

## RATE CARD

Prices Effective January 1, 2026

### SUMMARY OF CHARGES FOR TITLE INSURANCE POLICIES

	Owners		Loan			Owners		Loan	
\$50,000 or less	\$ 350	\$ 340			\$440,001 to \$450,000	\$1414	\$1221		
\$50,001 to \$60,000	\$ 427	\$ 365			\$450,001 to \$460,000	\$1439	\$1243		
\$60,001 to \$70,000	\$ 460	\$ 387			\$460,001 to \$470,000	\$1464	\$1265		
\$70,001 to \$80,000	\$ 502	\$ 411			\$470,001 to \$480,000	\$1488	\$1287		
\$80,001 to \$90,000	\$ 539	\$ 433			\$480,001 to \$490,000	\$1513	\$1309		
\$90,001 to \$100,000	\$ 572	\$ 458			\$490,001 to \$500,000	\$1538	\$1331		
\$100,001 to \$110,000	\$ 596	\$ 486			\$500,001 to \$510,000	\$1563	\$1353		
\$110,001 to \$120,000	\$ 620	\$ 508			\$510,001 to \$520,000	\$1588	\$1375		
\$120,001 to \$130,000	\$ 642	\$ 532			\$520,001 to \$530,000	\$1612	\$1397		
\$130,001 to \$140,000	\$ 667	\$ 554			\$530,001 to \$540,000	\$1637	\$1419		
\$140,001 to \$150,000	\$ 689	\$ 579			\$540,001 to \$550,000	\$1662	\$1441		
\$150,001 to \$160,000	\$ 719	\$ 607			\$550,001 to \$560,000	\$1687	\$1463		
\$160,001 to \$170,000	\$ 744	\$ 631			\$560,001 to \$570,000	\$1712	\$1485		
\$170,001 to \$180,000	\$ 770	\$ 653			\$570,001 to \$580,000	\$1736	\$1507		
\$180,001 to \$190,000	\$ 794	\$ 678			\$580,001 to \$590,000	\$1761	\$1529		
\$190,001 to \$200,000	\$ 810	\$ 695			\$590,001 to \$600,000	\$1786	\$1551		
\$200,001 to \$210,000	\$ 836	\$ 717			\$600,001 to \$610,000	\$1811	\$1573		
\$210,001 to \$220,000	\$ 860	\$ 737			\$610,001 to \$620,000	\$1836	\$1595		
\$220,001 to \$230,000	\$ 887	\$ 757			\$620,001 to \$630,000	\$1860	\$1617		
\$230,001 to \$240,000	\$ 911	\$ 779			\$630,001 to \$640,000	\$1885	\$1639		
\$240,001 to \$250,000	\$ 933	\$ 799			\$640,001 to \$650,000	\$1910	\$1661		
\$250,001 to \$260,000	\$ 957	\$ 821			\$650,001 to \$660,000	\$1935	\$1683		
\$260,001 to \$270,000	\$ 983	\$ 840			\$660,001 to \$670,000	\$1960	\$1705		
\$270,001 to \$280,000	\$ 1008	\$ 862			\$670,001 to \$680,000	\$1984	\$1727		
\$280,001 to \$290,000	\$ 1,034	\$ 882			\$680,001 to \$690,000	\$2009	\$1749		
\$290,001 to \$300,000	\$ 1,058	\$ 904			\$690,001 to \$700,000	\$2034	\$1771		
\$300,001 to \$310,000	\$ 1,080	\$ 924			\$700,001 to \$710,000	\$2059	\$1793		
\$310,001 to \$320,000	\$ 1,104	\$ 944			\$710,001 to \$720,000	\$2084	\$1815		
\$320,001 to \$330,000	\$ 1,126	\$ 966			\$720,001 to \$730,000	\$2108	\$1837		
\$330,001 to \$340,000	\$ 1,151	\$ 986			\$730,001 to \$740,000	\$2133	\$1859		
\$340,001 to \$350,000	\$ 1,173	\$ 1008			\$740,001 to \$750,000	\$2158	\$1881		
\$350,001 to \$360,000	\$ 1,197	\$ 1,027			\$750,001 to \$760,000	\$2183	\$1903		
\$360,001 to \$370,000	\$ 1,219	\$ 1,049			\$760,001 to \$770,000	\$2208	\$1925		
\$370,001 to \$380,000	\$ 1,243	\$ 1,069			\$770,001 to \$780,000	\$2232	\$1947		
\$380,001 to \$390,000	\$ 1,265	\$ 1,091			\$780,001 to \$790,000	\$2257	\$1969		
\$390,001 to \$400,000	\$ 1,289	\$ 1,111			\$790,001 to \$800,000	\$2282	\$1991		
\$400,001 to \$410,000	\$1315	\$1133							
\$410,001 to \$420,000	\$1340	\$1155							
\$420,001 to \$430,000	\$1364	\$1177							
\$430,001 to \$440,000	\$1389	\$1199							

## **SUMMARY OF CHARGES FOR TITLE INSURANCE POLICIES**, continued

The following rates and charges **apply only** to policies between **\$800,001 and \$1,000,000**.  
They **do not** apply to policies \$800,000.00 and under.

\$800,001 - \$1,000,000      Owner's and Loan Policy premiums are computed using the formulae below:

Owner's Policies:

**\$2282 + \$2.48 per thousand for each \$1,000 or fraction thereof over \$800,000**

Loan Policies:

**\$1991 + \$2.20 per thousand for each \$1,000 or fraction thereof over \$800,000**

The following rates and charges **apply only** to policies over **\$1,000,000**.  
They **do not** apply to policies \$1,000,000.00 and under.

Owner's Policies:

**\$2778 + \$2.53 per thousand for each \$1,000 or fraction thereof over \$1,000,000**

Loan Policies:

**\$2431 + \$2.20 per thousand for each \$1,000 or fraction thereof over \$1,000,000**

**For homeowner's policies of title insurance, add 20% to the applicable owner's policy premium.**

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### **Simultaneously Issued Loan Policies:**

For loan policies not exceeding the amount of the owner's policy and issued simultaneously therewith, the premium amount is \$275.00. If the amount of the loan policy exceeds the amount of the owner's policy, add \$2.50/\$1,000.00 for each \$1,000.00 or fraction thereof exceeding the amount of the owner's policy.

*The simultaneously issued premium will include three (3) standard endorsements of the lender's choice, determined at or prior to closing.*

The charges set forth are applicable to normal transactions. In cases involving unique or unusual conditions, we reserve the right to adjust charges and premiums.

### **Endorsements:**

Endorsements to loan policies of title insurance typically issued in residential mortgage transactions are \$50.00 per endorsement.

### **Closing Charges:**

Seller escrow/refinance closing fee purchase.....	\$300.00
Buyer closing fee (buyer signs loan papers at C & W).....	\$300.00
Buyer closing fee (buyer signs loan papers at lender) .....	\$150.00
Courier services fee.....	\$30.00

### **NOTE:**

PLEASE CALL 785-537-2900/785-565-4800 WITH QUESTIONS ABOUT PREMIUMS OR CHARGES.



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