

TITLE INSURANCE RATES
For the State of Idaho

Land Title and Escrow, Inc.



Rates Effective May 1, 2008

A Full Service Title Company Since 1957

Insurance To And Including	Basic Rate	Additional For Extended Lenders	Insurance To And Including	Basic Rate	Additional For Extended Lenders	Insurance To And Including	Basic Rate	Additional For Extended Lenders	Insurance To And Including	Basic Rate	Additional For Extended Lenders
10,000	200.00	60.00	100,000	605.00	181.50	190,000	875.00	262.50	280,000	1145.00	343.50
11,000	206.00	61.80	101,000	608.00	182.40	191,000	878.00	263.40	281,000	1148.00	344.40
12,000	212.00	63.60	102,000	611.00	183.30	192,000	881.00	264.30	282,000	1151.00	345.30
13,000	218.00	65.40	103,000	614.00	184.20	193,000	884.00	265.20	283,000	1154.00	346.20
14,000	224.00	67.20	104,000	617.00	185.10	194,000	887.00	266.10	284,000	1157.00	347.10
15,000	230.00	69.00	105,000	620.00	186.00	195,000	890.00	267.00	285,000	1160.00	348.00
16,000	236.00	70.80	106,000	623.00	186.90	196,000	893.00	267.90	286,000	1163.00	348.90
17,000	242.00	72.60	107,000	626.00	187.80	197,000	896.00	268.80	287,000	1166.00	349.80
18,000	248.00	74.40	108,000	629.00	188.70	198,000	899.00	269.70	288,000	1169.00	350.70
19,000	254.00	76.20	109,000	632.00	189.60	199,000	902.00	270.60	289,000	1172.00	351.60
20,000	260.00	78.00	110,000	635.00	190.50	200,000	905.00	271.50	290,000	1175.00	352.50
21,000	266.00	79.80	111,000	638.00	191.40	201,000	908.00	272.40	291,000	1178.00	353.40
22,000	272.00	81.60	112,000	641.00	192.30	202,000	911.00	273.30	292,000	1181.00	354.30
23,000	278.00	83.40	113,000	644.00	193.20	203,000	914.00	274.20	293,000	1184.00	355.20
24,000	284.00	85.20	114,000	647.00	194.10	204,000	917.00	275.10	294,000	1187.00	356.10
25,000	290.00	87.00	115,000	650.00	195.00	205,000	920.00	276.00	295,000	1190.00	357.00
26,000	296.00	88.80	116,000	653.00	195.90	206,000	923.00	276.90	296,000	1193.00	357.90
27,000	302.00	90.60	117,000	656.00	196.80	207,000	926.00	277.80	297,000	1196.00	358.80
28,000	308.00	92.40	118,000	659.00	197.70	208,000	929.00	278.70	298,000	1199.00	359.70
29,000	314.00	94.20	119,000	662.00	198.60	209,000	932.00	279.60	299,000	1202.00	360.60
30,000	320.00	96.00	120,000	665.00	199.50	210,000	935.00	280.50	300,000	1205.00	361.50
31,000	325.50	97.65	121,000	668.00	200.40	211,000	938.00	281.40	301,000	1207.25	362.18
32,000	331.00	99.30	122,000	671.00	201.30	212,000	941.00	282.30	302,000	1209.50	362.85
33,000	336.50	100.95	123,000	674.00	202.20	213,000	944.00	283.20	303,000	1211.75	363.53
34,000	342.00	102.60	124,000	677.00	203.10	214,000	947.00	284.10	304,000	1214.00	364.20
35,000	347.50	104.25	125,000	680.00	204.00	215,000	950.00	285.00	305,000	1216.25	364.88
36,000	353.00	105.90	126,000	683.00	204.90	216,000	953.00	285.90	306,000	1218.50	365.55
37,000	358.50	107.55	127,000	686.00	205.80	217,000	956.00	286.80	307,000	1220.75	366.23
38,000	364.00	109.20	128,000	689.00	206.70	218,000	959.00	287.70	308,000	1223.00	366.90
39,000	369.50	110.85	129,000	692.00	207.60	219,000	962.00	288.60	309,000	1225.25	367.58
40,000	375.00	112.50	130,000	695.00	208.50	220,000	965.00	289.50	310,000	1227.50	368.25
41,000	380.50	114.15	131,000	698.00	209.40	221,000	968.00	290.40	311,000	1229.75	368.93
42,000	386.00	115.80	132,000	701.00	210.30	222,000	971.00	291.30	312,000	1232.00	369.60
43,000	391.50	117.45	133,000	704.00	211.20	223,000	974.00	292.20	313,000	1234.25	370.28
44,000	397.00	119.10	134,000	707.00	212.10	224,000	977.00	293.10	314,000	1236.50	370.95
45,000	402.50	120.75	135,000	710.00	213.00	225,000	980.00	294.00	315,000	1238.75	371.63
46,000	408.00	122.40	136,000	713.00	213.90	226,000	983.00	294.90	316,000	1241.00	372.30
47,000	413.50	124.05	137,000	716.00	214.80	227,000	986.00	295.80	317,000	1243.25	372.98
48,000	419.00	125.70	138,000	719.00	215.70	228,000	989.00	296.70	318,000	1245.50	373.65
49,000	424.50	127.35	139,000	722.00	216.60	229,000	992.00	297.60	319,000	1247.75	374.33
