



Muncie Office
765-286-4842

New Castle Office
765-593-1111

Rates for 1-4 Family Residential Transactions
Effective December 11, 2024

Examination and Search Fee	\$175.00 (single chain of title on Delaware and Henry County real estate)
Deed and SDF Preparation Fee	\$95
TIEFF Fee	\$5 each
CPL Fee - Buyer/Seller	\$25 each
CPL Fee - Lender	\$35
Endorsement Premium	\$50 each (most endorsements)
Title Processing Fee	\$150
Settlement Fee - Sale	\$300
Settlement Fee – Refinance	\$275
Simultaneous Issue Standard Loan Policy Premium (SI)	\$120 (If loan policy is less than or equal to the owner’s policy amount)
Recording Fee	\$ (varies)

Formula to disclose owner’s premium under TRID: Full owner’s premium plus simultaneous issue premium minus full loan premium = amount to disclose.

Full Rate Residential Policy Premiums

Liability Amount		Owner’s	Homeowner’s	Loan Only	Liability Amount		Owner’s	Homeowner’s	Loan Only
0	50,000	216.00	237.60	120.00	275,001	280,000	831.00	914.10	300.00
50,001	55,000	233.00	256.30	155.00	280,001	285,000	842.00	926.20	300.00
55,001	60,000	250.00	275.00	155.00	285,001	290,000	854.00	939.40	300.00
60,001	65,000	267.00	293.70	155.00	290,001	295,000	865.00	951.50	300.00
65,001	70,000	285.00	313.50	155.00	295,001	300,000	877.00	964.70	300.00
70,001	75,000	302.00	332.20	155.00	300,001	305,000	888.00	976.80	340.00
75,001	80,000	319.00	350.90	155.00	305,001	310,000	900.00	990.00	340.00
80,001	85,000	336.00	369.60	155.00	310,001	315,000	911.00	1002.10	340.00
85,001	90,000	354.00	389.40	155.00	315,001	320,000	923.00	1015.30	340.00
90,001	95,000	371.00	408.10	155.00	320,001	325,000	934.00	1027.40	340.00
95,001	100,000	388.00	426.80	155.00	325,001	330,000	946.00	1040.60	340.00
100,001	105,000	403.00	443.30	195.00	330,001	335,000	957.00	1052.70	340.00
105,001	110,000	417.00	458.70	195.00	335,001	340,000	969.00	1065.90	340.00
110,001	115,000	431.00	474.10	195.00	340,001	345,000	980.00	1078.00	340.00
115,001	120,000	446.00	490.60	195.00	345,001	350,000	992.00	1091.20	340.00
120,001	125,000	460.00	506.00	195.00	350,001	355,000	1003.00	1103.30	380.00
125,001	130,000	474.00	521.40	195.00	355,001	360,000	1015.00	1116.50	380.00
130,001	135,000	489.00	537.90	195.00	360,001	365,000	1026.00	1128.60	380.00
135,001	140,000	503.00	553.30	195.00	365,001	370,000	1038.00	1141.80	380.00
140,001	145,000	518.00	569.80	195.00	370,001	375,000	1049.00	1153.90	380.00
145,001	150,000	532.00	585.20	195.00	375,001	380,000	1061.00	1167.10	380.00
150,001	155,000	543.00	597.30	230.00	380,001	385,000	1072.00	1179.20	380.00
155,001	160,000	555.00	610.50	230.00	385,001	390,000	1084.00	1192.40	380.00
160,001	165,000	566.00	622.60	230.00	390,001	395,000	1095.00	1204.50	380.00
165,001	170,000	578.00	635.80	230.00	395,001	400,000	1107.00	1217.70	380.00
170,001	175,000	590.00	649.00	230.00	400,001	405,000	1118.00	1229.80	425.00
175,001	180,000	601.00	661.10	230.00	405,001	410,000	1130.00	1243.00	425.00
180,001	185,000	612.00	673.20	230.00	410,001	415,000	1141.00	1255.10	425.00
185,001	190,000	624.00	686.40	230.00	415,001	420,000	1153.00	1268.30	425.00
190,001	195,000	635.00	698.50	230.00	420,001	425,000	1164.00	1280.40	425.00
195,001	200,000	647.00	711.70	230.00	425,001	430,000	1176.00	1293.60	425.00
200,001	205,000	658.00	723.80	265.00	430,001	435,000	1187.00	1305.70	425.00
205,001	210,000	670.00	737.00	265.00	435,001	440,000	1199.00	1318.90	425.00
210,001	215,000	681.00	749.10	265.00	440,001	445,000	1210.00	1331.00	425.00
215,001	220,000	693.00	762.30	265.00	445,001	450,000	1222.00	1344.20	425.00
220,001	225,000	704.00	774.40	265.00	450,001	455,000	1233.00	1356.30	475.00
225,001	230,000	716.00	787.60	265.00	455,001	460,000	1245.00	1369.50	475.00
230,001	235,000	727.00	799.70	265.00	460,001	465,000	1256.00	1381.60	475.00
235,001	240,000	739.00	812.90	265.00	465,001	470,000	1268.00	1394.80	475.00
240,001	245,000	750.00	825.00	265.00	470,001	475,000	1279.00	1406.90	475.00
245,001	250,000	762.00	838.20	265.00	475,001	480,000	1291.00	1420.10	475.00
250,001	255,000	773.00	850.30	300.00	480,001	485,000	1302.00	1432.20	475.00
255,001	260,000	785.00	863.50	300.00	485,001	490,000	1313.00	1444.30	475.00
260,001	265,000	796.00	875.60	300.00	490,001	495,000	1325.00	1457.50	475.00
265,001	270,000	808.00	888.80	300.00	495,001	500,000	1337.00	1470.70	475.00
270,001	275,000	819.00	900.90	300.00	500,001	505,000	1348.00	1482.80	480.00

There is a 20% discount on residential owner’s policies if we are presented with an owner’s policy that is still in effect on the same real estate prior to closing.
Rates for larger policies will be furnished upon request.