

**WESTBANK**

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Suite A200
Gretna, LA 70056
(504) 393-0315 phone
(504) 393-0332 fax
gretna@bayoutitle.com

METAIRIE

2626 N. Arnoult Road
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Metairie, LA 70002
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GARDEN DISTRICT

1820 St. Charles Avenue
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NEW ORLEANS EAST

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1160 West Causeway Approach
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July 28, 2022

Jefferson Parish Purchasing Department
Attn: Donna Evans
General Government Building
200 Derbigny Street, Suite 4400
Gretna, LA 70053

RE: Response Submission
SOQ No. 22-040 Title and Closing Services

Dear Ms. Evans:

I am writing this letter to transmit Bayou Title, Inc.'s response to the Solicitation of Quote (No. 22-040) for Title and Closing Services by the Parish of Jefferson.

We are acutely aware of the scope of work that is being requested and as our company has handled in excess of 100,000 transactions over the last 22+ years, and our staff of twenty-six (26) real estate attorneys, and 80 other highly trained personnel are well suited to meet all challenges.

Bayou Title, Inc. is uniquely qualified in the requirements set forth in your proposed work. We are a company with nineteen (19) offices throughout the State of Louisiana, with our Corporate Headquarters being situated in Gretna, Jefferson Parish, Louisiana, and that makes us the largest title agency in the State of Louisiana.

Bayou Title, Inc. has also been one of the leading players in the non-profit and quasi-state government business. We have been involved in 1,000 +/- SOAP and DOAP transactions as a contractor with the City of New Orleans.

In the last 5 years we have handled, closed and insured in excess of 500+ tax title transactions, utilizing our underwriting relationships.

In 2020 and 2021, Bayou Title has closed in excess of 18,000 real estate transactions.

LAFAYETTE

1200 Camellia
Suite 104
Lafayette, LA 70508
(337) 989-2225 phone
(337) 989-2227 fax
lafayette@bayoutitle.com

SHREVEPORT

425 Ashley Ridge Blvd.
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RUSTON

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ruston@bayoutitle.com

NEW IBERIA

230 W. Main Street
New Iberia, LA 70560
(337) 364-3629 phone
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newiberia@bayoutitle.com



Ms. Donna Evans
Jefferson Parish Purchasing Department

July 28, 2022

Page 2

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Based upon our size, expertise, relationships and and experience, we are more qualified than most to work files with and through the Jefferson Parish.

For your review, I have included the following items:

1. Pricing Proposal to the Parish of Jefferson;
2. Bayou Title Bio;
3. Printout from the Louisiana Secretary of State's Office showing that Bayou Title, Inc. is in good standing;
4. Copy of our current Errors & Omissions Policy, in the amount of \$2.0 million;

Being a locally owned and operated entity, one that was created, and equally owned, by myself and my wife, Kathleen Kraus Laliberte, two born and raised Louisianians, Bayou Title, Inc. has been able to bear witness to the many positives that our state and the Parish of Jefferson has to offer.

Lastly, Bayou Title is fifty percent (50%) owned by Kathleen Kraus Laliberte, thus making it an equally owned female enterprise. While our proposal involves Bayou Title handling all facets of the transactions internally, without any assistance from sub-contractors, we would make every best effort to honor the State of Louisiana's Local Disadvantaged Business Enterprise Program (DBE) by considering any sub-contractor who would qualify as a DBE, should such sub-employment become necessary.

Bayou Title stands prepared to answer any and all questions, and/or provide any additional information that you may require in making your decision regarding a vendor for the Title and Closing Services position that you are trying to fill.

Sincerely,
BAYOU TITLE, INC.

Brent J. Laliberte, Esq.
President & CEO

encl.

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July 28, 2022

Jefferson Parish Purchasing Department
Attn: Donna Evans
General Government Building
200 Derbigny Street, Suite 4400
Gretna, LA 70053

RE: Price Proposal
SOQ No. 22-040 Title and Closing Services

Dear Ms. Evans:

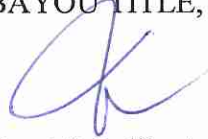
In connection with our response to SOQ No. 22-040 Title and Closing Services, I am pleased to offer you the attached Price Proposal that Bayou Title, Inc. can offer in connection with the proposed legal and title work involving adjudicated tax sale properties.

I believe the pricing to be very competitive.

Let me know if you need anything else from me. I can be reached at (504) 393-0315, or via e-mail at brent@bayoutitle.com.

Sincerely,

BAYOU TITLE, INC.


Brent J. Laliberte
President/Attorney

encl.

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BAYOU TITLE, INC.
PRICE PROPOSAL

JEFFERSON PARISH PURCHASING DEPARTMENT
SOQ No. 22-040 Title and Closing Services
JULY 28, 2022

1. Abstract:

-\$250.00 per file, up to two (2) lots and/or one (1) chain; includes a full thirty (30) year search; \$250.00 for every two (2) lots and/or one (1) chain thereafter

2. Title Exam:

-\$275.00 per file, up to two (2) lots and/or one (1) chain; \$150.00 for every two (2) lots and/or one (1) chain thereafter

3. Document Preparation:

-\$400.00 per file (Statutory Compliance Affidavit)
-\$500.00 per file, closing documents

4. Notary Fee:

-\$250.00 per file

5. Closing Fee:

-\$350.00 per file

6. Recording Service:

\$85.00 per document

7. Recording Fees:

*recording costs are statutorily set by the State of Louisiana, on a per document basis:

1 - 5 pages \$100.00
6 - 25, pages \$200.00
26 - 50 pages \$300.00
over 51 pages \$3.00 per page
-plus applicable LCRAA filing fee of \$5.00 per file in Jefferson

8. Title Update:

- \$100.00 for every update on Abstract and Title Exam per file, up to two (2) lots and/or one full abstract and title exam; \$100.00 for every two (2) lots and/or one (1) chain thereafter

9. Title Insurance:

- see attached schedule; filed rate state
- additional charges:

- Title Insurance Underwriting	\$350.00
- Tax Title Insurance Endorsement	\$1,000.00
- Identified Risk Endorsement	\$50.00

10. Cancellation of Judgment or Lien:

- \$55.00 cancellation cost plus \$85.00 cancellation fee, per cancellation

11. Legal Fees:

- any additional legal work not included within the scope of the transaction would be billed out at the rate of \$225.00 per hour, but prior approval from Jefferson Parish would be obtained in advance of any additional work commencing

- some standard pricing applies:

A. Affidavit of Small Succession	\$1,250.00
B. Simple Possession Succession	\$2,500.00
C. Full Administration Succession	\$3,500.00
D. Tutorship	\$1,500.00

12. Out-of-Pocket Costs (e.g. certified mail)

- billed a actual cost expended

13. Act of Correction:

- \$200.00 to prepare and record, in one office (Mortgage or Conveyance)

14. Noticing (and Researching) Parties:

- Research Parties - \$350.00
- Noticing all Parties - \$600.00 (includes advertisement cost)

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July 28, 2022

Bayou Title, Inc., a Louisiana Corporation, was founded in 1999, by Brent and Kathleen (Kathy) Laliberte. Since that time, Bayou Title has grown into the largest title insurance company in the State of Louisiana, with nineteen (19) around the state.

Bayou Title, Inc. has 26 attorney on its staff, along with 80 other highly trained personnel. Our full service legal team can assist with successions, probate, business matters, contract preparation, contract disputes and personal injury.

Bayou Title has handled in excess of 100,000 real estate closings, and have examined in excess of 140,000 titles. We also perform hundreds of hours each year of CE instruction to real estate agents and brokers. We also teach a wide variety of first time home buyer seminars for various non-profit organizations around the Greater New Orleans Metropolitan area.

From 2006 through April 2009, Bayou Title served as the sole title company for the Road Home Small Rental program. We handled the very first Small Rental closing and by the end of our contract had closed in excess of 900 transactions for the Small Rental program. In addition to the closing aspect, we also examined approximately 7,100 titles for the Small Rental program, as well as the Homeowner's side of the Road Home program.

Bayou Title is a licensed title insurance agent for Commonwealth National Title Insurance Company, First American Title Insurance Company, Fidelity National Title Insurance Company, Chicago Title Insurance Company, Old Republic National Title Insurance Company, Stewart Title Guaranty Company, WFG National Title Insurance Company and US National Title Insurance Company.

In the last 5 years we have handled, closed and insured in excess of 500+ tax title transactions, utilizing our underwriting relationships.

In the years 2020 and 2021, Bayou Title, Inc. handled in excess of 18,000 closings.

Brent J. Laliberte is former President, current Board Member, and President-Elect for Louisiana Land Title Association, and is a Committee Member on the American Land Title Association (ALTA) Abstracters and Title Insurance Agents Section Executive Committee. Brent holds the distinguished ALTA National Title Professional (NTP) designation (1 of 2 in Louisiana, and 1 of about 150 nationwide), and he is the Founder, President and Board Member of the New Orleans Metropolitan Association of Title Attorneys (NOMATA).

Brent J. Laliberte, Esq.
President & CEO

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State of
Louisiana
Secretary of
State



COMMERCIAL DIVISION
225.925.4704

Fax Numbers
225.932.5317 (Admin. Services)
225.932.5314 (Corporations)
225.932.5318 (UCC)

Name	Type	City	Status
BAYOU TITLE, INC.	Business Corporation	BELLE CHASSE	Active

Previous Names

Business: BAYOU TITLE, INC.
Charter Number: 34838730D
Registration Date: 9/15/1999

Domicile Address

120 BEDFORD COURT
BELLE CHASSE, LA 70037

Mailing Address

C/O BRENT J. LALIBERTE
120 BEDFORD COURT
BELLE CHASSE, LA 70037

Principal Office Address

1700 BELLE CHASSE HIGHWAY
SUITE A200
GRETNA, LA 70056

Status

Status: Active
Annual Report Status: In Good Standing
File Date: 9/15/1999
Last Report Filed: 10/4/2021
Type: Business Corporation

Registered Agent(s)

Agent:	BRENT J. LALIBERTE
Address 1:	120 BEDFORD COURT
City, State, Zip:	BELLE CHASSE, LA 70037
Appointment Date:	7/31/2000

Officer(s)

Additional Officers: No

Officer:	BRENT J. LALIBERTE
Title:	President, Director
Address 1:	120 BEDFORD COURT
City, State, Zip:	BELLE CHASSE, LA 70037

Officer:	KATHLEEN K. LALIBERTE
Title:	Secretary/Treasurer, Director, Vice-President
Address 1:	120 BEDFORD COURT
City, State, Zip:	BELLE CHASSE, LA 70037

Amendments on File (1)

Description	Date
Disclosure of Ownership	5/26/2016

Print

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
9/3/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Gilsbar Specialty Insurance Services 2100 Covington Centre Covington, LA 70433 985-892-3520	CONTACT NAME: PHONE (A/C, No, Ext): 985 892-3520 FAX (A/C, No): 985 898-1761 E-MAIL ADDRESS: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 80%;">INSURER(S) AFFORDING COVERAGE</th> <th style="width: 20%;">NAIC #</th> </tr> <tr> <td>INSURER A: Landmark American Insurance</td> <td></td> </tr> <tr> <td>INSURER B:</td> <td></td> </tr> <tr> <td>INSURER C:</td> <td></td> </tr> <tr> <td>INSURER D:</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Landmark American Insurance		INSURER B:		INSURER C:		INSURER D:		INSURER E:		INSURER F:	
INSURER(S) AFFORDING COVERAGE	NAIC #														
INSURER A: Landmark American Insurance															
INSURER B:															
INSURER C:															
INSURER D:															
INSURER E:															
INSURER F:															
INSURED Bayou Title Inc. & Best Title Resource, LLC 1700 Belle Chasse Highway, Suite A200 Gretna, LA 70056															

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	<input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
	<input type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A				<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Title Agent's Prof Liability			LHR791396	9/7/2021 12:00:00 AM	9/7/2022 12:00:00 AM	\$2,000,000/\$2,000,000

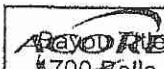
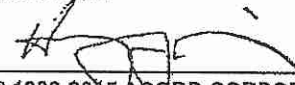
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Title Agents, Abstractors and Escrow Agents Errors and Omissions Liability Policy - \$15,000 Per Claim Deductible
 Prior Acts Date- 07/01/1995

Additional Locations at 2626 N. Arnoult Road, Suite 130, Metairie, LA 70002; 2626 N. Arnoult Road, Suite 120, Metairie, LA 70002; 1820 St. Charles Avenue, Suite 201, New Orleans, LA 70130; 1349 Corporate Square, Suite 4, Slidell, LA 70458; 7121 Catina Street, New Orleans, LA 70124; 8020 Crowder Blvd., New Orleans, LA 70127; 1160 West Causeway Approach, Mandeville, LA 70471; 1200 Camellia Blvd., Suite 104, Lafayette, LA 70508; 425 Ashley Ridge Blvd., Suite 130, Shreveport, LA 71106; 949 Ryan Street, Suite 100, Lake Charles, LA 70601; 2122 Airline Drive, Suite 100, Bossier City, LA 71111; 4992 Bluebonnet Blvd., Suite B, Baton Rouge, LA 70809; 1330 3rd Street, Alexandria, LA 71301; 7924 Maple Street, New Orleans, LA 70118; 910 Pierremont Road, Suite 243, Shreveport, LA 71116; 306 E. North Street, Opelousas, LA 70570; 2100 Rue Simone Street, Suite A, Hammond, LA 70403; 37283 Swamp Rd, Suite 601, Prairieville, LA 70769; 2100 Floyd Park Drive, Suite 4, Ruston, LA 71270; 230 W. Main Street, New Iberia, LA 70560

CERTIFICATE HOLDER

CANCELLATION

 <p>Best Title Resource, LLC 700 Belle Chasse Highway, Suite A200 Gretna, LA 70056</p>	<p>SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.</p> <p>AUTHORIZED REPRESENTATIVE</p> 
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ACORD 25 (2016/03)

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NOTICE

This insurance policy is delivered as surplus lines coverage under the Louisiana Insurance Code.

In the event of the insolvency of the company issuing this contract, the policyholder or claimant is not covered by the Louisiana Insurance Guaranty Association or the Louisiana Life and Health Insurance Guaranty Association, which guarantees only specific types of policies issued by insurance companies authorized to do business in Louisiana.