50,000	430.00	129.00	140,000	725.00	217.50	230,000	995.00	298.50	320,000	1250.00	375.00
51,000	433.50	130.05	141,000	728.00	218.40	231,000	998.00	299.40	321,000	1252.25	375.68
52,000	437.00	131.10	142,000	731.00	219.30	232,000	1001.00	300.30	322,000	1254.50	376.35
53,000	440.50	132.15	143,000	734.00	220.20	233,000	1004.00	301.20	323,000	1256.75	377.03
54,000	444.00	133.20	144,000	737.00	221.10	234,000	1007.00	302.10	324,000	1259.00	377.70
55,000	447.50	134.25	145,000	740.00	222.00	235,000	1010.00	303.00	325,000	1261.25	378.38
56,000	451.00	135.30	146,000	743.00	222.90	236,000	1013.00	303.90	326,000	1263.50	379.05
57,000	454.50	136.35	147,000	746.00	223.80	237,000	1016.00	304.80	327,000	1265.75	379.73
58,000	458.00	137.40	148,000	749.00	224.70	238,000	1019.00	305.70	328,000	1268.00	380.40
59,000	461.50	138.45	149,000	752.00	225.60	239,000	1022.00	306.60	329,000	1270.25	381.08
60,000	465.00	139.50	150,000	755.00	226.50	240,000	1025.00	307.50	330,000	1272.50	381.75
61,000	468.50	140.55	151,000	758.00	227.40	241,000	1028.00	308.40	331,000	1274.75	382.43
62,000	472.00	141.60	152,000	761.00	228.30	242,000	1031.00	309.30	332,000	1277.00	383.10
63,000	475.50	142.65	153,000	764.00	229.20	243,000	1034.00	310.20	333,000	1279.25	383.78
64,000	479.00	143.70	154,000	767.00	230.10	244,000	1037.00	311.10	334,000	1281.50	384.45
65,000	482.50	144.75	155,000	770.00	231.00	245,000	1040.00	312.00	335,000	1283.75	385.13
66,000	486.00	145.80	156,000	773.00	231.90	246,000	1043.00	312.90	336,000	1286.00	385.80
67,000	489.50	146.85	157,000	776.00	232.80	247,000	1046.00	313.80	337,000	1288.25	386.48
68,000	493.00	147.90	158,000	779.00	233.70	248,000	1049.00	314.70	338,000	1290.50	387.15
69,000	496.50	148.95	159,000	782.00	234.60	249,000	1052.00	315.60	339,000	1292.75	387.83
70,000	500.00	150.00	160,000	785.00	235.50	250,000	1055.00	316.50	340,000	1295.00	388.50
71,000	503.50	151.05	161,000	788.00	236.40	251,000	1058.00	317.40	341,000	1297.25	389.18
72,000	507.00	152.10	162,000	791.00	237.30	252,000	1061.00	318.30	342,000	1299.50	389.85
73,000	510.50	153.15	163,000	794.00	238.20	253,000	1064.00	319.20	343,000	1301.75	390.53
74,000	514.00	154.20	164,000	797.00	239.10	254,000	1067.00	320.10	344,000	1304.00	391.20
75,000	517.50	155.25	165,000	800.00	240.00	255,000	1070.00	321.00	345,000	1306.25	391.88
76,000	521.00	156.30	166,000	803.00	240.90	256,000	1073.00	321.90	346,000	1308.50	392.55
77,000	524.50	157.35	167,000	806.00	241.80	257,000	1076.00	322.80	347,000	1310.75	393.23
78,000	528.00	158.40	168,000	809.00	242.70	258,000	1079.00	323.70	348,000	1313.00	393.90
79,000	531.50	159.45	169,000	812.00	243.60	259,000	1082.00	324.60	349,000	1315.25	394.58
80,000	535.00	160.50	170,000	815.00	244.50	260,000	1085.00	325.50	350,000	1317.50	395.25
81,000	538.50	161.55	171,000	818.00	245.40	261,000	1088.00	326.40	351,000	1319.75	395.93
82,000	542.00	162.60	172,000	821.00	246.30	262,000	1091.00	327.30	352,000	1322.00	396.60
83,000	545.50	163.65	173,000	824.00	247.20	263,000	1094.00	328.20	353,000	1324.25	397.28
84,000	549.00	164.70	174,000	827.00	248.10	264,000	1097.00	329.10	354,000	1326.50	397.95
85,000	552.50	165.75	175,000	830.00	249.00	265,000	1100.00	330.00	355,000	1328.75	398.63
86,000	556.00	166.80	176,000	833.00	249.90	266,000	1103.00	330.90	356,000	1331.00	399.30
87,000	559.50	167.85	177,000	836.00	250.80	267,000	1106.00	331.80	357,000	1333.25	399.98
88,000	563.00	168.90	178,000	839.00	251.70	268,000	1109.00	332.70	358,000	1335.50	400.65
89,000	566.50	169.95	179,000	842.00	252.60	269,000	1112.00	333.60	359,000	1337.75	401.33
90,000	570.00	171.00	180,000	845.00	253.50	270,000	1115.00	334.50	360,000	1340.00	402.00
91,000	573.50	172.05	181,000	848.00	254.40	271,000	1118.00	335.40	361,000	1342.25	402.68
92,000	577.00	173.10	182,000	851.00	255.30	272,000	1121.00	336.30	362,000	1344.50	403.35
93,000	580.50	174.15	183,000	854.00	256.20	273,000	1124.00	337.20	363,000	1346.75	404.03
94,000	584.00	175.20	184,000	857.00	257.10	274,000	1127.00	338.10	364,000	1349.00	

