

State of Michigan - Basic Rate - Effective 3/15/09

Insurance Rate Schedule

Owner's Policies, Leasehold Policies, Mortgage Policies  
Basic Without Standard Exceptions/See Column 1

Simul /Owner's & Mtg(s)=50% & Mtg & Mtg(s) = 60% of Base Rate

Amount of Insurance		Basic W/O Exc. 1		Amount of Insurance		Basic W/O Exc. 1		Amount of Insurance		Basic W/O Exc. 1		Amount of Insurance		Basic W/O Exc. 1																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
		\$115,000	\$763.80	\$116,000	\$767.47	\$117,000	\$771.14	\$118,000	\$774.81	\$119,000	\$778.48	\$120,000	\$782.15	\$121,000	\$785.82	\$122,000	\$789.49	\$123,000	\$793.16	\$124,000	\$796.83	\$125,000	\$800.50	\$126,000	\$804.17	\$127,000	\$807.84	\$128,000	\$811.51	\$129,000	\$815.18	\$130,000	\$818.85	\$131,000	\$822.52	\$132,000	\$826.19	\$133,000	\$829.86	\$134,000	\$833.53	\$135,000	\$837.20	\$136,000	\$840.87	\$137,000	\$844.54	\$138,000	\$848.21	\$139,000	\$851.88	\$140,000	\$855.55	\$141,000	\$859.22	\$142,000	\$862.89	\$143,000	\$866.56	\$144,000	\$870.23	\$145,000	\$873.90	\$146,000	\$877.57	\$147,000	\$881.24	\$148,000	\$884.91	\$149,000	\$888.58	\$150,000	\$892.25	\$151,000	\$895.92	\$152,000	\$899.59	\$153,000	\$903.26	\$154,000	\$906.93	\$155,000	\$910.60	\$156,000	\$914.27	\$157,000	\$917.94	\$158,000	\$921.61	\$159,000	\$925.28	\$160,000	\$928.95	\$161,000	\$932.62	\$162,000	\$936.29	\$163,000	\$939.96	\$164,000	\$943.63	\$165,000	\$947.30	\$166,000	\$950.97	\$167,000	\$954.64	\$168,000	\$958.31	\$169,000	\$961.98	\$170,000	\$965.65	\$171,000	\$969.32	\$172,000	\$972.99	\$173,000	\$976.66	\$174,000	\$980.33	\$175,000	\$984.00	\$176,000	\$987.67	\$177,000	\$991.34	\$178,000	\$995.01	\$179,000	\$998.68	\$180,000	\$1,002.35	\$181,000	\$1,006.02	\$182,000	\$1,009.69	\$183,000	\$1,013.36	\$184,000	\$1,017.03	\$185,000	\$1,020.70	\$186,000	\$1,024.37	\$187,000	\$1,028.04	\$188,000	\$1,031.71	\$189,000	\$1,035.38	\$190,000	\$1,039.05	\$191,000	\$1,042.72	\$192,000	\$1,046.39	\$193,000	\$1,050.06	\$194,000	\$1,053.73	\$195,000	\$1,057.40	\$196,000	\$1,061.07	\$197,000	\$1,064.74	\$198,000	\$1,068.41	\$199,000	\$1,072.08	\$200,000	\$1,075.75	\$201,000	\$1,079.90	\$202,000	\$1,082.05	\$203,000	\$1,085.20	\$204,000	\$1,088.35	\$205,000	\$1,091.50	\$206,000	\$1,094.65	\$207,000	\$1,097.80	\$208,000	\$1,100.95	\$209,000	\$1,104.10	\$210,000	\$1,107.25	\$211,000	\$1,110.40	\$212,000	\$1,113.55	\$213,000	\$1,116.70	\$214,000	\$1,119.85	\$215,000	\$1,123.00	\$216,000	\$1,126.15	\$217,000	\$1,129.30	\$218,000	\$1,132.45	\$219,000	\$1,135.60	\$220,000	\$1,138.75	\$221,000	\$1,141.90	\$222,000	\$1,145.05	\$223,000	\$1,148.20	\$224,000	\$1,151.35	\$225,000	\$1,154.50	\$226,000	\$1,157.65	\$227,000	\$1,160.80	\$228,000	\$1,163.95	\$229,000	\$1,167.10	\$230,000	\$1,170.25	\$231,000	\$1,173.40	\$232,000	\$1,176.55	\$233,000	\$1,179.70	\$234,000	\$1,182.85	\$235,000	\$1,186.00	\$236,000	\$1,189.15	\$237,000	\$1,192.30	\$238,000	\$1,195.45	\$239,000	\$1,198.60	\$240,000	\$1,201.75	\$241,000	\$1,204.90	\$242,000	\$1,208.05	\$243,000	\$1,211.20	\$244,000	\$1,214.35	\$245,000	\$1,217.50	\$246,000	\$1,220.65	\$247,000	\$1,223.80	\$248,000	\$1,226.95	\$249,000	\$1,230.10	\$250,000	\$1,233.25	\$251,000	\$1,236.40	\$252,000	\$1,239.55	\$253,000	\$1,242.70	\$254,000	\$1,245.85	\$255,000	\$1,249.00	\$256,000	\$1,252.15	\$257,000	\$1,255.30	\$258,000	\$1,258.45	\$259,000	\$1,261.60	\$260,000	\$1,264.75	\$261,000	\$1,267.90	\$262,000	\$1,271.05	\$263,000	\$1,274.20	\$264,000	\$1,277.35	\$265,000	\$1,280.50	\$266,000	\$1,283.65	\$267,000	\$1,286.80	\$268,000	\$1,289.95	\$269,000	\$1,293.10	\$270,000	\$1,296.25	\$271,000	\$1,299.40	\$272,000	\$1,302.55	\$273,000	\$1,305.70	\$274,000	\$1,308.85	\$275,000	\$1,312.00	\$276,000	\$1,315.15	\$277,000	\$1,318.30	\$278,000	\$1,321.45	\$279,000	\$1,324.60	\$280,000	\$1,327.75	\$281,000	\$1,330.90	\$282,000	\$1,334.05	\$283,000	\$1,337.20	\$284,000	\$1,340.35	\$285,000	\$1,343.50	\$286,000	\$1,346.65	\$287,000	\$1,349.80	\$288,000	\$1,352.95	\$289,000	\$1,356.10	\$290,000	\$1,359.25	\$291,000	\$1,362.40	\$292,000	\$1,365.55	\$293,000	\$1,368.70	\$294,000	\$1,371.85	\$295,000	\$1,375.00	\$296,000	\$1,378.15	\$297,000	\$1,381.30	\$298,000	\$1,384.45	\$299,000	\$1,387.60	\$300,000	\$1,390.75	\$301,000	\$1,393.90	\$302,000	\$1,397.05	\$303,000	\$1,398.61	\$304,000	\$1,401.23	\$305,000	\$1,403.85	\$306,000	\$1,406.47	\$307,000	\$1,409.09	\$308,000	\$1,411.71	\$309,000	\$1,414.33	\$310,000	\$1,416.95	\$311,000	\$1,419.57	\$312,000	\$1,422.19	\$313,000	\$1,424.81	\$314,000	\$1,427.43	\$315,000	\$1,430.05	\$316,000	\$1,432.67	\$317,000	\$1,435.29	\$318,000	\$1,437.91	\$319,000	\$1,440.53	\$320,000	\$1,443.15	\$321,000	\$1,445.77	\$322,000	\$1,448.39	\$323,000	\$1,451.01	\$324,000	\$1,453.63	\$325,000	\$1,456.25	\$326,000	\$1,458.87	\$327,000	\$1,461.49	\$328,000	\$1,464.11	\$329,000	\$1,466.73	\$330,000	\$1,469.35	\$331,000	\$1,471.97	\$332,000	\$1,474.59	\$333,000	\$1,477.21	\$334,000	\$1,479.83	\$335,000	\$1,482.45	\$336,000	\$1,485.07	\$337,000	\$1,487.69	\$338,000	\$1,490.31	\$339,000	\$1,492.93	\$340,000	\$1,495.55	\$341,000	\$1,498.17	\$342,000	\$1,500.79	\$343,000	\$1,503.41	\$344,000	\$1,506.03	\$345,000	\$1,508.65	\$346,000	\$1,511.27	\$347,000	\$1,513.89	\$348,000	\$1,516.51	\$349,000	\$1,519.13	\$350,000	\$1,521.75	\$351,000	\$1,524.37	\$352,000	\$1,526.99	\$353,000	\$1,529.61	\$354,000	\$1,532.23	\$355,000	\$1,534.85	\$356,000	\$1,537.47	\$357,000	\$1,540.09	\$358,000	\$1,542.71	\$359,000	\$1,545.33	\$360,000	\$1,547.95	\$361,000	\$1,550.57	\$362,000	\$1,553.19	\$363,000	\$1,555.81	\$364,000	\$1,558.43	\$365,000	\$1,561.05	\$366,000	\$1,563.67