This surplus lines policy has been procured by the following licensed Louisiana surplus lines broker:

Robb Williams

Signature of Licensed Louisiana Surplus Lines Broker
or Authorized Representative

Robb Williams

Printed Name of Licensed Louisiana Surplus Lines Broker



Professional Liability Insurance

CLAIM OFFICE:

Mail claims to:
945 E. Paces Ferry Rd.
Suite 1800
Atlanta, GA 30326-1160

Fax claims to:
(404) 231-3755
(Attn: Claims Department)

Email claims to:
reportclaims@rsui.com



PROFESSIONAL LIABILITY POLICY DECLARATIONS
(Claims-Made and Reported Form)

Landmark American Insurance Company

(A New Hampshire Stock Co.)
(hereinafter called "the Company")

EXECUTIVE OFFICES: 945 East Paces Ferry Road, Suite 1800, Atlanta, GA 30326-1160

Policy Number: LHR791396

RENEWAL OF: LHR784268 00

Named Insured and Mailing Address:

Producer Name:

BAYOU TITLE, INC. AND BEST TITLE RESOURCE, LLC
1700 BELLE CHASSE HIGHWAY
SUITE A200
GRETNA, LA 70056

Policy Period: From: 9/7/2021 To: 9/7/2022 at 12:01 A.M. Standard Time at the Named Insured address as stated herein.

IN CONSIDERATION OF THE PAYMENT OF THE PREMIUM, IN RELIANCE UPON THE STATEMENTS HEREIN OR ATTACHED HERETO, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, THE COMPANY AGREES WITH THE NAMED INSURED AS FOLLOWS:

1. NAMED INSURED'S
PROFESSIONAL SERVICES:

TITLE INSURANCE AGENT, ABSTRACTOR/SEARCHER, ESCROW
AGENT/CLOSING AGENT SERVICES, AND RESEARCH AND GENERATE
MORTGAGE AND CONVEYANCE CERTIFICATES FOR THE ORLEANS PARISH
CLERK OF COURT

2. LIMITS OF LIABILITY:

\$ 2,000,000 Each Claim

\$ 2,000,000 Aggregate Limit

3. DEDUCTIBLE:

\$ 15,000 Each Claim

4. RETROACTIVE DATE:

7/1/1995

5. PREMIUM:

\$ 42,765.00 Not Subject to Audit

Filing Fee \$350.00; SL Tax \$2,074.10

6. FORMS AND ENDORSEMENTS ATTACHED AT INCEPTION:

See attached forms list.

THESE DECLARATIONS TOGETHER WITH A SIGNED COPY OF THE NAME INSURED'S APPLICATION FOR THIS POLICY, COVERAGE FORM(S), FORMS AND ENDORSEMENTS, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

NOTICE: THIS IS A CLAIMS-MADE AND REPORTED POLICY. PLEASE READ THE POLICY CAREFULLY AND DISCUSS THE COVERAGE AFFORDED BY THE POLICY WITH YOUR INSURANCE AGENT OR BROKER.

September 08, 2021

Date

By:

Authorized Representative

SubidID#: 522310

BinderID#

Created By: JML

SCHEDULE OF POLICY ATTACHMENTS AND FORMS

<u>Form Number</u>	<u>Form Title</u>
RSG 51025 0215	Miscellaneous Professional Liability Coverage Form Claims Made and Reported Basis
ENDT-01	Additional Insured Endorsement - RSG 55001 0408
ENDT-02	Biological Contaminants Exclusion - RSG 56010 0903
ENDT-03	Louisiana Surplus Lines Disclosure Notice - RSG 99077 0119
ENDT-04	Minimum Retained Premium - RSG 54025 0405
ENDT-05	Nuclear Energy Liability Exclusion - RSG 56058 0903
ENDT-06	Owned or Other Affiliated Entity Exclusion - RSG 56062 1009
ENDT-07	Prior and Pending Litigation Exclusion - RSG 56069 0104
ENDT-08	Service Of Suit - RSG 94022 0407
ENDT-09	State Fraud Statement - RSG 99022 0120
ENDT-10	Title Insurance Agent - Abstractor - Escrow Agent Additional Exclusions - RSG 56031 0320
ENDT-11	Violation of Consumer Protection Laws Exclusion - RSG 56121 0220

Policy No.: LHR791396

RSG 54081 0710

*This Form Provides Claims-Made Coverage.
Please Read The Entire Form Completely.*

MISCELLANEOUS PROFESSIONAL LIABILITY COVERAGE FORM – CLAIMS MADE AND REPORTED BASIS

Throughout this document, the word "Insured" means any person or entity qualified as such under **Part I. E. Covered Persons and Entities**. The word "Company" refers to the Company providing the Insurance shown on the Declarations.

Other words and phrases that appear in **bold** have special meaning. Refer to **Part III. Definitions**.

Part I. Insuring Agreement

A. Covered Services

The Company will pay on behalf of the Insured, as shown in the Declarations, all sums that the Insured becomes legally obligated to pay as **Damages** and associated **Claim Expenses** arising out of a negligent act, error or omission, **Advertising Liability** or **Personal Injury**, even if the **Claim** asserted is groundless, false or fraudulent, in the rendering of or failure to render professional services as described in the Declarations, provided that the:

1. **Claim** is first made against the Insured during the **Policy Period**, and reported to the Company no later than thirty (30) days after the end of the **Policy Period**;
2. Negligent act, error or omission, **Advertising Liability** or **Personal Injury** took place in a covered territory;
3. Negligent act, error or omission, **Advertising Liability** or **Personal Injury** took place after the **Retroactive Date** as shown in the Declarations.

B. Defense and Settlement

The Company will have the right and duty to defend any **Claim** against an Insured seeking **Damages** to which this policy applies, even if any of the allegations of the **Claim** are groundless, false or fraudulent. The Company's right and duty to defend any **Claim** shall end when the Company's Limit of Liability has been exhausted by payment of **Damages** and/or **Claim Expenses**, or has been tendered to the Insured or to a court of competent jurisdiction.

The Company shall not settle any **Claim** without the Insured's written consent. If, however, the Insured refuses to consent to any settlement recommended by the Company and elects to contest the **Claim**, or continue any legal proceedings in connection with such **Claim**, then the Company's maximum liability shall be limited to the amount for which the **Claim** could have settled, including the total amount of **Claims Expenses** incurred up to the date of the Insured's refusal. Such amounts are subject to the provisions of section **C. Policy Limits**.

The Insured shall not admit any liability for or settle any **Claim** or incur any costs, charges or expenses without the written consent of the Company.

C. Policy Limits

Regardless of the number of persons or entities insured or included in **Part I. E. Covered Persons and Entities**, or the number of claimants or **Claims** made against the Insured:

1. The maximum liability of the Company for **Damages** and **Claim Expenses** resulting from each **Claim** first made against the Insured during the **Policy Period** and the Extended Reporting Period, if purchased, shall not exceed the amount shown in the Declarations as each **Claim**;

2. The maximum liability of the Company for all **Damages** and **Claim Expenses** as a result of all **Claims** first made against the Insured during the **Policy Period** and the Extended Reporting Period, if purchased, shall not exceed the amount shown in the Declarations as Aggregate.

The Company shall not be obligated to pay any **Claim** for **Damages** or defend any **Claim** after the applicable Limit of Liability has been exhausted by payment of judgments, settlements, **Claim Expenses** or any combination thereof. **Claim Expenses** are part of and not in addition to the applicable Limits of Liability. Payment of **Claim Expenses** by the Company reduces the applicable Limits of Liability.

The inclusion of more than one Insured, or the making of **Claims** by more than one person or organization, does not increase the Company's Limit of Liability. All **Claims** arising out of a single negligent act, error or omission, or a series of related negligent acts, errors or omissions by one or more Insureds shall be treated as a single **Claim** for all purposes of this policy. All **Claims** shall be deemed first made when the earliest of such **Claims** is first made, regardless of whether such date is before or during the **Policy Period** and all such **Claims** shall be subject to the same Each Claim Limit of Liability during that **Policy Period**.

D. Deductible Provisions

The deductible amount shown in the Declarations shall be paid by the Insured, applies to each **Claim** and includes **Damages** or **Claim Expenses**, whether or not a loss payment is made. If the deductible amount is initially paid by the Company, the Named Insured shall reimburse the amount paid within thirty (30) days, upon written request of the Company.

E. Covered Persons and Entities

1. Named Insured as shown in the Declarations, and if the Named Insured is an individual, his or her spouse, or domestic partner, but only with respect to the professional services rendered by or on behalf of the Named Insured;
2. Any present or former principal, partner, officer, director, or employee of the Named Insured, but only as respects professional services rendered on behalf of the Named Insured;
3. Heirs, Executors, Administrators, and in the event of an Insured's death, incapacity or bankruptcy, legal representatives of any Insured, but only with respect to professional services rendered prior to such Insured's death, incapacity or bankruptcy.

F. Covered Territory

This policy applies to covered **Claims** arising out of negligent act(s), error(s) or omission(s), **Advertising Liability** or **Personal Injury** committed by the Insured anywhere in the world, provided that either the **Claim** or suit is first filed and maintained continuously in the United States of America, its territories or possessions, Puerto Rico or Canada.

G. Extended Reporting Period

If the policy is not renewed for any reason, or is cancelled for any reason other than for nonpayment of premium or deductible (whether cancelled by the Company or by the Named Insured), the Named Insured as shown in the Declarations, has the right to purchase, within thirty (30) days of policy termination, an extension of the coverage granted by this policy. This reporting period extension shall remain in force for a period of either twelve (12), twenty-four (24) or thirty-six (36) months after the policy terminates, but only for **Claims** resulting from negligent acts, errors or omissions, **Advertising Liability** or **Personal Injury** committed before the effective date of the cancellation or nonrenewal, and otherwise covered by this policy. Increased premiums or deductibles or modifications of coverage terms or conditions upon renewal do not constitute cancellation or nonrenewal.

The premium for this Extended Reporting Period will not exceed one hundred percent (100%) for twelve months, one hundred fifty percent (150%) for twenty-four months or one hundred seventy-five percent (175%) for thirty-six months of the full annual premium set forth in the Declarations and any attached endorsements, and must be elected and paid within thirty (30) days after the effective date of the policy's termination. Such additional premium is deemed fully earned immediately upon the inception of the Extended Reporting Period.

The Extended Reporting Period is added by endorsement and, once endorsed, cannot be cancelled. The Extended Reporting Period does not reinstate or increase the Limits of Liability. The Company's Limits of Liability during the Extended Reporting Period are part of, and not in addition to, the Company's Limits of Liability stated in the Declarations.

Part II. Exclusions

This policy does not apply to any **Claim** or **Claim Expenses** based upon or arising out of:

- A. Dishonest, fraudulent, criminal or intentional acts, errors or omissions committed by or at the direction of any Insured.
- B. **Bodily Injury or Property Damage.**
- C. Infringement of copyright, patent, trademark, trade name, trade dress, service mark, title or slogan.
- D. Any business enterprise not named in the Declarations which is owned, controlled, operated or managed by any Insured.
- E. A **Claim** by one Insured under this policy against another Insured under this policy.
- F. Any violation of the Federal Securities Act of 1933 or Securities Exchange Act of 1934 or any other Federal or State securities law or any amendments thereof or additions thereto, or rules or regulations promulgated thereunder.
- G. Any obligation or liability assumed by the Insured under any contract or any oral or written agreement, unless liability would have attached in the absence of such a contract or agreement.
- H. Violation of any provisions of the Employee Retirement Income Security Act of 1974, or any amendment, regulation, ruling or order issued pursuant to that Act.
- I. Breach of express or implied warranty or guarantee.
- J. Or involving the ownership, maintenance, use (including operation, loading and unloading), or entrustment to others of any aircraft, automobile, motor vehicle, mobile vehicles or watercraft owned or operated by or rented or loaned to any insured. Use includes operation, loading and unloading.
- K. An alleged act, error or omission, **Advertising Liability or Personal Injury**, or circumstance likely to give rise to a **Claim** that an Insured had knowledge of prior to the effective date of this policy. This exclusion includes, but is not limited to, any prior **Claim** or possible **Claim** referenced in the Insured's application.
- L. False advertising or misrepresentation in advertising, but only regarding intentionally false, misleading, deceptive, fraudulent or misrepresenting statements in advertising the Insured's own product or service.
- M. Unfair competition.
- N. Liability of any person or entity, or any Company of such person or entity, under any worker's compensation, unemployment compensation, employer's liability, disability, or other similar law.
- O. Regulatory authority or administrative actions brought by a federal, state or local governmental entity including, but not limited to: any actions, decisions, orders or proceedings by the Federal Trade Commission, Federal Communications Commission or any other federal, state or local governmental agency.
- P. The insolvency or bankruptcy of an Insured or of any other person, firm or organization.
- Q.
 - 1. Refusal to employ;
 - 2. Termination of employment;
 - 3. Coercion, demotion, performance evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination, retaliation or other employment related practices, procedures, policies, acts or omissions;
 - 4. Consequential **Bodily Injury or Personal Injury** as a result of Q. (1) through (3) above.

This exclusion applies whether the Insured may be held liable as an employer or in any other capacity and to any obligation to share **Damages** with or to repay someone else who must pay **Damages** because of the injury.

It is further agreed that no coverage shall apply under this policy to any **Claim** brought by or against any spouse, child, parent, brother or sister of the Insured or any other person. The Company shall not have a duty to defend any **Claim**, suit, arbitration or any other form of trial court proceeding.

- R. 1. The actual, alleged or threatened presence, discharge, dispersal, seepage, migration, release or escape of **Pollutants** or asbestos;
2. The failure to discover or disclose the existence or amount of **Pollutants** or asbestos;
3. Any supervision, instructions, recommendations, warnings or advice given or which should have been given in connection with R. (1.) or (2.) above;
4. Any request, demand or order that any Insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize or, in any way respond to or assess the effects of **Pollutants** or asbestos;
5. Any **Claim** or suit by or on behalf of a governmental authority for **Damages** because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing or, in any way, responding to, or assessing the effect of **Pollutants** or asbestos.

