

First American OneRate

Refinance Title & Escrow Services Package at a Reduced Rate!

This rate applies to improved one-to-four family residential loan transactions in California. This rate will apply where the loan proceeds are being used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction. Rates effective on qualifying transactions closed on or after March 30, 2009.

INCLUDES:

- ▼ First American Eagle title insurance policy
- ▼ Customarily issued endorsements
- ▼ Escrow services
- ▼ Up to 4 wire transfers
- ▼ Local messenger deliveries (excluding special messenger)
- ▼ Up to 2 overnight mail services (letter size or equivalent)
- ▼ Preparation of up to 2 documents
- ▼ 1 electronic document download
- ▼ 1 subordination

NOT INCLUDED:

- ▼ Notary fees
- ▼ Signature services
- ▼ Recording fees
- ▼ Transfer tax
- ▼ Other governmental fees or charges

ADDITIONAL FEES (in excess of included services):

- ▼ Wire transfer delivery (\$15)
- ▼ Fee per check to pay credit card or other debt not secured by the real property involved in the escrow (\$10)
- ▼ Electronic document download (\$50)
- ▼ Document preparation (\$50)
- ▼ Overnight mail service (\$15)

Liability Amount	ONE RATE
\$0 – \$50,000	\$635
\$50,001 – \$75,000	\$685
\$75,001 – \$100,000	\$735
\$100,001 – \$250,000	\$835
\$250,001 – \$450,000	\$1,055
\$450,001 – \$650,000	\$1,385
\$650,001 – \$850,000	\$1,660
\$850,001 – \$1,000,000	\$1,880
\$1,000,001 – \$1,500,000	\$2,210
\$1,500,001 – \$2,000,000	\$2,650
\$2,000,001 – \$3,000,000	\$3,250
\$3,000,001 – \$4,000,000	\$3,850
\$4,000,001 – \$5,000,000	\$4,550
\$5,000,001 – \$6,000,000	\$5,150
\$6,000,001 – \$7,000,000	\$5,750
\$7,000,001 – \$8,000,000	\$6,350
\$8,000,001 – \$9,000,000	\$7,050
\$9,000,001 – \$10,000,000	\$7,650

Note: If two or more policies are issued, the charge shall be based upon the aggregate amount of the loans at the rates stated above, plus \$100 for each loan policy issued over one. Add \$100 Concurrent Junior Mortgage Escrow Fee for each loan over one.

For more information contact your local First American representative.

www.firstamericantitle.com



First American Title

800.854.3643 ▼ www.firstam.com

First American Title Insurance Company makes no express or implied warranty respecting the information presented and assumes no responsibility for errors or omissions. This is not a complete Schedule of Fees. This brochure reflects pricing for a limited number of typical residential refinance transactions. To see a complete Schedule of Fees, go to www.firstamericantitle.com, and click on Title Rates/Get A Quote.

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OneRate Breakdown

In order to support TILA regulations for accurately computing the Annual Percentage Rate, our inclusive fee for residential loans includes title and escrow fees as shown. They will be disclosed on the Final HUD1 as "One Rate-Title" and "One Rate-Escrow". Our same low inclusive fee has not changed!

Liability Amount	Title Portion	Escrow Portion	ONE RATE
\$0 – \$50,000	\$385	\$250	\$635
\$50,001 – \$75,000	\$385	\$300	\$685
\$75,001 – \$100,000	\$385	\$350	\$735
\$100,001 – \$250,000	\$385	\$450	\$835
\$250,001 – \$450,000	\$605	\$450	\$1,055
\$450,001 – \$650,000	\$935	\$450	\$1,385
\$650,001 – \$850,000	\$1,210	\$450	\$1,660
\$850,001 – \$1,000,000	\$1,430	\$450	\$1,880
\$1,000,001 – \$1,500,000	\$1,760	\$450	\$2,210
\$1,500,001 – \$2,000,000	\$2,200	\$450	\$2,650
\$2,000,001 – \$3,000,000	\$2,800	\$450	\$3,250
\$3,000,001 – \$4,000,000	\$3,400	\$450	\$3,850
\$4,000,001 – \$5,000,000	\$4,100	\$450	\$4,550
\$5,000,001 – \$6,000,000	\$4,700	\$450	\$5,150
\$6,000,001 – \$7,000,000	\$5,300	\$450	\$5,750
\$7,000,001 – \$8,000,000	\$5,900	\$450	\$6,350
\$8,000,001 – \$9,000,000	\$6,600	\$450	\$7,050
\$9,000,001 – \$10,000,000	\$7,200	\$450	\$7,650