Insurance To And Including	Basic Rate	Additional For Extended Lenders	Insurance To And Including	Basic Rate	Additional For Extended Lenders	Insurance To And Including	Basic Rate	Additional For Extended Lenders	Insurance To And Including	Basic Rate	Additional For Extended Lenders
370,000	1362.50	408.75	410,000	1452.50	435.75	450,000	1542.50	462.75	490,000	1632.50	489.75
371,000	1364.75	409.43	411,000	1454.75	436.43	451,000	1544.75	463.43	491,000	1634.75	490.43
372,000	1367.00	410.10	412,000	1457.00	437.10	452,000	1547.00	464.10	492,000	1637.00	491.10
373,000	1369.25	410.78	413,000	1459.25	437.78	453,000	1549.25	464.78	493,000	1639.25	491.78
374,000	1371.50	411.45	414,000	1461.50	438.45	454,000	1551.50	465.45	494,000	1641.50	492.45
375,000	1373.75	412.13	415,000	1463.75	439.13	455,000	1553.75	466.13	495,000	1643.75	493.13
376,000	1376.00	412.80	416,000	1466.00	439.80	456,000	1556.00	466.80	496,000	1646.00	493.80
377,000	1378.25	413.48	417,000	1468.25	440.48	457,000	1558.25	467.48	497,000	1648.25	494.48
378,000	1380.50	414.15	418,000	1470.50	441.15	458,000	1560.50	468.15	498,000	1650.50	495.15
379,000	1382.75	414.83	419,000	1472.75	441.83	459,000	1562.75	468.83	499,000	1652.75	495.83
380,000	1385.00	415.50	420,000	1475.00	442.50	460,000	1565.00	469.50	500,000	1655.00	496.50
381,000	1387.25	416.18	421,000	1477.25	443.18	461,000	1567.25	470.18	600,000	1880.00	564.00
382,000	1389.50	416.85	422,000	1479.50	443.85	462,000	1569.50	470.85	700,000	2105.00	631.50
383,000	1391.75	417.53	423,000	1481.75	444.53	463,000	1571.75	471.53	800,000	2330.00	699.00
384,000	1394.00	418.20	424,000	1484.00	445.20	464,000	1574.00	472.20	900,000	2555.00	766.50
385,000	1396.25	418.88	425,000	1486.25	445.88	465,000	1576.25	472.88	1,000,000	2780.00	834.00
386,000	1398.50	419.55	426,000	1488.50	446.55	466,000	1578.50	473.55			
387,000	1400.75	420.23	427,000	1490.75	447.23	467,000	1580.75	474.23			
388,000	1403.00	420.90	428,000	1493.00	447.90	468,000	1583.00	474.90			
389,000	1405.25	421.58	429,000	1495.25	448.58	469,000	1585.25	475.58			
390,000	1407.50	422.25	430,000	1497.50	449.25	470,000	1587.50	476.25			
391,000	1409.75	422.93	431,000	1499.77	449.93	471,000	1589.75	476.93			
392,000	1412.00	423.60	432,000	1502.00	450.60	472,000	1592.00	477.60			
393,000	1414.25	424.28	433,000	1504.25	451.28	473,000	1594.25	478.28			
394,000	1416.50	424.95	434,000	1506.50	451.95	474,000	1596.50	478.95			
395,000	1418.75	425.63	435,000	1508.75	452.63	475,000	1598.75	479.63			
396,000	1421.00	426.30	436,000	1511.00	453.30	476,000	1601.00	480.30			
397,000	1423.25	426.98	437,000	1513.25	453.98	477,000	1603.25	480.98			
398,000	1425.50	427.65	438,000	1515.50	454.65	478,000	1605.50	481.65			
399,000	1427.75	428.33	439,000	1517.75	455.33	479,000	1607.75	482.33			
400,000	1430.00	429.00	440,000	1520.00	456.00	480,000	1610.00	483.00			
401,000	1432.25	429.68	441,000	1522.25	456.68	481,000	1612.25	483.68			
402,000	1434.50	430.35	442,000	1524.50	457.35	482,000	1614.50	484.35			
403,000	1436.75	431.03	443,000	1526.75	458.03	483,000	1616.75	485.03			
404,000	1439.00	431.70	444,000	1529.00	458.70	484,000	1619.00	485.70			
405,000	1441.25	432.38	445,000	1531.25	459.38	485,000	1621.25	486.38			
406,000	1443.50	433.05	446,000	1533.50	460.05	486,000	1623.50	487.05			
407,000	1445.75	433.73	447,000	1535.75	460.73	487,000	1625.75	487.73			
408,000	1448.00	434.40	448,000	1538.00	461.40	488,000	1628.00	488.40			
409,000	1450.25	435.08	449,000	1540.25	462.08	489,000	1630.25	489.08			