Part III. Definitions

- A. **Advertising Liability** means injury arising out of one or more of the following offenses:
1. Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
 2. Oral or written publication of material that violates a person's right of privacy;
 3. Misappropriation of advertising ideas or style of doing business.
- B. **Bodily Injury** means physical or mental harm, sickness or disease sustained by a person, including death resulting from any of these at any time.
- C. **Claim** means a written demand for monetary or non-monetary relief received by the Insured during the **Policy Period**, including the service of suit, or the institution of an arbitration proceeding. Additionally, **Claims** that arise from an incident, occurrence or offense first reported by the Insured during the **Policy Period** and accepted by the Company in accordance with **Part IV. A. Notice of Claim** will be considered a **Claim** first made during the **Policy Period**.
- D. **Claim Expense** means expenses incurred by the Company or the Insured with the Company's consent in the investigation, adjustment, negotiation, arbitration, mediation and defense of covered **Claims**, whether paid by the Company or the Insured with the Company's consent, and include:
1. Attorney fees;
 2. Costs taxed against the Insured in any **Claim** defended by the Company;
 3. Interest on the full amount of any judgment that accrues after entry of the judgment and before the Company has paid, offered to pay or deposited in court the part of the judgment that is within the applicable Limit of Liability;
 4. The cost of appeal bonds or bonds to release attachments, but only for bond amounts within the available applicable policy limit, and only if said **Claims** are covered by the policy;
 5. Reasonable expenses incurred by the Insured at the Company's request other than:
 - a. Loss of earnings;
 - b. Salaries or other compensation paid to the Insured or any employee of the Insured.
- E. **Damages** means monetary judgment, award or settlement, except those for which insurance is prohibited by law. **Damages** does not include punitive or exemplary damages, fines, penalties, sanctions, taxes, awards, or amounts that are multiples of any covered **Damages**, disputes over fees, deposits, commissions or charges for goods or services.

- F. Policy Period** means the period of time stated in the Declarations or any shorter period resulting from policy cancellation or amendment to the policy.
- G. Personal Injury** means injury, other than **Bodily Injury**, arising out of one or more of the following offenses:
1. False arrest, detention or imprisonment;
 2. Malicious prosecution;
 3. Wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;
 4. Oral or written publication, in any manner, of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
 5. Oral or written publication, in any manner, of material that violates a person's right of privacy.
- H. Property Damage** means injury to tangible property, including all resulting loss of use of that property, or loss of use of tangible property that is not physically injured.
- I. Retroactive Date** means the date stated in the Declarations on or after which any alleged or actual negligent act, error or omission, **Advertising Liability** or **Personal Injury** must have first taken place in order to be considered for coverage under this policy.
- J. Pollutants** means any solid, liquid, gaseous or thermal irritant, contaminant or toxin, whether live or inanimate; including, but not limited to, smoke, vapor, soot, fumes, acids, alkalis, chemicals, metals, silica, lead, lead compounds or materials containing lead, asbestos, asbestos compounds or materials containing asbestos, radon, waste or any like substances. Waste includes materials to be recycled, reconditioned or reclaimed.

Part IV. Conditions

A. Notice of Claim

The Insured must notify the Company as soon as practicable of an incident, occurrence or offense that may reasonably be expected to result in a **Claim**. Where notice to the Company of such incidents, occurrences or offenses has been acknowledged as adequate by the Company in writing, subsequent **Claims** derived from such incidents, occurrences or offenses will be deemed as first made at the time the incident, occurrence or offense giving rise to such **Claim** was first provided. The Insured also must immediately send copies to the Company of any demands, notices, summonses or legal papers received in connection with any **Claim**, and must authorize the Company to obtain records and other information. Please send all claim information to:

Attention: **Claims Dept.**
RSUI Group, Inc.
945 East Paces Ferry Road, Suite 1800
Atlanta, Georgia 30326-1160
Or Via Email:
reportclaims@rsui.com

B. Prohibition of Voluntary Payments and Settlements

With respect to any **Claim** covered under this policy, the Insured will not make payment, admit liability, settle **Claims**, assume any obligation, agree to arbitration or any other means of resolution of any dispute, waive any rights or incur **Claim Expenses** without prior written Company approval, except at the Insured's own cost.

C. Cooperation

The Insured will cooperate with the Company in the conduct of a **Claim** and, upon the Company's request, submit to examination and interrogation by the Company representative, under oath if required, and will attend hearings and trials and assist in affecting settlements, securing and giving evidence, and obtaining the attendance of witnesses.

D. Notice of Cancellation and Nonrenewal

The Named Insured may cancel this policy by mailing or delivering to the Company advance written notice of cancellation.

For other than nonpayment of premium or deductible, the Company will give the Named Insured sixty (60) days written notice prior to cancellation or nonrenewal of this policy by mailing or delivering the notice to the first Named Insured's last known mailing address. If the Company cancels the policy due to the Named Insured's failure to pay a premium when due, this policy may be cancelled by the Company giving not less than 10 days written notice of cancellation.

The cancellation notice will state the effective date of the cancellation and the policy will terminate on that date. If cancelled by the Company, the earned premium will be computed pro-rata. If cancelled by the Insured, the earned premium will be computed short rate.

E. Premium and Audit

Premium for this coverage is computed in accordance with the Company's rules and rates. Any premium shown as advance premium may be a deposit premium only. If the premium is a deposit premium, at the close of each audit period, the Company will compute the earned premium for that period. Audit premiums are due and payable upon notice.

The Company may examine and audit the Insured's books and records at any time during the **Policy Period** and within three years after the final termination of this policy, as far as they relate to the subject matter of this policy.

The first Named Insured, as shown in the Declarations, must keep records of information the Company will need for premium computation and, upon request, must send the Company copies of the information.

F. Authorization

The first Named Insured listed in the Declarations agrees to act as the Named Insured with respect to giving and receiving of all notices, exercising the Extended Reporting Period option, canceling the policy, paying all premiums and deductibles and receiving any return premiums that may become due.

G. Change

This policy contains all of the agreements concerning the insurance provided. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with the Company's consent. The policy terms can be amended or waived only by endorsement issued by the Company, and made a part of this policy.

H. Subrogation

In the event of any **Claim** under this policy, the Company will be subrogated to all the Insureds' rights of recovery against any person or organization, and the Insured will execute and deliver instruments and papers, and do whatever else is necessary to secure such rights. The Insured will do nothing after the loss to prejudice such rights.

I. Other Insurance

This policy will be excess over, and will not contribute with, any other existing insurance, unless such other insurance is specifically written to be excess of this policy.

If it is determined that both this insurance and other insurance or self insurance apply to any **Claim** on the same basis, whether primary, excess or contingent, the Company will not be liable under this policy for a greater proportion of the **Damages** or **Claim Expenses** than the applicable Limit of Liability under the policy for such **Damages** bears to the total applicable Limit of Liability of all other insurance or self insurance, whether or not collectible against such **Claims**.

J. Actions Against the Insurer

No action will be taken against the Company unless, as a condition precedent, the Insured is in full compliance with all of the terms of this policy and until the amount of the Insured's obligations to pay shall have been finally determined, either by judgment against the Insured after actual trial, or by written agreement of the Insured, the claimant and the Company.

K. Non-Transferability

The Insured's rights and duties under this policy may not be transferred without the written consent of the Company.

L. Coverage in Bankruptcy

Bankruptcy or insolvency of the Insured or of the Insured's estate does not relieve the Company of its obligations under this policy.

M. False or Fraudulent Claims

If an Insured knowingly makes any **Claim** that is false or fraudulent, this insurance shall become void and entitlement to coverage for all **Claims** shall be forfeited.

N. Application

The Insured agrees that the statements in the application are personal representations, that they shall be deemed material and that this policy is issued in reliance upon the truth of such representations and that this policy embodies all agreements existing between the Insured and the Company, or any of its agents, relating to this insurance. The signed application, and any attachments thereto, submitted in connection with this Policy are incorporated herein and constitute a part of this Policy.

This Endorsement Changes The Policy. Please Read It Carefully.

ADDITIONAL INSURED ENDORSEMENT

This endorsement modifies insurance provided under the following:

MISCELLANEOUS PROFESSIONAL LIABILITY COVERAGE FORM CLAIMS MADE AND REPORTED BASIS

1. In consideration of the premium charged, the following is added as an Additional Insured, but solely with regard to professional services rendered or that should have been rendered by the Named Insured:

Chelsey Richard Napoleon, Clerk of Civil District and its employees

2. It is also agreed that the policy does not apply to:

- a. **Claims** by an Additional Insured against the Named Insured;
- b. **Claims** that include allegation or facts indicating sole liability on the part of an Additional Insured.

All other terms and conditions of this policy remain unchanged.

This endorsement effective 9/7/2021
Forms part of Policy Number LHR791396
Issued to BAYOU TITLE, INC. AND BEST TITLE RESOURCE, LLC
by Landmark American Insurance Company

Endorsement No.: 01

This Endorsement Changes The Policy. Please Read It Carefully.

BIOLOGICAL CONTAMINANTS EXCLUSION

This endorsement modifies insurance provided under the following:

MISCELLANEOUS PROFESSIONAL LIABILITY COVERAGE FORM CLAIMS MADE AND REPORTED BASIS

- I. In consideration of the premium charged, it is agreed that the following **Exclusion** is added to the policy:

Biological Contaminant;

- II. It is further agreed that the following **Definition** is added to the policy:

Biological Contaminant means any biological irritant or contaminant including but not limited to any form of mold, mildew, mushroom, yeast, fungus, bacteria, virus, insect, allergen and any other type of biological agent, including any substance produced by, emanating from, or arising out of such **Biological Contaminant**.

All other terms and conditions of this policy remain unchanged.

This endorsement effective 9/7/2021
Forms part of Policy Number LHR791396
Issued to BAYOU TITLE, INC. AND BEST TITLE RESOURCE, LLC
by Landmark American Insurance Company

Endorsement No.: 02

IMPORTANT NOTICE

LOUISIANA SURPLUS LINES DISCLOSURE NOTICE

This insurance policy is delivered as surplus lines coverage under the Louisiana Insurance Code.

In the event of the insolvency of the company issuing this contract, the policyholder or claimant is not covered by the Louisiana Insurance Guaranty Association or the Louisiana Life and Health Insurance Guaranty Association, which guarantee only specific types of policies issued by insurance companies authorized to do business in Louisiana.

This surplus lines policy has been procured by the following licensed Louisiana surplus lines broker:

Signature of Licensed Louisiana Surplus Lines Broker
or Authorized Representative

Printed Name of Licensed Louisiana Surplus Lines Broker

This Endorsement Changes The Policy. Please Read It Carefully.

MINIMUM RETAINED PREMIUM

This endorsement modifies insurance provided under the following:

MISCELLANEOUS PROFESSIONAL LIABILITY COVERAGE FORM CLAIMS MADE AND REPORTED BASIS

In the event of cancellation of this policy by the Insured, return premium shall be computed at .90 of the pro rata unearned policy premium, subject however to a retention by the company of not less than \$10,691.25.

Nothing in this endorsement is deemed to affect the Company's cancellation rights which remain as indicated in the coverage form.

It is further agreed that return premium may be allowed on a pro rata basis if cancelled for non payment of premium or deductible, subject however to retention by the company of the minimum retained premium as shown above.

All other terms and conditions of this policy remain unchanged.

This endorsement effective 9/7/2021
Forms part of Policy Number LHR791396
Issued to BAYOU TITLE, INC. AND BEST TITLE RESOURCE, LLC
by Landmark American Insurance Company

Endorsement No.: 04

This Endorsement Changes The Policy. Please Read It Carefully.

NUCLEAR ENERGY LIABILITY EXCLUSION

This endorsement modifies insurance provided under the following:

MISCELLANEOUS PROFESSIONAL LIABILITY COVERAGE FORM CLAIMS MADE AND REPORTED BASIS

This policy does not apply;

- a. **Under any Liability Coverage**, to bodily injury or property damage;
 - (1) with respect to which an Insured under the policy is also an Insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, or Nuclear Insurance Associates of Canada, or would be an Insured under any such policy but for its termination upon exhaustion of its limit of liability; or
 - (2) resulting from the hazardous properties of nuclear material and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the Insured is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization;
- b. **Under any Medical Payments Coverage** or any Supplemental Payments provision relating to first aid, to expenses incurred with respect to bodily injury resulting from the hazardous properties of nuclear material and arising out of the operation of a nuclear facility by any person or organization;
- c. **Under any Liability Coverage** to bodily injury or property damage resulting from the hazardous properties of nuclear material, if:
 - (1) the nuclear material (a) is at any nuclear facility owned by, or operated by or on behalf of, an insured, or (b) has been discharged or dispersed therefrom;
 - (2) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured; or
 - (3) the bodily injury or property damage arises out of the furnishing by an Insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility but if such facility is located within the United States of America, its territories or possessions, or Canada, this exclusion (3) applies only to property damage to such nuclear facility and any property thereat;
- d. **As used in this Endorsement:**
 - (1) "Hazardous properties" include radioactive, toxic, or explosive properties;
 - (2) "Nuclear material" means source material, special nuclear material or byproduct material;
 - (3) "Source material", "special nuclear material", and "byproduct material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;
 - (4) "Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor,

This endorsement effective 9/7/2021
Forms part of Policy Number LHR791396
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by Landmark American Insurance Company

Endorsement No.: 05

- (5) "Waste" means any waste material (a) containing byproduct material and (b) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph (6), (a) or (b) thereof;
- (6) "Nuclear facility" means:
 - (a) any nuclear reactor;
 - (b) any equipment or device designed or used for (i) separating the isotopes of uranium or plutonium, (ii) processing or utilizing spent fuel, or (iii) handling, processing, or packaging waste;
 - (c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the Insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;
 - (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste; and includes the site on which any of the foregoing is located, all operations conducted on such site, and all premises used for such operations;
- (7) "Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;
- (8) "Property damage" includes all forms of radioactive contamination of property.

All other terms and conditions of this policy remain unchanged.

This Endorsement Changes The Policy. Please Read It Carefully.

OWNED OR OTHER AFFILIATED ENTITY EXCLUSION

This endorsement modifies insurance provided under the following:

MISCELLANEOUS PROFESSIONAL LIABILITY COVERAGE FORM CLAIMS MADE AND REPORTED BASIS

In consideration of the premium charged, it is agreed that this policy does not apply to any Claim arising out of or connected with the performance or failure to perform professional services for any person or entity:

1. which is owned by or controlled by any Insured;
2. which owns or controls any Insured;
3. which is affiliated with any Insured through any common ownership or control; or
4. in which any Insured is a director, officer, partner or principal stockholder.

All other terms and conditions of this policy remain unchanged.

This endorsement effective 9/7/2021
Forms part of Policy Number LHR791396
Issued to BAYOU TITLE, INC. AND BEST TITLE RESOURCE, LLC
by Landmark American Insurance Company

Endorsement No.: 06

This Endorsement Changes The Policy. Please Read It Carefully.

PRIOR AND PENDING LITIGATION EXCLUSION ENDORSEMENT

This endorsement modifies insurance provided under the following:

MISCELLANEOUS PROFESSIONAL LIABILITY COVERAGE FORM CLAIMS MADE AND REPORTED BASIS

In consideration of the premium charged, it is agreed that this policy does not apply to any **Claim(s)** arising from:

1. any **Claim** or litigation against any Insured occurring prior to, or pending as of September 7, 2018 including (but not limited to) **Claims**, demands, causes of actions, legal or quasi-legal proceedings, decrees, or judgments;
2. any subsequent litigation or **Claims** arising from, or based on substantially the same matters as alleged in the pleadings of such prior or pending litigation;
3. any act, error, omission, **Personal Injury** or **Advertising Liability** of any insured(s) which gave rise to such prior or pending litigation or **Claims**.