Amount of Insurance	Basic W/O Exc.
\$367,000	\$1,566.29
\$368,000	\$1,568.91
\$369,000	\$1,571.53
\$370,000	\$1,574.15
\$371,000	\$1,576.77
\$372,000	\$1,579.39
\$373,000	\$1,582.01
\$374,000	\$1,584.63
\$375,000	\$1,587.25
\$376,000	\$1,589.87
\$377,000	\$1,592.49
\$378,000	\$1,595.11
\$379,000	\$1,597.73
\$380,000	\$1,600.35
\$381,000	\$1,602.97
\$382,000	\$1,605.59
\$383,000	\$1,608.21
\$384,000	\$1,610.83
\$385,000	\$1,613.45
\$386,000	\$1,616.07
\$387,000	\$1,618.69
\$388,000	\$1,621.31
\$389,000	\$1,623.93
\$390,000	\$1,626.55
\$391,000	\$1,629.17
\$392,000	\$1,631.79
\$393,000	\$1,634.41
\$394,000	\$1,637.03
\$395,000	\$1,639.65
\$396,000	\$1,642.27
\$397,000	\$1,644.89
\$398,000	\$1,647.51
\$399,000	\$1,650.13
\$400,000	\$1,652.75
\$401,000	\$1,655.37
\$402,000	\$1,657.99
\$403,000	\$1,660.61
\$404,000	\$1,663.23
\$405,000	\$1,665.85
\$406,000	\$1,668.47
\$407,000	\$1,671.09
\$408,000	\$1,673.71
\$409,000	\$1,676.33
\$410,000	\$1,678.95
\$411,000	\$1,681.57
\$412,000	\$1,684.19
\$413,000	\$1,686.81
\$414,000	\$1,689.43
\$415,000	\$1,692.05
\$416,000	\$1,694.67
\$417,000	\$1,697.29
\$418,000	\$1,699.91
\$419,000	\$1,702.53
\$420,000	\$1,705.15
\$421,000	\$1,707.77
\$422,000	\$1,710.39
\$423,000	\$1,713.01
\$424,000	\$1,715.63
\$425,000	\$1,718.25
\$426,000	\$1,720.87
\$427,000	\$1,723.49
\$428,000	\$1,726.11
\$429,000	\$1,728.73

