



MASSACHUSETTS PREMIUMS

(GUIDELINE ONLY – PLEASE ALSO REFER TO RATE SCHEDULE)

STANDARD ALTA POLICY

Mortgagee Policy:	\$1,000 to \$40,000	\$100 minimum charge
	Over \$40,000	\$2.50 per \$1,000 in excess of \$40,000 - plus \$100
Owner Policy:	\$1,000 to \$40,000	\$146 minimum charge
	Over \$40,000	\$3.65 per \$1,000 in excess of \$40,000 - plus \$146
Refinance:	Refinance rate is 60% of the normal mortgagee policy premium, with a minimum of \$100 for standard coverage and \$110 for expanded coverage.	

EXPANDED POLICY

Expanded Protection Mortgagee Policy:	\$2.75 per \$1,000 (minimum charge \$160)
Expanded Protection Owner Policy:	\$4.00 per \$1,000 (minimum charge \$160)

SIMULTANEOUS ISSUANCE (LOAN AND OWNER)

The OP premium, plus \$175 for the MP. If the insured amount on the MP is higher than the insured amount on the OP, there is a charge for the excess.

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