

# RESIDENTIAL TITLE INSURANCE\*

Amount of Insurance	Rate	Amount of Insurance	Rate
\$200,000 or less	\$1,995.00	\$600,001 to \$610,000	\$2,840.00
\$200,001 to \$210,000	\$2,015.00	\$610,001 to \$620,000	\$2,860.00
\$210,001 to \$220,000	\$2,035.00	\$620,001 to \$630,000	\$2,880.00
\$220,001 to \$230,000	\$2,055.00	\$630,001 to \$640,000	\$2,900.00
\$230,001 to \$240,000	\$2,075.00	\$640,001 to \$650,000	\$2,920.00
\$240,001 to \$250,000	\$2,095.00	\$650,001 to \$660,000	\$2,940.00
\$250,001 to \$260,000	\$2,115.00	\$660,001 to \$670,000	\$2,960.00
\$260,001 to \$270,000	\$2,135.00	\$670,001 to \$680,000	\$2,980.00
\$270,001 to \$280,000	\$2,155.00	\$680,001 to \$690,000	\$3,000.00
\$280,001 to \$290,000	\$2,175.00	\$690,001 to \$700,000	\$3,020.00
\$290,001 to \$300,000	\$2,195.00	\$700,001 to \$710,000	\$3,040.00
\$300,001 to \$310,000	\$2,215.00	\$710,001 to \$720,000	\$3,060.00
\$310,001 to \$320,000	\$2,235.00	\$720,001 to \$730,000	\$3,080.00
\$320,001 to \$330,000	\$2,255.00	\$730,001 to \$740,000	\$3,100.00
\$330,001 to \$340,000	\$2,275.00	\$740,001 to \$750,000	\$3,120.00
\$340,001 to \$350,000	\$2,295.00	\$750,001 to \$760,000	\$3,140.00
\$350,001 to \$360,000	\$2,315.00	\$760,001 to \$770,000	\$3,160.00
\$360,001 to \$370,000	\$2,335.00	\$770,001 to \$780,000	\$3,180.00
\$370,001 to \$380,000	\$2,355.00	\$780,001 to \$790,000	\$3,200.00
\$380,001 to \$390,000	\$2,375.00	\$790,001 to \$800,000	\$3,220.00
\$390,001 to \$400,000	\$2,395.00	\$800,001 to \$810,000	\$3,240.00
\$400,001 to \$410,000	\$2,415.00	\$810,001 to \$820,000	\$3,260.00
\$410,001 to \$420,000	\$2,435.00	\$820,001 to \$830,000	\$3,280.00
\$420,001 to \$430,000	\$2,455.00	\$830,001 to \$840,000	\$3,300.00
\$430,001 to \$440,000	\$2,475.00	\$840,001 to \$850,000	\$3,320.00
\$440,001 to \$450,000	\$2,495.00	\$850,001 to \$860,000	\$3,340.00
\$450,001 to \$460,000	\$2,515.00	\$860,001 to \$870,000	\$3,360.00
\$460,001 to \$470,000	\$2,535.00	\$870,001 to \$880,000	\$3,380.00
\$470,001 to \$480,000	\$2,555.00	\$880,001 to \$890,000	\$3,400.00
\$480,001 to \$490,000	\$2,575.00	\$890,001 to \$900,000	\$3,420.00
\$490,001 to \$500,000	\$2,595.00	\$900,001 to \$910,000	\$3,440.00
\$500,001 to \$510,000	\$2,640.00	\$910,001 to \$920,000	\$3,460.00
\$510,001 to \$520,000	\$2,660.00	\$920,001 to \$930,000	\$3,480.00
\$520,001 to \$530,000	\$2,680.00	\$930,001 to \$940,000	\$3,500.00
\$530,001 to \$540,000	\$2,700.00	\$940,001 to \$950,000	\$3,520.00
\$540,001 to \$550,000	\$2,720.00	\$950,001 to \$960,000	\$3,540.00
\$550,001 to \$560,000	\$2,740.00	\$960,001 to \$970,000	\$3,560.00
\$560,001 to \$570,000	\$2,760.00	\$970,001 to \$980,000	\$3,580.00
\$570,001 to \$580,000	\$2,780.00	\$980,001 to \$990,000	\$3,600.00
\$580,001 to \$590,000	\$2,800.00	\$990,001 to \$1,000,000	\$3,620.00
\$590,001 to \$600,000	\$2,820.00		

\* Amount of Residential Title Insurance rates are based on the purchase price or loan amount, whichever is greater.