All other terms and conditions of this policy remain unchanged.

This endorsement effective 9/7/2021
Forms part of Policy Number LHR791396
Issued to BAYOU TITLE, INC. AND BEST TITLE RESOURCE, LLC
by Landmark American Insurance Company

Endorsement No.: 07

This Endorsement Changes The Policy. Please Read It Carefully.

SERVICE OF SUIT

This endorsement modifies insurance provided under the following:

ALL COVERAGE PARTS

In the event of our failure to pay any amount claimed to be due, we, at your request, will submit to the jurisdiction of any court of competent jurisdiction within the United States of America. Nothing in this condition constitutes or should be understood to constitute a waiver of our rights to commence an action in any Court of competent jurisdiction in the United States, to remove an action to a United States District Court or seek a transfer of a case to another Court as permitted by the laws of the United States or of any state in the United States, moreover, this endorsement is not an agreement that the law of a particular jurisdiction applies to any dispute under the policy.

Service of process in such suit may be made upon the Senior Claims Officer of RSUI Group, Inc. 945 East Paces Ferry Road, Suite 1800, Atlanta, GA 30326-1160, or his designee. In any suit instituted against any one of them upon this contract, we will abide by the final decision of such Court or of any Appellate Court in the event of an appeal.

The above named is authorized and directed to accept service of process on our behalf in any such suit and/or upon your request to give a written undertaking to you that we will enter a general appearance upon our behalf in the event such a suit shall be instituted.

Further, pursuant to any statute of any state, territory or district of the United States of America, which makes provision therefore, we hereby designate the Superintendent, Commissioner or Director of Insurance or other officer specified for the purpose in the statute, or his successor or successors in office, as our true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by you or on your behalf or any beneficiary hereunder arising out of this contract of insurance, and we hereby designate the above named as the person to whom the said officer is authorized to mail such process or a true copy thereof.

All other terms and conditions of the policy remain unchanged

This endorsement effective 9/7/2021
Forms part of Policy Number LHR791396
Issued to BAYOU TITLE, INC. AND BEST TITLE RESOURCE, LLC
by Landmark American Insurance Company

Endorsement No.: 08

**State Fraud Statements
Fraud Statements – Signature Required for New York Only**

ARKANSAS, LOUISIANA, RHODE ISLAND, TEXAS AND WEST VIRGINIA FRAUD STATEMENT

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

ALASKA FRAUD STATEMENT

A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

ALABAMA FRAUD STATEMENT

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

ARIZONA FRAUD STATEMENT

For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

CALIFORNIA FRAUD STATEMENT

For your protection, California law requires that you be made aware of the following: Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

COLORADO FRAUD STATEMENT

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

DELAWARE FRAUD STATEMENT

Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

DISTRICT OF COLUMBIA FRAUD STATEMENT

WARNING: It is a crime to provide false, or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

FLORIDA FRAUD STATEMENT

Any person who knowingly and with intent to injure, defraud or deceive any insurer, files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

HAWAII FRAUD STATEMENT

For your protection, Hawaii law requires you to be informed that any person who presents a fraudulent claim for payment of a loss or benefit is guilty of a crime punishable by fines or imprisonment, or both.

IDAHO FRAUD STATEMENT

Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

INDIANA FRAUD STATEMENT

Any person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

KANSAS FRAUD STATEMENT

An act committed by any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.

KENTUCKY FRAUD STATEMENT

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

MAINE FRAUD STATEMENT

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

MARYLAND FRAUD STATEMENT

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

MINNESOTA FRAUD STATEMENT

Any person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

NEW HAMPSHIRE FRAUD STATEMENT

Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

NEW JERSEY FRAUD STATEMENT

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

NEW MEXICO FRAUD STATEMENT

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

OHIO FRAUD STATEMENT

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

OKLAHOMA FRAUD STATEMENT

WARNING: Any person who knowingly and with intent to injure, defraud, or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

OREGON FRAUD STATEMENT

Any person who knowingly files a claim containing a false or deceptive statement for payment of a loss or benefit or knowingly presents materially false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

PENNSYLVANIA FRAUD STATEMENT

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

PUERTO RICO FRAUD STATEMENT

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

TENNESSEE, VIRGINIA, AND WASHINGTON FRAUD STATEMENT

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

SIGNATURE REQUIRED

NEW YORK FRAUD STATEMENT

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Insured/Applicant/Claimant

By (Authorized Representative)

Title

Date

This Endorsement Changes The Policy. Please Read It Carefully.

TITLE INSURANCE AGENT / ABTRACTOR / ESCROW AGENT ADDITIONAL EXCLUSIONS

This endorsement modifies insurance provided under the following:

MISCELLANEOUS PROFESSIONAL LIABILITY COVERAGE FORM CLAIMS MADE AND REPORTED BASIS

In consideration of the premium charged, **Part II. Exclusions** is amended to include the following:

- S. Rendering or the failure to render services that can only be performed by a licensed attorney.
- T. Notarization or acknowledgement of a signature without the physical appearance of the person who is or claims to be the person signing said instrument before an Insured as a notary public. However, this exclusion shall not apply to an Insured physically located in a state that has adopted Remote Online Notarization ("RON") legislation or has temporarily adopted similar legislation or rules allowing notarization to be performed remotely using online technology. Any violation or non-compliance of state legislation, rules and/or regulations related to an electronic notarial acts and remote notarial acts shall be excluded from coverage.
- U. Commingling of any funds held by any Insured.
- V. Willful or intentional failure to, or inability to pay, collect, disburse or safeguard any funds in accordance with escrow instructions.
- W. Disbursement of any funds from an escrow account to the wrong person, entity or account if induced to do so by any false communication, misrepresentation, deception, scheme or artifice.
- X. Damages arising out of services performed for properties that are owned, developed or built by:
 - 1. any insured;
 - 2. a firm in which any insured has a financial interest; or
 - 3. a firm under the same financial control as the Insured.
- Y. Damages arising out of defect of title that is not recorded on public records and that the Insured relied upon at the time the title insurance policy was issued.
- Z. Damages arising out of the breach of underwriting authority by any insured in their capacity as a title insurance agent.
- AA. Opinion of title, however, this exclusion does not apply to an abstract of title, preliminary report, commitment or binder rendered by the Insured from an examination of public records for purposes of determining insurability under a title insurance policy.
- BB. Release of funds without receipt of:
 - 1. a certificate of occupancy from the appropriate governmental agency;
 - 2. certificate of completion from an architect; or
 - 3. appropriate waivers or releases of liens from any contractor, subcontractor, or materials or service provider.
- CC. Involving any construction defect(s).
- DD. Actual or alleged negligent acts, errors or omissions in identifying, transferring or, failing to identify or transfer, subsurface mineral rights including, but not limited to, oil or gas leases.

All other terms and conditions of this policy remain unchanged.

This endorsement effective 9/7/2021
 Forms part of Policy Number LHR791396
 Issued to BAYOU TITLE, INC. AND BEST TITLE RESOURCE, LLC
 by Landmark American Insurance Company

Endorsement No.: 10

This Endorsement Changes The Policy. Please Read It Carefully.

VIOLATION OF CONSUMER PROTECTION LAWS EXCLUSION

This endorsement modifies insurance provided under the following:

MISCELLANEOUS PROFESSIONAL LIABILITY COVERAGE FORM CLAIMS MADE AND REPORTED BASIS

This insurance does not apply to any **Claim** based upon or arising directly, or indirectly, out of any actual or alleged violation of consumer protection laws including, but not limited to, the following:

1. The False Claims Act (FCA), including any amendment of or addition to such law;
2. The Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank), including any amendment of or addition to such law;
3. The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transaction Act (FACTA);
4. The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
5. The Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2003 (CAN-SPAM Act), including any amendment of or addition to such law;
6. Any federal, state or local statute, ordinance or regulation that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information;
7. Any other law, ordinance, regulation or statute relating to any communication, distribution, publication, sending or transmission via telephone, telephone facsimile machine, computer or other telephonic or electronic devices, including claims asserted under the common law;
8. **Claims** brought by any state or federal government agency, or any person or entity on their behalf, including qui tam **claims**, seeking to enforce any consumer protection law; or
9. Actual or alleged violation of any laws, regulations or guidelines relating to the accessibility of the Insured's website.
10. Any federal, state, or local statutory biometric privacy law or any such similar law or statute anywhere in the world that governs or relates to the collection, use, safeguarding, handling, storage, retention or destruction of biometric identifiers, biometric data or biometric information of any kind, including but not limited to retina or iris scans, fingerprints, voiceprints, or scans of hand or face geometry.

All other terms and conditions of this policy remain unchanged.

This endorsement effective 9/7/2021

Forms part of Policy Number LHR791396

Issued to BAYOU TITLE, INC. AND BEST TITLE RESOURCE, LLC

by Landmark American Insurance Company

Endorsement No.: 11

RSUI Group, Inc.
945 East Paces Ferry Road, Suite 1800
Atlanta, GA 30326-1160

RENEWAL APPLICATION FOR MISCELLANEOUS
PROFESSIONAL LIABILITY INSURANCE
(CLAIMS-MADE FORM)

General Applicant Information

1. Name of Applicant: Bayou Title, Inc.
2. Any changes in Address? ☐ Yes ☒ No (If yes, please complete the below)
Principal Address: 1700 Belle Chasse Hwy., Ste. A206
3. City: Gretna County: Jefferson State: LA Zip Code: 70056
Website: www.bayoutitle.com

Applicant Practice

4. Any change in the applicant's professional activities for which coverage is desired? (If yes, please describe below) ☐ Yes ☒ No
5. Has any one client (including affiliated clients) account for 25% or more of the Applicant's gross revenues during the past 12 months? If "yes", please provide the name(s) of the client(s) and percentage. ☐ Yes ☒ No
6. List the total gross revenues for the past two years derived from those activities in Question 4. In addition, please list projected revenues for the current year (For Insurance Agents and Brokers, please provide both total gross commissions and premium volume)
- | Year | Amount |
|----------------------------|-------------------------|
| a. Current Projected | \$ <u>14,000.00</u> |
| b. Past Fiscal Year | \$ <u>12,782,137.88</u> |
| c. Second Past Fiscal Year | \$ <u>10,232,321.70</u> |
7. Please include a list of the Applicant's five (5) largest jobs or projects during the past three (3) years. (Do not complete for Insurance Agents and Brokers)

Project / Client Name	Service Performed for Client	Revenue from those Services	Date Service Began	Former Employer of Applicant (Yes or No)	Pct. of gross revenue

Staff Information

8. Provide information on the Applicant's Staff:

	Full Time	Part Time
a. Total Number:	<u>102</u>	<u>16</u>
b. Number hired within the past 12 months	<u>27</u>	<u>0</u>
c. Number terminated, retired or resigned within the past 12 months:	<u>12</u>	<u>0</u>

9. Does any current member of the Applicant provide any professional services to any client in which any Applicant member or SPOUSE serves as a director, officer or partner or own any equity or financial interest, or is the Applicant owned by, Associated with or controlled by any other entity? (If "yes", please provide full details) ☐ Yes ☒ No
10. In the past twelve (12) months, has any professional liability claim or suit ever been made against the Applicant or any of its predecessor firms? ☒ Yes ☐ No
If "Yes", how many 1? Please complete the Claim Supplement and provide currently valued company loss runs.
11. Have all matters in Question 10. been reported to RSUI or to the Applicant's former or current insurer(s) or to the former Insurer of any predecessor firm or former insurer of a current member of the Firm? ☒ Yes ☐ No
12. Has any principal, owner, partner or employee for whom coverage is sought been the subject of a disciplinary complaint made to any court, administrative agency or regulatory body? (If "yes", provide full details and documentation) ☐ Yes ☒ No

Representations

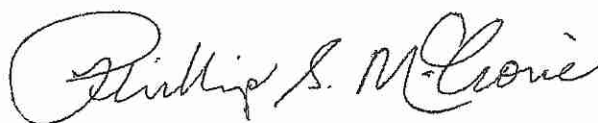
The Applicant declares that the above statement and representations are true and correct, and that no facts have been suppressed or misstated. All written statements and materials furnished to the Company, in conjunction with this application will be incorporated by reference into this application and made part hereof.

This application does not bind the Applicant to buy, or the Company to issue the insurance, but it is agreed that this form shall be the basis of the contract should a policy be issued, and it will be attached to and made part of the policy. The undersigned Applicant declares that if the information supplied on this application changes between the dates of this application and the time when the policy is issued, the Applicant will immediately notify the company of such changes, and the Company may withdraw or modify any outstanding quotations and/or authorization or agreement to bind the insurance.

Ruthen V. Lohr
Signature of the Insured, Owner, Partner or Principal

Owner / Chief Operating Officer 8.2.21
Title Date

Your policy has been signed on our behalf by our President and by our Secretary. However, your policy will not be binding on us unless it is also countersigned by one of our duly authorized agents.

A handwritten signature in cursive script, reading "Philip S. McLoone".

President

RSUI Indemnity Company
Landmark American Insurance Company
Covington Specialty Insurance Company

A handwritten signature in cursive script, reading "Donald T. Anderson".