EXTENSION OF SCHEDULE RATE

Over \$1,000,000.00 and up to \$5,000,000.00 add \$2.00 per \$1,000.00 or fractional part thereof.

Over \$5,000,000.00 and up to \$10,000,000.00 add \$1.70 per \$1,000.00 or fractional part thereof.

Over \$10,000,000.00 add \$1.15 per \$1,000.00 or fractional part thereof.

Add \$75.00 for simultaneous issue lender's policies.

Endorsements:

An attachment to the policy, which alters, or changes the coverage's afforded under the title insurance policy, usually for an additional fee.

Commonly Used Endorsements

9-06 Endorsement (Comprehensive)

Provides lender with assurance relating to CC&R's encroachments, easements, & mineral development. Premium \$ 25

22.1-06 Endorsement (Address)

Provides lender with assurance as to designation of type of improvements & address. No Charge

8.1-06 Endorsement (Environmental Lien)

Provides lender with coverage against filed environmental liens. Premium \$15 Residential/ \$50 Commercial

6-06 Endorsement (Variable Rate Mortgage)

Provides lender with assurance against loss by reason of changing interest rate. Premium \$25

6.2-06 Endorsement (Variable Rate Mortgage)

Provides lender with assurance against loss by reason of changing interest rate & negative amortization. Premium \$25

102.4 Endorsement (Foundation)

Provides lender with assurance that foundation is within boundaries & no violation of restrictions. Premium \$25 Residential/ \$40 Commercial

102.5 Endorsement (Foundation)

Provides lender with assurance that foundation is within boundaries, no violations of restrictions, & foundations do not encroach onto easements. Premium \$25 Residential/ \$40 Commercial

104 Endorsement (Assignment)

Provides party receiving the Deed of Trust via an Assignment assurance as to the validity of the assignment. Premium No Charge if within 1 year of policy, 20% of general rate after 1 year.

108 Endorsement (Future Advance)

Provides the lender with assurance that the advance is secured by the insured Deed of Trust. Premium \$40 plus schedule charge for increase.

110.5 Endorsement (Modification)

Provides the lender with assurance that the Deed of Trust is modified & the priority is not damaged, except to the items stated. Premium 10% of general rate, min. \$40, unless issued with additional advance endorsement (108) in which case there is no charge.

Homeowner's Expanded Coverage Endorsement

Provides owner with assurances with respect to unrecorded labor or material liens, forced removal of residential structure due to encroachment or violation of restrictions & damage to residential structure resulting from exercise of mineral rights. Premium 5% of the general rate for issuance with an owner's policy insuring the first buy of property with newly constructed improvements, minimum \$50, \$25 for issuance with an owner's policy insuring the resale buyer of improved property previously occupied as a residence.

Disclaimer: The foregoing summaries and examples are extremely abbreviated and general in nature and should not be relied upon as a substitute for any of the actual terms and provisions in any form of policy of title insurance or endorsement thereto

Additional fees & rates available upon request

** Recording fees, reconveyance fees or adjustments in Title Insurance premiums, if any, will be additional

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