

Non-Residential Refinance Premium Calculation Worksheet

GF#: _____ New Loan Amount: _____ Name of Borrowers: _____

Calculation of premium credit

- A) Date of last insured loan is _____ which is within _____ years
- B) Payoff amount is: \$ _____
- C) Title Premium based on payoff amount is: \$ _____ (see rate chart)
- D) Payoff premium rate (\$ _____) x _____ % = credit amount \$ _____
"C" above see chart below

Calculate mortgagee's premium for new loan

Base Premium on New Loan:	+ \$ _____	<small>(see chart on back)</small>
Premium Credit:	- \$ < _____ >	<small>(subtract "D" below)</small>
Discounted Premium:	= \$ _____	
Environmental Protect:	+ \$ _____	
T-17 PUD:	+ \$ _____	
T-30 Rollback Deletion :	+ \$20.00	
Tax End (not yet due & payable)	+ \$5.00	
T-19 Survey 10% of Base Premium:	+ \$ _____	
T-27 Assign of ????? :	+ \$ 20.00	
T-23 Access End:	+ \$ 100.00	
T-33 Variable Rate:	+ \$ 20.00	
Tax Deletion:	+ \$ 25.00	
 Total Discounted Premium:	 = \$ _____	

Refinance Premium Discount

Refinance Premium Discount after September 1, 2019

50% within 4 years¹

25% more than 4 years but less than 8 years*

* From the date of the policy insuring the old mortgage

TEXAS Title Insurance Rates

Effective Since September 2019

Policy Amount	Basic Premium	Policy Amount	Basic Premium
100,000	832	9,000,000	37,175
200,000	1,359	9,500,000	38,960
300,000	1,886	10,000,000	40,745
400,000	2,413	11,000,000	44,315
500,000	2,940	12,000,000	47,885
600,000	3,467	13,000,000	51,455
700,000	3,994	14,000,000	55,025
800,000	4,521	15,000,000	58,595
900,000	5,048	16,000,000	61,135
1,000,000	5,575	17,000,000	63,675
1,500,000	7,740	18,000,000	66,215
2,000,000	9,905	19,000,000	68,755
2,500,000	12,070	20,000,000	71,295
3,000,000	14,235	25,000,000	83,995
3,500,000	16,400	30,000,000	91,595
4,000,000	18,565	35,000,000	99,195
4,500,000	20,730	40,000,000	106,795
5,000,000	22,895	45,000,000	114,395
5,500,000	24,680	50,000,000	121,995
6,000,000	26,465	60,000,000	135,795
6,500,000	28,250	70,000,000	149,595
7,000,000	30,035	80,000,000	163,395
7,500,000	31,820	90,000,000	177,195
8,000,000	33,605	100,000,000	190,995
8,500,000	35,390		

Premium Calculations

For calculation of premiums on specific policy amounts above \$100,000 refer to formulas below:

Policies of \$100,001 - \$1,000,000

1. Subtract \$100,000 from policy amount.
2. Multiply result (1) by 0.00527 and round to nearest whole dollar.
3. Add \$832 to result (2).

Policies of \$1,000,001 - \$5,000,000

1. Subtract \$1,000,000 from policy amount.
2. Multiply result (1) by 0.00433 and round to nearest whole dollar.
3. Add \$5,575 to result (2).

Policies of \$5,000,001 - \$15,000,000

1. Subtract \$5,000,000 from policy amount.
2. Multiply result (1) by 0.00357 and round to nearest whole dollar.
3. Add \$22,895 to result (2).

Policies of \$15,000,001 - \$25,000,000

1. Subtract \$15,000,000 from policy amount.
2. Multiply result (1) by 0.00254 and round to nearest whole dollar.
3. Add \$58,595 to result (2).

Policies of \$25,000,001 - \$50,000,000

1. Subtract \$25,000,000 from policy amount.
2. Multiply result (1) by 0.00152 and round to nearest whole dollar.
3. Add \$83,995 to result (2).

Policies of \$50,000,001 - \$100,000,000

1. Subtract \$50,000,000 from policy amount.
2. Multiply result (1) by 0.00138 and round to nearest whole dollar.
3. Add \$121,995 to result (2).

For policies greater than \$100,000,000

1. Subtract \$100,000,000 from policy amount.
2. Multiply result (1) by 0.00124 and round to nearest whole dollar.
3. Add \$190,995 to result (2).

Survey Modification Premium-Owner Policy:

Add an additional 15% of the applicable basic premium

REM (T-19.1) Endorsement Premium-Owner Policy:

Add an additional 15% of the applicable basic premium (or 10% if the owner policy includes Survey Modification)

REM (T-19) Endorsement Premium-Loan Policy:

Add an additional 10% of the applicable basic premium