Secretary

RSUI Indemnity Company
Landmark American Insurance Company
Covington Specialty Insurance Company

RSG 51029 0717



A member of Alleghany Insurance Holdings LLC

WFG NATIONAL TITLE INSURANCE COMPANY

LOUISIANA RATES FOR THE ALTA 2006 POLICIES AND ENHANCED/EXPANDED I

POLICY AMOUNT	Owner's Homeowner's/ Advantage		Basic Mortgagee
\$1,000.00	\$110.00		\$100.00
\$2,000.00	\$110.00		\$100.00
\$3,000.00	\$110.00		\$100.00
\$4,000.00	\$110.00		\$100.00
\$5,000.00	\$110.00		\$100.00
\$6,000.00	\$110.00		\$100.00
\$7,000.00	\$110.00		\$100.00
\$8,000.00	\$110.00		\$100.00
\$9,000.00	\$110.00		\$100.00
\$10,000.00	\$110.00		\$100.00
\$11,000.00	\$110.00		\$100.00
\$12,000.00	\$110.00		\$100.00
\$13,000.00	\$115.40		\$104.20
\$14,000.00	\$121.88		\$108.40
\$15,000.00	\$127.82		\$112.60
\$16,000.00	\$133.76		\$116.80
\$17,000.00	\$139.70		\$121.00
\$18,000.00	\$145.64		\$125.20
\$19,000.00	\$151.58		\$129.40
\$20,000.00	\$157.52		\$133.60
\$21,000.00	\$163.46		\$137.80
\$22,000.00	\$169.40		\$142.00
\$23,000.00	\$175.34		\$146.20
\$24,000.00	\$181.28		\$150.40
\$25,000.00	\$187.22		\$154.60
\$26,000.00	\$193.16		\$158.80
\$27,000.00	\$199.10		\$163.00
\$28,000.00	\$205.04		\$167.20
\$29,000.00	\$210.98		\$171.40
\$30,000.00	\$216.92		\$175.60
\$31,000.00	\$222.86		\$179.80
\$32,000.00	\$228.80		\$184.00
\$33,000.00	\$234.74		\$188.20
\$34,000.00	\$240.79		\$192.40
\$35,000.00	\$246.62		\$196.60
\$36,000.00	\$252.56		\$200.80
\$37,000.00	\$258.50		\$205.00
\$38,000.00	\$264.44		\$209.20
\$39,000.00	\$270.38		\$213.40

POLICY AMOUNT	Owner's Homeowner's/ Advantage		Basic Mortgagee
\$40,000.00	\$276.32		\$217.60
\$41,000.00	\$282.26		\$221.80
\$42,000.00	\$288.20		\$226.00
\$43,000.00	\$294.14		\$230.20
\$44,000.00	\$300.08		\$234.40
\$45,000.00	\$306.02		\$238.60
\$46,000.00	\$311.96		\$242.80
\$47,000.00	\$317.90		\$247.00
\$48,000.00	\$323.84		\$251.20
\$49,000.00	\$329.78		\$255.40
\$50,000.00	\$335.72		\$259.60
\$51,000.00	\$341.00		\$263.20
\$52,000.00	\$346.28		\$266.80
\$53,000.00	\$351.56		\$270.40
\$54,000.00	\$356.84		\$274.00
\$55,000.00	\$362.12		\$277.60
\$56,000.00	\$367.40		\$281.20
\$57,000.00	\$372.68		\$284.80
\$58,000.00	\$377.96		\$288.40
\$59,000.00	\$383.24		\$292.00
\$60,000.00	\$388.52		\$295.60
\$61,000.00	\$393.80		\$299.20
\$62,000.00	\$399.08		\$302.80
\$63,000.00	\$404.36		\$306.40
\$64,000.00	\$409.64		\$310.00
\$65,000.00	\$414.92		\$313.60
\$66,000.00	\$420.20		\$317.20
\$67,000.00	\$425.48		\$320.80
\$68,000.00	\$430.76		\$324.40
\$69,000.00	\$436.04		\$328.00
\$70,000.00	\$441.32		\$331.60
\$71,000.00	\$446.60		\$335.20
\$72,000.00	\$451.88		\$338.80
\$73,000.00	\$457.16		\$342.40
\$74,000.00	\$462.44		\$346.00
\$75,000.00	\$467.72		\$349.60
\$76,000.00	\$473.00		\$353.20
\$77,000.00	\$478.28		\$356.80
\$78,000.00	\$483.56		\$360.40
\$79,000.00	\$488.84		\$364.00
\$80,000.00	\$494.12		\$367.60
\$81,000.00	\$499.40		\$371.20
\$82,000.00	\$504.68		\$374.80
\$83,000.00	\$509.96		\$378.40
\$84,000.00	\$515.24		\$382.00
\$85,000.00	\$520.52		\$385.60

POLICY AMOUNT	Owner's Homeowner's/ Advantage		Basic Mortgagee
\$86,000.00	\$525.80		\$389.20
\$87,000.00	\$531.08		\$392.80
\$88,000.00	\$536.36		\$396.40
\$89,000.00	\$541.64		\$400.00
\$90,000.00	\$546.92		\$403.60
\$91,000.00	\$552.20		\$407.20
\$92,000.00	\$557.48		\$410.80
\$93,000.00	\$562.76		\$414.40
\$94,000.00	\$568.04		\$418.00
\$95,000.00	\$573.32		\$421.60
\$96,000.00	\$578.60		\$425.20
\$97,000.00	\$583.88		\$428.80
\$98,000.00	\$589.16		\$432.40
\$99,000.00	\$594.44		\$436.00
\$100,000.00	\$599.72		\$439.60
\$101,000.00	\$604.67		\$442.90
\$102,000.00	\$609.62		\$446.20
\$103,000.00	\$614.57		\$449.50
\$104,000.00	\$619.52		\$452.80
\$105,000.00	\$624.47		\$456.10
\$106,000.00	\$629.42		\$459.40
\$107,000.00	\$634.37		\$462.70
\$108,000.00	\$639.32		\$466.00
\$109,000.00	\$644.27		\$469.30
\$110,000.00	\$649.22		\$472.60
\$111,000.00	\$654.17		\$475.90
\$112,000.00	\$659.12		\$479.20
\$113,000.00	\$664.07		\$482.50
\$114,000.00	\$669.02		\$485.80
\$115,000.00	\$673.97		\$489.10
\$116,000.00	\$678.92		\$492.40
\$117,000.00	\$683.87		\$495.70
\$118,000.00	\$688.82		\$499.00
\$119,000.00	\$693.77		\$502.30
\$120,000.00	\$698.72		\$505.60
\$121,000.00	\$703.67		\$508.90
\$122,000.00	\$708.62		\$512.20
\$123,000.00	\$713.57		\$515.50
\$124,000.00	\$718.52		\$518.80
\$125,000.00	\$723.47		\$522.10
\$126,000.00	\$728.42		\$525.40
\$127,000.00	\$733.37		\$528.70
\$128,000.00	\$738.32		\$532.00
\$129,000.00	\$743.27		\$535.30
\$130,000.00	\$748.22		\$538.60
\$131,000.00	\$753.17		\$541.90

POLICY AMOUNT	Owner's Homeowner's/ Advantage		Basic Mortgagee
\$132,000.00	\$758.12		\$545.20
\$133,000.00	\$763.07		\$548.50
\$134,000.00	\$768.02		\$551.80
\$135,000.00	\$772.97		\$555.10
\$136,000.00	\$777.92		\$558.40
\$137,000.00	\$782.87		\$561.70
\$138,000.00	\$787.82		\$565.00
\$139,000.00	\$792.77		\$568.30
\$140,000.00	\$797.72		\$571.60
\$141,000.00	\$802.34		\$574.90
\$142,000.00	\$807.62		\$578.20
\$143,000.00	\$812.57		\$581.50
\$144,000.00	\$817.52		\$584.80
\$145,000.00	\$822.47		\$588.10
\$146,000.00	\$827.42		\$591.40
\$147,000.00	\$832.37		\$594.70
\$148,000.00	\$837.32		\$598.00
\$149,000.00	\$842.27		\$601.30
\$150,000.00	\$847.22		\$604.60
\$151,000.00	\$852.17		\$607.90
\$152,000.00	\$857.12		\$611.20
\$153,000.00	\$862.07		\$614.50
\$154,000.00	\$867.02		\$617.80
\$155,000.00	\$871.97		\$621.10
\$156,000.00	\$876.92		\$624.40
\$157,000.00	\$881.87		\$627.70
\$158,000.00	\$886.82		\$631.00
\$159,000.00	\$891.77		\$634.30
\$160,000.00	\$896.72		\$637.60
\$161,000.00	\$901.67		\$640.90
\$162,000.00	\$906.62		\$644.20
\$163,000.00	\$911.57		\$647.50
\$164,000.00	\$916.52		\$650.80
\$165,000.00	\$921.47		\$654.10
\$166,000.00	\$926.42		\$657.40
\$167,000.00	\$931.37		\$660.70
\$168,000.00	\$936.32		\$664.00
\$169,000.00	\$941.27		\$667.30
\$170,000.00	\$946.22		\$670.60
\$171,000.00	\$951.17		\$673.90
\$172,000.00	\$956.12		\$677.20
\$173,000.00	\$961.07		\$680.50
\$174,000.00	\$966.02		\$683.80
\$175,000.00	\$970.97		\$687.10
\$176,000.00	\$975.92		\$690.40
\$177,000.00	\$980.87		\$693.70

POLICY AMOUNT	Owner's Homeowner's/ Advantage		Basic Mortgagee
\$178,000.00	\$985.82	\$697.00	
\$179,000.00	\$990.77	\$700.30	
\$180,000.00	\$995.72	\$703.60	
\$181,000.00	\$1,000.67	\$706.90	
\$182,000.00	\$1,005.62	\$710.20	
\$183,000.00	\$1,010.57	\$713.50	
\$184,000.00	\$1,015.52	\$716.80	
\$185,000.00	\$1,020.47	\$720.10	
\$186,000.00	\$1,025.42	\$723.40	
\$187,000.00	\$1,030.37	\$726.70	
\$188,000.00	\$1,035.32	\$730.00	
\$189,000.00	\$1,040.27	\$733.30	
\$190,000.00	\$1,045.22	\$736.60	
\$191,000.00	\$1,050.17	\$739.90	
\$192,000.00	\$1,055.12	\$743.20	
\$193,000.00	\$1,060.07	\$746.50	
\$194,000.00	\$1,065.02	\$749.80	
\$195,000.00	\$1,069.97	\$753.10	
\$196,000.00	\$1,074.92	\$756.40	
\$197,000.00	\$1,079.87	\$759.70	
\$198,000.00	\$1,084.82	\$763.00	
\$199,000.00	\$1,089.77	\$766.30	
\$200,000.00	\$1,094.72	\$769.60	
\$201,000.00	\$1,099.67	\$772.90	
\$202,000.00	\$1,104.62	\$776.20	
\$203,000.00	\$1,109.57	\$779.50	
\$204,000.00	\$1,114.52	\$782.80	
\$205,000.00	\$1,119.47	\$786.10	
\$206,000.00	\$1,124.42	\$789.40	
\$207,000.00	\$1,129.37	\$792.70	
\$208,000.00	\$1,134.32	\$796.00	
\$209,000.00	\$1,139.27	\$799.30	
\$210,000.00	\$1,144.22	\$802.60	
\$211,000.00	\$1,149.17	\$805.90	
\$212,000.00	\$1,154.12	\$809.20	
\$213,000.00	\$1,159.07	\$812.50	
\$214,000.00	\$1,164.02	\$815.80	
\$215,000.00	\$1,168.97	\$819.10	
\$216,000.00	\$1,173.92	\$822.40	
\$217,000.00	\$1,178.87	\$825.70	
\$218,000.00	\$1,183.82	\$829.00	
\$219,000.00	\$1,188.77	\$832.30	
\$220,000.00	\$1,193.72	\$835.60	
\$221,000.00	\$1,198.67	\$838.90	
\$222,000.00	\$1,203.62	\$842.20	
\$223,000.00	\$1,208.57	\$845.20	

POLICY AMOUNT	Owner's Homeowner's/ Advantage		Basic Mortgage
\$224,000.00	\$1,213.52	\$848.80	
\$225,000.00	\$1,218.47	\$852.10	
\$226,000.00	\$1,223.42	\$855.40	
\$227,000.00	\$1,228.37	\$858.70	
\$228,000.00	\$1,233.32	\$862.00	
\$229,000.00	\$1,238.27	\$865.30	
\$230,000.00	\$1,243.22	\$868.60	
\$231,000.00	\$1,248.17	\$871.90	
\$232,000.00	\$1,253.12	\$875.20	
\$233,000.00	\$1,258.07	\$878.50	
\$234,000.00	\$1,263.02	\$881.80	
\$235,000.00	\$1,267.97	\$885.10	
\$236,000.00	\$1,272.92	\$888.40	
\$237,000.00	\$1,277.87	\$891.70	
\$238,000.00	\$1,282.82	\$895.00	
\$239,000.00	\$1,287.77	\$898.30	
\$240,000.00	\$1,292.72	\$901.60	
\$241,000.00	\$1,297.67	\$904.90	
\$242,000.00	\$1,302.62	\$908.20	
\$243,000.00	\$1,307.57	\$911.50	
\$244,000.00	\$1,312.52	\$914.80	
\$245,000.00	\$1,317.47	\$918.10	
\$246,000.00	\$1,322.42	\$921.40	
\$247,000.00	\$1,327.37	\$924.70	
\$248,000.00	\$1,332.32	\$928.00	
\$249,000.00	\$1,337.27	\$931.30	
\$250,000.00	\$1,342.22	\$934.60	
\$251,000.00	\$1,347.17	\$937.90	
\$252,000.00	\$1,352.12	\$941.20	
\$253,000.00	\$1,357.07	\$944.50	
\$254,000.00	\$1,362.02	\$947.80	
\$255,000.00	\$1,366.97	\$951.10	
\$256,000.00	\$1,371.92	\$954.40	
\$257,000.00	\$1,376.87	\$957.70	
\$258,000.00	\$1,381.82	\$961.00	
\$259,000.00	\$1,386.77	\$964.30	
\$260,000.00	\$1,391.72	\$967.60	
\$261,000.00	\$1,396.67	\$970.90	
\$262,000.00	\$1,401.62	\$974.20	
\$263,000.00	\$1,406.57	\$977.50	
\$264,000.00	\$1,411.52	\$980.80	
\$265,000.00	\$1,416.47	\$984.10	
\$266,000.00	\$1,421.42	\$987.40	
\$267,000.00	\$1,426.37	\$990.70	
\$268,000.00	\$1,431.32	\$994.00	
\$269,000.00	\$1,436.27	\$997.30	