**REFINANCE RATE IS 75%**  
of owner's pricing on preceding page.

## Mortgage Policy

Simultaneously-Issued Mortgage Policy (each)	\$575.00
Simultaneously-Issued Second	\$475.00

## Endorsement Fees

ARM Endorsement	\$185.00
Comprehensive Endorsement	\$185.00
Condominium Endorsement	\$185.00
EPA Endorsement	\$185.00
Location Endorsement	\$185.00
PUD Endorsement	\$185.00
Revolving Credit Mortgage Endorsement	\$185.00

## Other Fees

Chain of Title	\$300.00
Gap Risk Later Date (Buyer)	\$175.00
Gap Risk Later Date (Seller)	\$175.00
Bifurcation Accommodation Fee	\$300.00
Tax Payment Fee	\$50.00
Electronic Package Fee	\$45.00
Wire Transfer Fee	\$50.00
Accommodation Recording Service Fee	\$100.00
Recording Service Fee	\$20.00
Overnight Delivery & Processing Fee	\$40.00
Title Indemnity Processing Fee	\$175.00
SB-1167 Processing Fee	\$100.00
Search Fee	\$225.00
Title Review Processing Fee/No Closing	\$300.00
Closing Protection Letter (CPL)	

CPL fees on a refinance	\$75.00 (\$25.00 lender; \$50.00 borrower)
CPL fees on a purchase	\$50.00 Seller
	\$25.00 Buyer
	\$25.00 Lender (charged to buyer)

## LEASEHOLD POLICIES AND SPECIAL ENDORSEMENTS

Rates will be quoted upon request.

## NEW CONSTRUCTION / CONSTRUCTION ESCROWS

This agency provides services in connection with new construction, including mechanic's and material lien waiver examinations, interim certification and construction loan escrow. Rates will be quoted upon request.

## OWNER'S POLICIES

Issued only for the full value of the property.

## RATES AND CHARGES

Rates and charges set forth herein apply to routine residential orders. Additional charges may apply for extra risk or additional processing for difficult or unusual transactions.



## RESIDENTIAL CLOSING FEES

Purchase Price**	Closing Rate
\$150,000 or less	\$1,800.00
\$150,001 to \$200,000	\$1,850.00
\$200,001 to \$250,000	\$1,900.00
\$250,001 to \$300,000	\$1,950.00
\$300,001 to \$400,000	\$2,000.00
\$400,001 to \$500,000	\$2,050.00

For insurance amounts over \$500,000, please add \$50.00 for each \$50,000 increment.

\*\* Amount of Residential Closing fee is based upon the purchase price or loan amount, whichever is greater.

## Refinances

Refinance Closing Fee	\$300.00
plus \$0.25 for each \$1,000 of coverage in excess of \$500,000	
Simultaneous Second Mortgage Closing Fee	\$225.00
Stand-Alone Second Mortgage Closing Fee	\$250.00

For closing services on multiple loans, there will be an additional fee of \$200.00 per lender closing statement.

<b>After Hours Closing Fee</b>	\$175.00
(Before 8:00 a.m. or After 5:00 p.m.)	

<b>Dry Closing Fee</b> - Rate in addition to closing fee	\$175.00
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**Commercial Closings** - Rates will be quoted upon request.

<b>Joint/Sole Order Escrows</b> - Minimum Fee	\$300.00
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<b>Maintenance Fee</b> - Annual Rate	\$250.00
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## ADDITIONAL SERVICES

### City of Chicago Water or Zoning Certification (Residential Service Fee)

Water Processing Fee	\$100.00
Zoning Processing Fee	\$125.00

<b>Municipal Stamp Service Fee</b>	Call for price quote and availability.
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<b>Mobile Notary Fee</b>	\$200.00
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The rates listed herein are designed to provide an estimate of title insurance premiums. Said rates are effective 04/10/2025. These rates do not include recording fees, escrow or closing fees, fees for endorsements, and other applicable fees, if any. The rate that will apply is typically based on loan amount or purchase price, but may vary depending on the specifics of the transaction due to the applicable laws, regulations, and underwriting practices. These rates are subject to change. For a complete schedule of rates or for additional information, please contact an agency representative.

For orders over \$1,000,000, please contact Massive Rock Title for a rate quote at [info@massiverocktitle.com](mailto:info@massiverocktitle.com).