Amount of Insurance	Basic W/O Exc.
\$430,000	\$1,731.35
\$431,000	\$1,733.97
\$432,000	\$1,736.59
\$433,000	\$1,739.21
\$434,000	\$1,741.83
\$435,000	\$1,744.45
\$436,000	\$1,747.07
\$437,000	\$1,749.69
\$438,000	\$1,752.31
\$439,000	\$1,754.93
\$440,000	\$1,757.55
\$441,000	\$1,760.17
\$442,000	\$1,762.79
\$443,000	\$1,765.41
\$444,000	\$1,768.03
\$445,000	\$1,770.65
\$446,000	\$1,773.27
\$447,000	\$1,775.89
\$448,000	\$1,778.51
\$449,000	\$1,781.13
\$450,000	\$1,783.75
\$451,000	\$1,786.37
\$452,000	\$1,788.99
\$453,000	\$1,791.61
\$454,000	\$1,794.23
\$455,000	\$1,796.85
\$456,000	\$1,799.47
\$457,000	\$1,802.09
\$458,000	\$1,804.71
\$459,000	\$1,807.33
\$460,000	\$1,809.95
\$461,000	\$1,812.57
\$462,000	\$1,815.19
\$463,000	\$1,817.81
\$464,000	\$1,820.43
\$465,000	\$1,823.05
\$466,000	\$1,825.67
\$500,000	\$1,914.75
\$550,000	\$2,045.75
\$600,000	\$2,176.75
\$650,000	\$2,307.75
\$700,000	\$2,438.75
\$750,000	\$2,569.75
\$800,000	\$2,700.75
\$850,000	\$2,831.75
\$900,000	\$2,962.75
\$950,000	\$3,093.75
\$1,000,000	\$3,224.75
\$1,500,000	\$4,274.75
\$1,750,000	\$4,799.75
\$2,000,000	\$5,324.75
\$2,250,000	\$5,849.75
\$2,500,000	\$6,374.75
\$2,750,000	\$6,899.75
\$3,000,000	\$7,424.75
\$3,250,000	\$7,949.75
\$3,500,000	\$8,474.75
\$3,750,000	\$8,999.75
\$4,000,000	\$9,524.75
\$4,250,000	\$10,049.75
\$4,500,000	\$10,574.75
\$4,750,000	\$11,099.75
\$5,000,000	\$11,624.75

**All-Inclusive Rate Plan**

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

Basic Rates

For the first \$1,000 of liability (or fraction thereof)	\$241.50
For each additional \$1,000 (or fraction thereof) in excess of \$1,000 and up to \$50,000	\$5.25
For each additional \$1,000 (or fraction thereof) in excess of \$50,000 and up to \$100,000	\$4.20
For each additional \$1,000 (or fraction thereof) in excess of \$100,000 and up to \$200,000	\$3.67
For each additional \$1,000 (or fraction thereof) in excess of \$200,000 and up to \$300,000	\$3.15
For each additional \$1,000 (or fraction thereof) in excess of \$300,000 and up to \$1,000,000	\$2.62
For each additional \$1,000 (or fraction thereof) in excess of \$1,000,000	\$2.10

RE-ISSUE CREDITS - Minimum charge \$241.50 (up to the amount of the existing policy)

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

**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 IA or Section IB (depending on the type of loan policy being issued). The minimum charge for a policy issued under this paragraph will be \$241.50 under Section IA and \$252.00 under Section IB. The reissue credit will not be given when using the rate described in this Section. See Rate Filing for full details on these rates and credit programs.

**SIMULTANEOUS ISSUE CREDITS** MIN CHG. \$241.50/\$252.00 (NOTE: FOR SIMULTANEOUS ISSUE CREDITS - SEE SECTION V OF RATE FILING FOR DETAILS: Owners & 1 or more Mortgage simultaneously = Owners@Base & Mtg(s) @ 50% OR Mortgage & 1 or more Mortgage simultaneously = 1st Mortgage @ Base & AddlMtg's @ 60% of Base.)

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 State of Michigan - Basic Rate

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