POLICY AMOUNT	Owner's Homeowner's/ Advantage	
	Basic Mortgagee	
\$270,000.00	\$1,441.22	\$1,000.60
\$271,000.00	\$1,446.17	\$1,003.90
\$272,000.00	\$1,451.12	\$1,007.20
\$273,000.00	\$1,456.07	\$1,010.50
\$274,000.00	\$1,461.02	\$1,013.80
\$275,000.00	\$1,465.97	\$1,017.10
\$276,000.00	\$1,470.92	\$1,020.40
\$277,000.00	\$1,475.87	\$1,023.70
\$278,000.00	\$1,480.82	\$1,027.00
\$279,000.00	\$1,485.77	\$1,030.30
\$280,000.00	\$1,490.72	\$1,033.60
\$281,000.00	\$1,495.67	\$1,036.90
\$282,000.00	\$1,500.62	\$1,040.20
\$283,000.00	\$1,505.57	\$1,043.50
\$284,000.00	\$1,510.52	\$1,046.80
\$285,000.00	\$1,515.47	\$1,050.10
\$286,000.00	\$1,520.42	\$1,053.40
\$287,000.00	\$1,525.37	\$1,056.70
\$288,000.00	\$1,530.32	\$1,060.00
\$289,000.00	\$1,535.27	\$1,063.30
\$290,000.00	\$1,540.22	\$1,066.60
\$291,000.00	\$1,545.17	\$1,069.90
\$292,000.00	\$1,550.12	\$1,073.20
\$293,000.00	\$1,555.07	\$1,076.50
\$294,000.00	\$1,560.02	\$1,079.80
\$295,000.00	\$1,564.97	\$1,083.10
\$296,000.00	\$1,569.92	\$1,086.40
\$297,000.00	\$1,574.87	\$1,089.70
\$298,000.00	\$1,579.82	\$1,093.00
\$299,000.00	\$1,584.77	\$1,096.30
\$300,000.00	\$1,589.72	\$1,099.60
\$301,000.00	\$1,594.67	\$1,102.90
\$302,000.00	\$1,599.62	\$1,106.20
\$303,000.00	\$1,604.57	\$1,109.50
\$304,000.00	\$1,609.52	\$1,112.80
\$305,000.00	\$1,614.47	\$1,116.10
\$306,000.00	\$1,619.42	\$1,119.40
\$307,000.00	\$1,624.37	\$1,122.70
\$308,000.00	\$1,629.32	\$1,126.00
\$309,000.00	\$1,634.27	\$1,129.30
\$310,000.00	\$1,639.22	\$1,132.60
\$311,000.00	\$1,644.17	\$1,135.90
\$312,000.00	\$1,649.12	\$1,139.20
\$313,000.00	\$1,654.07	\$1,142.50
\$314,000.00	\$1,659.02	\$1,145.80
\$315,000.00	\$1,663.97	\$1,149.10

POLICY AMOUNT	Owner's	
	Homeowner's/ Advantage	Basic Mortgagee
\$316,000.00	\$1,668.92	\$1,152.40
\$317,000.00	\$1,673.87	\$1,155.70
\$318,000.00	\$1,678.82	\$1,159.00
\$319,000.00	\$1,683.77	\$1,162.30
\$320,000.00	\$1,688.72	\$1,165.60
\$321,000.00	\$1,693.67	\$1,168.90
\$322,000.00	\$1,698.62	\$1,172.20
\$323,000.00	\$1,703.57	\$1,175.50
\$324,000.00	\$1,708.52	\$1,178.80
\$325,000.00	\$1,713.47	\$1,182.10
\$326,000.00	\$1,718.42	\$1,185.40
\$327,000.00	\$1,723.37	\$1,188.70
\$328,000.00	\$1,728.32	\$1,192.00
\$329,000.00	\$1,733.27	\$1,195.30
\$330,000.00	\$1,738.22	\$1,196.60
\$331,000.00	\$1,743.17	\$1,201.90
\$332,000.00	\$1,748.12	\$1,205.20
\$333,000.00	\$1,753.07	\$1,208.50
\$334,000.00	\$1,758.02	\$1,211.80
\$335,000.00	\$1,762.97	\$1,215.10
\$336,000.00	\$1,767.92	\$1,218.40
\$337,000.00	\$1,772.87	\$1,221.70
\$338,000.00	\$1,777.82	\$1,225.00
\$339,000.00	\$1,782.77	\$1,228.30
\$340,000.00	\$1,787.72	\$1,231.60
\$341,000.00	\$1,792.67	\$1,234.90
\$342,000.00	\$1,797.62	\$1,238.20
\$343,000.00	\$1,802.57	\$1,241.50
\$344,000.00	\$1,807.52	\$1,244.80
\$345,000.00	\$1,812.47	\$1,248.10
\$346,000.00	\$1,817.42	\$1,251.40
\$347,000.00	\$1,822.37	\$1,254.70
\$348,000.00	\$1,827.32	\$1,258.00
\$349,000.00	\$1,832.27	\$1,261.30
\$350,000.00	\$1,837.22	\$1,264.60
\$351,000.00	\$1,842.17	\$1,267.90
\$352,000.00	\$1,847.12	\$1,271.20
\$353,000.00	\$1,852.07	\$1,274.50
\$354,000.00	\$1,857.02	\$1,277.80
\$355,000.00	\$1,861.97	\$1,281.10
\$356,000.00	\$1,866.92	\$1,284.40
\$357,000.00	\$1,871.87	\$1,287.70
\$358,000.00	\$1,876.82	\$1,291.00
\$359,000.00	\$1,881.77	\$1,294.30
\$360,000.00	\$1,886.72	\$1,297.60
\$361,000.00	\$1,891.67	\$1,300.90

POLICY AMOUNT	Owner's Homeowner's/ Advantage	
	Basic Mortgage	
\$362,000.00	\$1,896.62	\$1,304.20
\$363,000.00	\$1,901.57	\$1,307.50
\$364,000.00	\$1,906.52	\$1,310.80
\$365,000.00	\$1,911.47	\$1,314.10
\$366,000.00	\$1,916.42	\$1,317.40
\$367,000.00	\$1,921.37	\$1,320.70
\$368,000.00	\$1,926.32	\$1,324.00
\$369,000.00	\$1,931.27	\$1,327.30
\$370,000.00	\$1,936.22	\$1,330.60
\$371,000.00	\$1,941.17	\$1,333.90
\$372,000.00	\$1,946.12	\$1,337.20
\$373,000.00	\$1,951.07	\$1,340.50
\$374,000.00	\$1,956.02	\$1,343.80
\$375,000.00	\$1,960.97	\$1,347.10
\$376,000.00	\$1,965.92	\$1,350.40
\$377,000.00	\$1,970.87	\$1,353.70
\$378,000.00	\$1,975.82	\$1,357.00
\$379,000.00	\$1,980.77	\$1,360.30
\$380,000.00	\$1,985.72	\$1,363.60
\$381,000.00	\$1,990.67	\$1,366.90
\$382,000.00	\$1,995.62	\$1,370.20
\$383,000.00	\$2,000.57	\$1,373.50
\$384,000.00	\$2,005.52	\$1,376.80
\$385,000.00	\$2,010.47	\$1,380.10
\$386,000.00	\$2,015.42	\$1,383.40
\$387,000.00	\$2,020.37	\$1,386.70
\$388,000.00	\$2,025.32	\$1,390.00
\$389,000.00	\$2,030.27	\$1,393.30
\$390,000.00	\$2,035.22	\$1,396.60
\$391,000.00	\$2,040.17	\$1,399.90
\$392,000.00	\$2,045.12	\$1,403.20
\$393,000.00	\$2,050.07	\$1,406.50
\$394,000.00	\$2,055.02	\$1,409.80
\$395,000.00	\$2,059.97	\$1,413.10
\$396,000.00	\$2,064.92	\$1,416.40
\$397,000.00	\$2,069.87	\$1,419.70
\$398,000.00	\$2,074.82	\$1,423.00
\$399,000.00	\$2,079.77	\$1,426.30
\$400,000.00	\$2,084.72	\$1,429.60
\$401,000.00	\$2,089.67	\$1,432.90
\$402,000.00	\$2,094.62	\$1,436.20
\$403,000.00	\$2,099.57	\$1,439.50
\$404,000.00	\$2,104.52	\$1,442.80
\$405,000.00	\$2,109.47	\$1,446.10
\$406,000.00	\$2,114.42	\$1,449.40
\$407,000.00	\$2,119.37	\$1,452.70

POLICY AMOUNT	Owner's	
	Homeowner's/ Advantage	Basic Mortgage
\$408,000.00	\$2,124.32	\$1,456.00
\$409,000.00	\$2,129.27	\$1,459.30
\$410,000.00	\$2,134.22	\$1,462.60
\$411,000.00	\$2,139.17	\$1,465.90
\$412,000.00	\$2,144.12	\$1,469.20
\$413,000.00	\$2,149.07	\$1,472.50
\$414,000.00	\$2,154.02	\$1,475.80
\$415,000.00	\$2,158.97	\$1,479.10
\$416,000.00	\$2,163.92	\$1,482.40
\$417,000.00	\$2,168.87	\$1,485.70
\$418,000.00	\$2,173.82	\$1,489.00
\$419,000.00	\$2,178.77	\$1,492.30
\$420,000.00	\$2,183.72	\$1,495.60
\$421,000.00	\$2,188.67	\$1,498.90
\$422,000.00	\$2,193.62	\$1,502.20
\$423,000.00	\$2,198.57	\$1,505.50
\$424,000.00	\$2,203.52	\$1,508.80
\$425,000.00	\$2,208.47	\$1,512.10
\$426,000.00	\$2,213.42	\$1,515.40
\$427,000.00	\$2,218.37	\$1,518.70
\$428,000.00	\$2,223.32	\$1,522.00
\$429,000.00	\$2,228.27	\$1,525.30
\$430,000.00	\$2,233.22	\$1,528.60
\$431,000.00	\$2,238.17	\$1,531.90
\$432,000.00	\$2,243.12	\$1,535.20
\$433,000.00	\$2,248.07	\$1,538.50
\$434,000.00	\$2,253.02	\$1,541.80
\$435,000.00	\$2,257.97	\$1,545.10
\$436,000.00	\$2,262.92	\$1,548.40
\$437,000.00	\$2,267.87	\$1,551.70
\$438,000.00	\$2,272.82	\$1,555.00
\$439,000.00	\$2,277.77	\$1,558.30
\$440,000.00	\$2,282.72	\$1,561.60
\$441,000.00	\$2,287.67	\$1,564.90
\$442,000.00	\$2,292.62	\$1,568.20
\$443,000.00	\$2,297.57	\$1,571.50
\$444,000.00	\$2,302.52	\$1,574.80
\$445,000.00	\$2,307.47	\$1,578.10
\$446,000.00	\$2,312.42	\$1,581.40
\$447,000.00	\$2,317.37	\$1,584.70
\$448,000.00	\$2,322.32	\$1,588.00
\$449,000.00	\$2,327.27	\$1,591.30
\$450,000.00	\$2,332.22	\$1,594.60
\$451,000.00	\$2,337.17	\$1,597.90
\$452,000.00	\$2,342.12	\$1,601.20
\$453,000.00	\$2,347.07	\$1,604.50

POLICY AMOUNT	Owner's Homeowner's/ Advantage	
		Basic Mortgagee
\$454,000.00	\$2,352.02	\$1,607.80
\$455,000.00	\$2,356.97	\$1,611.10
\$456,000.00	\$2,361.92	\$1,614.40
\$457,000.00	\$2,366.87	\$1,617.70
\$458,000.00	\$2,371.82	\$1,621.00
\$459,000.00	\$2,376.77	\$1,624.30
\$460,000.00	\$2,381.72	\$1,627.60
\$461,000.00	\$2,386.67	\$1,630.90
\$462,000.00	\$2,391.62	\$1,634.20
\$463,000.00	\$2,396.57	\$1,637.50
\$464,000.00	\$2,401.52	\$1,640.80
\$465,000.00	\$2,406.47	\$1,644.10
\$466,000.00	\$2,411.86	\$1,647.40
\$467,000.00	\$2,416.37	\$1,650.70
\$468,000.00	\$2,421.32	\$1,654.00
\$469,000.00	\$2,426.27	\$1,657.30
\$470,000.00	\$2,431.22	\$1,660.60
\$471,000.00	\$2,436.17	\$1,663.90
\$472,000.00	\$2,441.12	\$1,667.20
\$473,000.00	\$2,446.07	\$1,670.50
\$474,000.00	\$2,451.02	\$1,673.80
\$475,000.00	\$2,455.97	\$1,677.10
\$476,000.00	\$2,460.92	\$1,680.40
\$477,000.00	\$2,465.87	\$1,683.70
\$478,000.00	\$2,470.82	\$1,687.00
\$479,000.00	\$2,475.77	\$1,690.30
\$480,000.00	\$2,480.72	\$1,693.60
\$481,000.00	\$2,485.67	\$1,696.90
\$482,000.00	\$2,490.62	\$1,700.20
\$483,000.00	\$2,495.57	\$1,703.50
\$484,000.00	\$2,500.52	\$1,706.80
\$485,000.00	\$2,505.47	\$1,710.10
\$486,000.00	\$2,510.42	\$1,713.40
\$487,000.00	\$2,515.37	\$1,716.70
\$488,000.00	\$2,520.32	\$1,720.00
\$489,000.00	\$2,525.27	\$1,723.30
\$490,000.00	\$2,530.22	\$1,726.60
\$491,000.00	\$2,535.17	\$1,729.90
\$492,000.00	\$2,540.12	\$1,733.20
\$493,000.00	\$2,545.07	\$1,736.50
\$494,000.00	\$2,550.02	\$1,739.80
\$495,000.00	\$2,554.97	\$1,743.10
\$496,000.00	\$2,559.92	\$1,746.40
\$497,000.00	\$2,564.87	\$1,749.70
\$498,000.00	\$2,569.82	\$1,753.00
\$499,000.00	\$2,574.77	\$1,756.30

POLICY AMOUNT	Owner's Homeowner's/ Advantage		Basic Mortgagee
\$500,000.00	\$2,579.72	\$1,759.60	
\$501,000.00	\$2,583.68	\$1,762.30	
\$502,000.00	\$2,587.64	\$1,765.00	
\$503,000.00	\$2,591.60	\$1,767.70	
\$504,000.00	\$2,595.56	\$1,770.40	
\$505,000.00	\$2,599.52	\$1,773.10	
\$506,000.00	\$2,603.48	\$1,775.80	
\$507,000.00	\$2,607.44	\$1,778.50	
\$508,000.00	\$2,611.40	\$1,781.20	
\$509,000.00	\$2,615.36	\$1,783.90	
\$510,000.00	\$2,619.32	\$1,786.60	
\$511,000.00	\$2,623.28	\$1,789.30	
\$512,000.00	\$2,627.24	\$1,792.00	
\$513,000.00	\$2,631.20	\$1,794.70	
\$514,000.00	\$2,635.16	\$1,797.40	
\$515,000.00	\$2,639.12	\$1,800.10	
\$516,000.00	\$2,643.08	\$1,802.80	
\$517,000.00	\$2,647.04	\$1,805.50	
\$518,000.00	\$2,651.00	\$1,808.20	
\$519,000.00	\$2,654.96	\$1,810.90	
\$520,000.00	\$2,658.92	\$1,813.60	
\$521,000.00	\$2,662.88	\$1,816.30	
\$522,000.00	\$2,666.84	\$1,819.00	
\$523,000.00	\$2,670.80	\$1,821.70	
\$524,000.00	\$2,674.76	\$1,824.40	
\$525,000.00	\$2,678.72	\$1,827.10	
\$526,000.00	\$2,682.68	\$1,829.80	
\$527,000.00	\$2,686.64	\$1,832.50	
\$528,000.00	\$2,690.60	\$1,835.20	
\$529,000.00	\$2,694.56	\$1,837.90	
\$530,000.00	\$2,698.52	\$1,840.60	
\$531,000.00	\$2,702.48	\$1,843.30	
\$532,000.00	\$2,706.44	\$1,846.00	
\$533,000.00	\$2,710.40	\$1,848.70	
\$534,000.00	\$2,714.36	\$1,851.40	
\$535,000.00	\$2,718.32	\$1,854.10	
\$536,000.00	\$2,722.28	\$1,856.80	
\$537,000.00	\$2,726.24	\$1,859.50	
\$538,000.00	\$2,730.20	\$1,862.20	
\$539,000.00	\$2,734.16	\$1,864.90	
\$540,000.00	\$2,738.12	\$1,867.60	
\$541,000.00	\$2,742.08	\$1,870.30	
\$542,000.00	\$2,746.04	\$1,873.00	
\$543,000.00	\$2,750.00	\$1,875.70	
\$544,000.00	\$2,753.96	\$1,878.40	
\$545,000.00	\$2,757.92	\$1,881.10	

