.91	\$463,000	\$1,986.98
\$401,000	\$1,807.80	\$464,000	\$1,989.87
\$402,000	\$1,810.69	\$465,000	\$1,992.76
\$403,000	\$1,813.58		
\$404,000	\$1,816.47	\$500,000	\$2,093.91
\$405,000	\$1,819.36	\$550,000	\$2,238.41
\$406,000	\$1,822.25	\$600,000	\$2,382.91
\$407,000	\$1,825.14	\$650,000	\$2,527.41
\$408,000	\$1,828.03	\$700,000	\$2,671.91
\$409,000	\$1,830.92	\$750,000	\$2,816.41
\$410,000	\$1,833.81	\$800,000	\$2,960.91
\$411,000	\$1,836.70	\$850,000	\$3,105.41
\$412,000	\$1,839.59	\$900,000	\$3,249.91
\$413,000	\$1,842.48	\$950,000	\$3,394.41
\$414,000	\$1,845.37	\$1,000,000	\$3,538.91
\$415,000	\$1,848.26	\$1,500,000	\$4,693.91
\$416,000	\$1,851.15	\$1,750,000	\$5,271.41
\$417,000	\$1,854.04	\$2,000,000	\$5,848.91
\$418,000	\$1,856.93	\$2,250,000	\$6,426.41
\$419,000	\$1,859.82	\$2,500,000	\$7,003.91
\$420,000	\$1,862.71	\$2,750,000	\$7,581.41
\$421,000	\$1,865.60	\$3,000,000	\$8,158.91
\$422,000	\$1,868.49	\$3,250,000	\$8,736.41
\$423,000	\$1,871.38	\$3,500,000	\$9,313.91
\$424,000	\$1,874.27	\$3,750,000	\$9,891.41
\$425,000	\$1,877.16	\$4,000,000	\$10,468.91
\$426,000	\$1,880.05	\$4,250,000	\$11,046.41
\$427,000	\$1,882.94	\$4,500,000	\$11,623.91
\$428,000	\$1,885.83	\$4,750,000	\$12,201.41
\$429,000	\$1,888.72	\$5,000,000	\$12,778.91

All-Inclusive Rate Plan

Owner's and Leasehold Policies; Loan Policies if one or more standard exceptions (*) are removed - Extended Coverage Policies

Basic Rates

For the first \$1,000 of liability (or fraction thereof)	\$252.00
For each additional \$1,000 (or fraction thereof) in excess of \$1,000 and up to \$50,000	\$5.77
For each additional \$1,000 (or fraction thereof) in excess of \$50,000 and up to \$100,000	\$4.62
For each additional \$1,000 (or fraction thereof) in excess of \$100,000 and up to \$200,000	\$4.04
For each additional \$1,000 (or fraction thereof) in excess of \$200,000 and up to \$300,000	\$3.46
For each additional \$1,000 (or fraction thereof) in excess of \$300,000 and up to \$1,000,000	\$2.89
For each additional \$1,000 (or fraction thereof) in excess of \$1,000,000	\$2.31

RE-ISSUE CREDITS & SIMULTANEOUS CREDITS
(up to the amount of the existing policy)

REISSUE OF OWNER'S AND LOAN POLICIES
ALTA Owner's Policy, Residential Title Insurance Policy, Loan and Leasehold Policies, ALTA Homeowner's Policy and ALTA Expanded Coverage Loan Policies:
When there exists evidence that a prior policy has or should have been issued by any title insurer credit against the Basic Rate will be given in computing charges for the new policy up to the face amount of the prior policy, in accordance with the table below. Additional insurance above the face amount of the prior policy will be charged at the Basic Rate. The minimum charge for a reissue policy will be \$252.00 under Section IB. (NOTE: FOR SIMULTANEOUS CREDITS - SEE SECTION V OF RATE FILING FOR DETAILS: Owner's & 1 or more Mortgage simultaneously = Owners@Base & Mtg(s) @ 50% OR Mortgage & 1 or more Mortgage simultaneously = 1st Mortgage @ Base & Add'l Mtg's @ 60% of Base.)

RE-ISSUE CREDITS BELOW:

Effective Date of Existing Policy	Amount of Credit
Less than 2 years old	40%
2 years or more	10%

(Minimum Charge \$252.00)

REFINANCE RATE: When a mortgage loan is refinanced by the same mortgagor or a land contract is being paid off, a loan policy rate will be charged at 60% of the Basic Rate under Section IB. The minimum charge for a policy issued under this paragraph will be \$252.00 under Section IB. The reissue credit will not be given when using the rate described in this Section.

For Assistance Call:

America's One Title Agency, Inc.

616-365-4100

Underwritten by:



Title Insurance Rate Schedule
Effective March 15, 2009

Schedule of
All-Inclusive Rate Plan For

Michigan - ALTA Homeowners & Extended Loan Coverage Policies

This All-Inclusive Rate Plan shall be applicable to policies covering lands located in any counties of the State of Michigan.