POLICY AMOUNT	Owner's Homeowner's/ Advantage		Basic Mortgagee
\$546,000.00	\$2,761.88	\$1,883.80	
\$547,000.00	\$2,765.84	\$1,886.50	
\$548,000.00	\$2,769.80	\$1,889.20	
\$549,000.00	\$2,773.76	\$1,891.90	
\$550,000.00	\$2,777.72	\$1,894.60	
\$551,000.00	\$2,781.68	\$1,897.30	
\$552,000.00	\$2,785.64	\$1,900.00	
\$553,000.00	\$2,789.60	\$1,902.70	
\$554,000.00	\$2,793.56	\$1,905.40	
\$555,000.00	\$2,797.52	\$1,908.10	
\$556,000.00	\$2,801.48	\$1,910.80	
\$557,000.00	\$2,805.44	\$1,913.50	
\$558,000.00	\$2,809.40	\$1,916.20	
\$559,000.00	\$2,813.36	\$1,918.90	
\$560,000.00	\$2,817.32	\$1,921.60	
\$561,000.00	\$2,821.28	\$1,924.30	
\$562,000.00	\$2,825.24	\$1,927.00	
\$563,000.00	\$2,829.20	\$1,929.70	
\$564,000.00	\$2,833.16	\$1,932.40	
\$565,000.00	\$2,837.12	\$1,935.10	
\$566,000.00	\$2,841.08	\$1,937.80	
\$567,000.00	\$2,845.04	\$1,940.50	
\$568,000.00	\$2,849.00	\$1,943.20	
\$569,000.00	\$2,852.96	\$1,945.90	
\$570,000.00	\$2,856.92	\$1,948.60	
\$571,000.00	\$2,860.88	\$1,951.30	
\$572,000.00	\$2,864.84	\$1,954.00	
\$573,000.00	\$2,868.80	\$1,956.70	
\$574,000.00	\$2,872.76	\$1,959.40	
\$575,000.00	\$2,876.72	\$1,962.10	
\$576,000.00	\$2,880.68	\$1,964.80	
\$577,000.00	\$2,884.64	\$1,967.50	
\$578,000.00	\$2,888.60	\$1,970.20	
\$579,000.00	\$2,892.56	\$1,972.90	
\$580,000.00	\$2,896.52	\$1,975.60	
\$581,000.00	\$2,900.48	\$1,978.30	
\$582,000.00	\$2,904.44	\$1,981.00	
\$583,000.00	\$2,908.40	\$1,983.70	
\$584,000.00	\$2,912.36	\$1,986.40	
\$585,000.00	\$2,916.32	\$1,989.10	
\$586,000.00	\$2,920.28	\$1,991.80	
\$587,000.00	\$2,924.24	\$1,994.50	
\$588,000.00	\$2,928.20	\$1,997.20	
\$589,000.00	\$2,932.16	\$1,999.90	
\$590,000.00	\$2,936.12	\$2,002.60	
\$591,000.00	\$2,940.08	\$2,005.30	

POLICY AMOUNT	Owner's Homeowner's/	
	Advantage	Basic Mortgage
\$592,000.00	\$2,944.04	\$2,008.00
\$593,000.00	\$2,948.00	\$2,010.70
\$594,000.00	\$2,951.96	\$2,013.40
\$595,000.00	\$2,955.92	\$2,016.10
\$596,000.00	\$2,959.88	\$2,018.80
\$597,000.00	\$2,963.84	\$2,021.50
\$598,000.00	\$2,967.80	\$2,024.20
\$599,000.00	\$2,971.76	\$2,026.90
\$600,000.00	\$2,975.72	\$2,029.60
\$601,000.00	\$2,979.68	\$2,032.30
\$602,000.00	\$2,983.64	\$2,035.00
\$603,000.00	\$2,987.60	\$2,037.70
\$604,000.00	\$2,991.56	\$2,040.40
\$605,000.00	\$2,995.52	\$2,043.10
\$606,000.00	\$2,999.48	\$2,045.80
\$607,000.00	\$3,003.44	\$2,048.50
\$608,000.00	\$3,007.40	\$2,051.20
\$609,000.00	\$3,011.36	\$2,053.90
\$610,000.00	\$3,015.32	\$2,056.60
\$611,000.00	\$3,019.28	\$2,059.30
\$612,000.00	\$3,023.24	\$2,062.00
\$613,000.00	\$3,027.20	\$2,064.70
\$614,000.00	\$3,031.16	\$2,067.40
\$615,000.00	\$3,035.12	\$2,070.10
\$616,000.00	\$3,039.08	\$2,072.80
\$617,000.00	\$3,043.04	\$2,075.80
\$618,000.00	\$3,047.00	\$2,078.20
\$619,000.00	\$3,050.96	\$2,080.90
\$620,000.00	\$3,054.92	\$2,083.60
\$621,000.00	\$3,058.88	\$2,086.30
\$622,000.00	\$3,062.84	\$2,089.00
\$623,000.00	\$3,066.80	\$2,091.70
\$624,000.00	\$3,070.76	\$2,094.40
\$625,000.00	\$3,074.72	\$2,097.10
\$626,000.00	\$3,078.68	\$2,099.80
\$627,000.00	\$3,082.64	\$2,102.50
\$628,000.00	\$3,086.60	\$2,105.20
\$629,000.00	\$3,090.56	\$2,107.90
\$630,000.00	\$3,094.52	\$2,110.60
\$631,000.00	\$3,098.48	\$2,113.30
\$632,000.00	\$3,102.44	\$2,116.00
\$633,000.00	\$3,106.40	\$2,118.70
\$634,000.00	\$3,110.36	\$2,121.40
\$635,000.00	\$3,114.32	\$2,124.10
\$636,000.00	\$3,118.28	\$2,126.80
\$637,000.00	\$3,122.24	\$2,129.50

POLICY AMOUNT	Owner's Homeowner's/ Advantage		Basic Mortgagee
\$638,000.00	\$3,126.20	\$2,132.20	
\$639,000.00	\$3,130.16	\$2,134.90	
\$640,000.00	\$3,134.12	\$2,137.60	
\$641,000.00	\$3,138.08	\$2,140.30	
\$642,000.00	\$3,142.04	\$2,143.00	
\$643,000.00	\$3,146.00	\$2,145.70	
\$644,000.00	\$3,149.96	\$2,148.40	
\$645,000.00	\$3,153.92	\$2,151.10	
\$646,000.00	\$3,157.88	\$2,153.80	
\$647,000.00	\$3,161.84	\$2,156.50	
\$648,000.00	\$3,165.80	\$2,159.20	
\$649,000.00	\$3,169.76	\$2,161.90	
\$650,000.00	\$3,173.72	\$2,164.60	
\$651,000.00	\$3,177.68	\$2,167.30	
\$652,000.00	\$3,181.64	\$2,170.00	
\$653,000.00	\$3,185.60	\$2,172.70	
\$654,000.00	\$3,189.56	\$2,175.40	
\$655,000.00	\$3,193.52	\$2,178.10	
\$656,000.00	\$3,197.48	\$2,180.80	
\$657,000.00	\$3,201.44	\$2,183.50	
\$658,000.00	\$3,205.40	\$2,186.20	
\$659,000.00	\$3,209.36	\$2,188.90	
\$660,000.00	\$3,213.32	\$2,191.60	
\$661,000.00	\$3,217.28	\$2,194.30	
\$662,000.00	\$3,221.24	\$2,197.00	
\$663,000.00	\$3,225.20	\$2,199.70	
\$664,000.00	\$3,229.16	\$2,202.40	
\$665,000.00	\$3,233.12	\$2,205.10	
\$666,000.00	\$3,237.08	\$2,207.80	
\$667,000.00	\$3,241.04	\$2,210.50	
\$668,000.00	\$3,245.00	\$2,213.20	
\$669,000.00	\$3,248.96	\$2,215.90	
\$670,000.00	\$3,252.92	\$2,218.60	
\$671,000.00	\$3,256.88	\$2,221.30	
\$672,000.00	\$3,260.84	\$2,224.00	
\$673,000.00	\$3,264.80	\$2,226.70	
\$674,000.00	\$3,268.76	\$2,229.40	
\$675,000.00	\$3,272.72	\$2,232.10	
\$676,000.00	\$3,276.68	\$2,234.80	
\$677,000.00	\$3,280.64	\$2,237.50	
\$678,000.00	\$3,284.60	\$2,240.20	
\$679,000.00	\$3,288.56	\$2,242.90	
\$680,000.00	\$3,292.52	\$2,245.60	
\$681,000.00	\$3,296.48	\$2,248.30	
\$682,000.00	\$3,300.44	\$2,251.00	
\$683,000.00	\$3,304.40	\$2,253.70	

POLICY AMOUNT	Owner's Homeowner's/	
	Advantage	Basic Mortgagee
\$684,000.00	\$3,308.36	\$2,256.40
\$685,000.00	\$3,312.32	\$2,259.10
\$686,000.00	\$3,316.28	\$2,261.80
\$687,000.00	\$3,320.24	\$2,264.50
\$688,000.00	\$3,324.20	\$2,267.20
\$689,000.00	\$3,328.16	\$2,269.90
\$690,000.00	\$3,332.12	\$2,272.60
\$691,000.00	\$3,336.08	\$2,275.30
\$692,000.00	\$3,340.04	\$2,278.00
\$693,000.00	\$3,344.00	\$2,280.70
\$694,000.00	\$3,347.96	\$2,283.40
\$695,000.00	\$3,351.92	\$2,286.10
\$696,000.00	\$3,355.88	\$2,288.80
\$697,000.00	\$3,359.84	\$2,291.50
\$698,000.00	\$3,363.80	\$2,294.20
\$699,000.00	\$3,367.76	\$2,296.90
\$700,000.00	\$3,371.72	\$2,299.60
\$701,000.00	\$3,375.68	\$2,302.30
\$702,000.00	\$3,379.64	\$2,305.00
\$703,000.00	\$3,383.60	\$2,307.70
\$704,000.00	\$3,387.56	\$2,310.40
\$705,000.00	\$3,391.52	\$2,313.10
\$706,000.00	\$3,395.48	\$2,315.80
\$707,000.00	\$3,399.44	\$2,318.50
\$708,000.00	\$3,403.40	\$2,321.20
\$709,000.00	\$3,407.36	\$2,323.90
\$710,000.00	\$3,411.32	\$2,326.60
\$711,000.00	\$3,415.28	\$2,329.80
\$712,000.00	\$3,419.24	\$2,332.00
\$713,000.00	\$3,423.20	\$2,334.70
\$714,000.00	\$3,427.16	\$2,337.40
\$715,000.00	\$3,431.12	\$2,340.10
\$716,000.00	\$3,435.08	\$2,342.80
\$717,000.00	\$3,439.04	\$2,345.50
\$718,000.00	\$3,443.00	\$2,348.20
\$719,000.00	\$3,446.96	\$2,350.90
\$720,000.00	\$3,450.92	\$2,353.60
\$721,000.00	\$3,454.88	\$2,356.30
\$722,000.00	\$3,458.84	\$2,359.00
\$723,000.00	\$3,462.80	\$2,361.70
\$724,000.00	\$3,466.76	\$2,364.40
\$725,000.00	\$3,470.72	\$2,367.10
\$726,000.00	\$3,474.68	\$2,369.80
\$727,000.00	\$3,478.64	\$2,372.50
\$728,000.00	\$3,482.60	\$2,375.20
\$729,000.00	\$3,486.56	\$2,377.90

POLICY AMOUNT	Owner's Homeowner's/	
	Advantage	Basic Mortgagee
\$730,000.00	\$3,490.52	\$2,380.60
\$731,000.00	\$3,494.48	\$2,383.30
\$732,000.00	\$3,498.44	\$2,386.00
\$733,000.00	\$3,502.40	\$2,388.70
\$734,000.00	\$3,506.36	\$2,391.40
\$735,000.00	\$3,510.32	\$2,394.10
\$736,000.00	\$3,514.28	\$2,396.80
\$737,000.00	\$3,518.24	\$2,399.50
\$738,000.00	\$3,522.20	\$2,402.20
\$739,000.00	\$3,526.16	\$2,402.90
\$740,000.00	\$3,530.12	\$2,407.60
\$741,000.00	\$3,534.08	\$2,410.30
\$742,000.00	\$3,538.04	\$2,413.00
\$743,000.00	\$3,542.00	\$2,415.70
\$744,000.00	\$3,545.96	\$2,418.40
\$745,000.00	\$3,549.92	\$2,421.10
\$746,000.00	\$3,553.88	\$2,423.80
\$747,000.00	\$3,557.84	\$2,426.50
\$748,000.00	\$3,561.80	\$2,429.20
\$749,000.00	\$3,565.76	\$2,431.90
\$750,000.00	\$3,569.72	\$2,434.60
\$751,000.00	\$3,573.68	\$2,437.30
\$752,000.00	\$3,577.64	\$2,440.00
\$753,000.00	\$3,581.60	\$2,442.70
\$754,000.00	\$3,585.56	\$2,445.40
\$755,000.00	\$3,589.52	\$2,448.10
\$756,000.00	\$3,593.48	\$2,450.80
\$757,000.00	\$3,597.44	\$2,453.50
\$758,000.00	\$3,601.40	\$2,456.20
\$759,000.00	\$3,605.36	\$2,458.90
\$760,000.00	\$3,609.32	\$2,461.60
\$761,000.00	\$3,613.28	\$2,464.30
\$762,000.00	\$3,617.24	\$2,467.00
\$763,000.00	\$3,621.20	\$2,469.70
\$764,000.00	\$3,625.16	\$2,472.40
\$765,000.00	\$3,629.12	\$2,475.10
\$766,000.00	\$3,633.08	\$2,477.80
\$767,000.00	\$3,637.04	\$2,480.50
\$768,000.00	\$3,641.00	\$2,483.20
\$769,000.00	\$3,644.96	\$2,485.90
\$770,000.00	\$3,648.92	\$2,488.60
\$771,000.00	\$3,652.88	\$2,491.30
\$772,000.00	\$3,656.84	\$2,494.00
\$773,000.00	\$3,660.80	\$2,496.70
\$774,000.00	\$3,664.76	\$2,499.40
\$775,000.00	\$3,668.72	\$2,502.10

POLICY AMOUNT	Owner's Homeowner's/ Advantage	
		Basic Mortgagee
\$776,000.00	\$3,672.68	\$2,504.80
\$777,000.00	\$3,676.64	\$2,507.50
\$778,000.00	\$3,680.60	\$2,510.20
\$779,000.00	\$3,684.56	\$2,512.90
\$780,000.00	\$3,688.52	\$2,515.60
\$781,000.00	\$3,692.48	\$2,518.30
\$782,000.00	\$3,696.44	\$2,521.00
\$783,000.00	\$3,700.40	\$2,523.70
\$784,000.00	\$3,704.36	\$2,526.40
\$785,000.00	\$3,708.32	\$2,529.10
\$786,000.00	\$3,712.28	\$2,531.80
\$787,000.00	\$3,716.24	\$2,534.50
\$788,000.00	\$3,720.20	\$2,537.20
\$789,000.00	\$3,724.16	\$2,539.90
\$790,000.00	\$3,728.12	\$2,542.60
\$791,000.00	\$3,732.08	\$2,545.30
\$792,000.00	\$3,736.04	\$2,548.00
\$793,000.00	\$3,740.00	\$2,550.70
\$794,000.00	\$3,743.96	\$2,553.40
\$795,000.00	\$3,747.92	\$2,556.10
\$796,000.00	\$3,751.88	\$2,558.80
\$797,000.00	\$3,755.84	\$2,561.50
\$798,000.00	\$3,759.80	\$2,564.20
\$799,000.00	\$3,763.76	\$2,566.90
\$800,000.00	\$3,767.72	\$2,569.60
\$801,000.00	\$3,771.68	\$2,572.30
\$802,000.00	\$3,775.64	\$2,575.00
\$803,000.00	\$3,779.60	\$2,577.70
\$804,000.00	\$3,783.56	\$2,580.40
\$805,000.00	\$3,787.52	\$2,583.10
\$806,000.00	\$3,791.48	\$2,585.80
\$807,000.00	\$3,795.44	\$2,588.50
\$808,000.00	\$3,799.40	\$2,591.20
\$809,000.00	\$3,803.36	\$2,593.90
\$810,000.00	\$3,807.32	\$2,596.60
\$811,000.00	\$3,811.28	\$2,599.30
\$812,000.00	\$3,815.24	\$2,602.00
\$813,000.00	\$3,819.20	\$2,604.70
\$814,000.00	\$3,823.16	\$2,607.40
\$815,000.00	\$3,827.12	\$2,610.10
\$816,000.00	\$3,831.08	\$2,612.80
\$817,000.00	\$3,835.04	\$2,615.50
\$818,000.00	\$3,839.00	\$2,618.20
\$819,000.00	\$3,842.96	\$2,620.90
\$820,000.00	\$3,846.92	\$2,623.60
\$821,000.00	\$3,850.88	\$2,626.30

POLICY AMOUNT	Owner's Homeowner's/ Advantage	
		Basic Mortgagee
\$822,000.00	\$3,854.84	\$2,629.00
\$823,000.00	\$3,858.80	\$2,631.70
\$824,000.00	\$3,862.76	\$2,634.40
\$825,000.00	\$3,866.72	\$2,637.10
\$826,000.00	\$3,870.68	\$2,639.80
\$827,000.00	\$3,874.64	\$2,642.50
\$828,000.00	\$3,878.60	\$2,645.20
\$829,000.00	\$3,882.56	\$2,647.90
\$830,000.00	\$3,886.52	\$2,650.60
\$831,000.00	\$3,890.48	\$2,653.30
\$832,000.00	\$3,894.44	\$2,656.00
\$833,000.00	\$3,898.40	\$2,658.70
\$834,000.00	\$3,902.36	\$2,661.40
\$835,000.00	\$3,906.32	\$2,664.10
\$836,000.00	\$3,910.28	\$2,666.80
\$837,000.00	\$3,914.24	\$2,669.50
\$838,000.00	\$3,918.20	\$2,672.20
\$839,000.00	\$3,922.16	\$2,674.90
\$840,000.00	\$3,926.12	\$2,677.60
\$841,000.00	\$3,930.08	\$2,680.30
\$842,000.00	\$3,934.04	\$2,683.00
\$843,000.00	\$3,938.00	\$2,685.70
\$844,000.00	\$3,941.96	\$2,688.40
\$845,000.00	\$3,945.92	\$2,691.10
\$846,000.00	\$3,949.88	\$2,693.80
\$847,000.00	\$3,953.84	\$2,696.50
\$848,000.00	\$3,957.80	\$2,699.20
\$849,000.00	\$3,961.76	\$2,701.90
\$850,000.00	\$3,965.72	\$2,704.60
\$851,000.00	\$3,969.68	\$2,707.30
\$852,000.00	\$3,973.64	\$2,710.00
\$853,000.00	\$3,977.60	\$2,712.70
\$854,000.00	\$3,981.56	\$2,715.40
\$855,000.00	\$3,985.52	\$2,718.10
\$856,000.00	\$3,989.48	\$2,720.80
\$857,000.00	\$3,993.44	\$2,723.50
\$858,000.00	\$3,997.40	\$2,726.20
\$859,000.00	\$4,001.36	\$2,728.90
\$860,000.00	\$4,005.32	\$2,731.60
\$861,000.00	\$4,009.28	\$2,734.30
\$862,000.00	\$4,013.24	\$2,737.00
\$863,000.00	\$4,017.20	\$2,739.70
\$864,000.00	\$4,021.16	\$2,742.40
\$865,000.00	\$4,025.12	\$2,745.10
\$866,000.00	\$4,029.08	\$2,747.80
\$867,000.00	\$4,033.04	\$2,750.50

POLICY AMOUNT	Owner's	
	Homeowner's/ Advantage	Basic Mortgagee
\$868,000.00	\$4,037.00	\$2,753.20
\$869,000.00	\$4,040.96	\$2,755.90
\$870,000.00	\$4,044.92	\$2,758.60
\$871,000.00	\$4,048.88	\$2,761.30
\$872,000.00	\$4,052.84	\$2,764.00
\$873,000.00	\$4,056.80	\$2,766.70
\$874,000.00	\$4,060.76	\$2,769.40
\$875,000.00	\$4,064.72	\$2,772.10
\$876,000.00	\$4,068.68	\$2,774.80
\$877,000.00	\$4,072.64	\$2,777.50
\$878,000.00	\$4,076.60	\$2,780.20
\$879,000.00	\$4,080.56	\$2,782.90
\$880,000.00	\$4,084.52	\$2,785.60
\$881,000.00	\$4,088.48	\$2,788.30
\$882,000.00	\$4,092.44	\$2,791.00
\$883,000.00	\$4,096.40	\$2,793.70
\$884,000.00	\$4,100.36	\$2,796.40
\$885,000.00	\$4,104.32	\$2,799.10
\$886,000.00	\$4,108.28	\$2,801.80
\$887,000.00	\$4,112.24	\$2,804.50
\$888,000.00	\$4,116.20	\$2,807.20
\$889,000.00	\$4,120.16	\$2,809.90
\$890,000.00	\$4,124.12	\$2,812.60
\$891,000.00	\$4,128.08	\$2,815.30
\$892,000.00	\$4,132.04	\$2,818.00
\$893,000.00	\$4,136.00	\$2,820.70
\$894,000.00	\$4,139.96	\$2,823.40
\$895,000.00	\$4,143.92	\$2,826.10
\$896,000.00	\$4,147.88	\$2,828.80
\$897,000.00	\$4,151.84	\$2,831.50
\$898,000.00	\$4,155.80	\$2,834.20
\$899,000.00	\$4,159.76	\$2,836.90
\$900,000.00	\$4,163.72	\$2,839.60
\$901,000.00	\$4,167.68	\$2,842.30
\$902,000.00	\$4,171.64	\$2,845.00
\$903,000.00	\$4,175.60	\$2,847.70
\$904,000.00	\$4,179.56	\$2,850.40
\$905,000.00	\$4,183.52	\$2,853.10
\$906,000.00	\$4,187.48	\$2,855.80
\$907,000.00	\$4,191.44	\$2,858.50
\$908,000.00	\$4,195.40	\$2,861.20
\$909,000.00	\$4,199.36	\$2,863.90
\$910,000.00	\$4,203.32	\$2,866.60
\$911,000.00	\$4,207.28	\$2,869.30
\$912,000.00	\$4,211.24	\$2,872.00
\$913,000.00	\$4,215.20	\$2,874.70

POLICY AMOUNT	Owner's Homeowner's/ Advantage		Basic Mortgagee
\$914,000.00	\$4,219.16	\$2,877.40	
\$915,000.00	\$4,223.12	\$2,880.10	
\$916,000.00	\$4,227.08	\$2,882.80	
\$917,000.00	\$4,231.04	\$2,885.50	
\$918,000.00	\$4,235.00	\$2,888.20	
\$919,000.00	\$4,238.96	\$2,890.90	
\$920,000.00	\$4,242.92	\$2,893.60	
\$921,000.00	\$4,246.88	\$2,896.30	
\$922,000.00	\$4,250.84	\$2,899.00	
\$923,000.00	\$4,364.80	\$2,901.70	
\$924,000.00	\$4,258.76	\$2,904.40	
\$925,000.00	\$4,262.72	\$2,907.10	
\$926,000.00	\$4,266.68	\$2,909.80	
\$927,000.00	\$4,270.64	\$2,912.50	
\$928,000.00	\$4,274.60	\$2,915.20	
\$929,000.00	\$4,278.56	\$2,917.90	
\$930,000.00	\$4,282.52	\$2,920.60	
\$931,000.00	\$4,286.48	\$2,923.30	
\$932,000.00	\$4,290.44	\$2,926.00	
\$933,000.00	\$4,294.40	\$2,928.70	
\$934,000.00	\$4,298.36	\$2,931.40	
\$935,000.00	\$4,302.32	\$2,934.10	
\$936,000.00	\$4,306.28	\$2,936.80	
\$937,000.00	\$4,310.24	\$2,939.50	
\$938,000.00	\$4,314.20	\$2,942.20	
\$939,000.00	\$4,318.16	\$2,944.90	
\$940,000.00	\$4,322.12	\$2,947.60	
\$941,000.00	\$4,326.08	\$2,950.30	
\$942,000.00	\$4,330.04	\$2,953.00	
\$943,000.00	\$4,334.00	\$2,955.70	
\$944,000.00	\$4,337.96	\$2,958.40	
\$945,000.00	\$4,341.92	\$2,961.10	
\$946,000.00	\$4,345.88	\$2,963.80	
\$947,000.00	\$4,349.84	\$2,966.50	
\$948,000.00	\$4,353.80	\$2,969.20	
\$949,000.00	\$4,357.76	\$2,971.90	
\$950,000.00	\$4,361.72	\$2,974.60	
\$951,000.00	\$4,365.68	\$2,977.30	
\$952,000.00	\$4,369.64	\$2,980.00	
\$953,000.00	\$4,373.60	\$2,982.70	
\$954,000.00	\$4,377.56	\$2,985.40	
\$955,000.00	\$4,381.52	\$2,988.10	
\$956,000.00	\$4,385.48	\$2,990.80	
\$957,000.00	\$4,389.44	\$2,993.50	
\$958,000.00	\$4,393.40	\$2,996.20	
\$959,000.00	\$4,397.36	\$2,998.90	

POLICY AMOUNT	Owner's	
	Homeowner's/ Advantage	Basic Mortgagee
\$960,000.00	\$4,401.32	\$3,001.60
\$961,000.00	\$4,405.28	\$3,004.30
\$962,000.00	\$4,409.24	\$3,007.00
\$963,000.00	\$4,413.20	\$3,309.70
\$964,000.00	\$4,417.16	\$3,012.40
\$965,000.00	\$4,421.12	\$3,015.10
\$966,000.00	\$4,425.08	\$3,017.80
\$967,000.00	\$4,429.04	\$3,020.50
\$968,000.00	\$4,433.00	\$3,023.20
\$969,000.00	\$4,436.96	\$3,025.90
\$970,000.00	\$4,440.92	\$3,028.60
\$971,000.00	\$4,444.88	\$3,031.30
\$972,000.00	\$4,448.84	\$3,034.00
\$973,000.00	\$4,452.80	\$3,036.70
\$974,000.00	\$4,456.76	\$3,039.40
\$975,000.00	\$4,460.72	\$3,042.10
\$976,000.00	\$4,464.68	\$3,044.80
\$977,000.00	\$4,468.64	\$3,047.50
\$978,000.00	\$4,472.60	\$3,050.20
\$979,000.00	\$4,476.56	\$3,052.90
\$980,000.00	\$4,480.52	\$3,055.60
\$981,000.00	\$4,484.48	\$3,058.30
\$982,000.00	\$4,488.44	\$3,061.00
\$983,000.00	\$4,492.40	\$3,063.70
\$984,000.00	\$4,496.36	\$3,066.40
\$985,000.00	\$4,500.32	\$3,069.10
\$986,000.00	\$4,504.28	\$3,071.80
\$987,000.00	\$4,508.24	\$3,074.50
\$988,000.00	\$4,512.20	\$3,077.20
\$989,000.00	\$4,516.16	\$3,079.90
\$990,000.00	\$4,520.12	\$3,082.60
\$991,000.00	\$4,524.08	\$3,085.30
\$992,000.00	\$4,528.04	\$3,088.00
\$993,000.00	\$4,532.00	\$3,090.70
\$994,000.00	\$4,535.96	\$3,093.40
\$995,000.00	\$4,539.92	\$3,096.10
\$996,000.00	\$4,543.88	\$3,098.80
\$997,000.00	\$4,547.84	\$3,101.50
\$998,000.00	\$4,551.80	\$3,104.20
\$999,000.00	\$4,555.76	\$3,106.90
\$1,000,000.00	\$4,559.72	\$3,109.60