



## Title Insurance Rates - Refinance Loan Policy

The risk rates have been calculated according to rates filed with Missouri's Department of Insurance, Financial Institutions and Professional Registration. Title service charges, closing charges and other fees are not limited by state law and may vary between different title insurers, agencies and agents. These rates do not include closing fee, closing protection fee, or any document handling/express mail fees.

Loan Amount	Risk Rate	Title Service Charges	Total
1,000.00	4.00	186.00	190.00
2,000.00	4.00	186.00	190.00
3,000.00	4.00	186.00	190.00
4,000.00	4.00	186.00	190.00
5,000.00	5.00	185.00	190.00
6,000.00	6.00	184.00	190.00
7,000.00	7.00	183.00	190.00
8,000.00	8.00	182.00	190.00
9,000.00	9.00	181.00	190.00
10,000.00	10.00	180.00	190.00
11,000.00	11.00	179.00	190.00
12,000.00	12.00	178.00	190.00
13,000.00	13.00	177.00	190.00
14,000.00	14.00	176.00	190.00
15,000.00	15.00	175.00	190.00
16,000.00	16.00	174.00	190.00
17,000.00	17.00	173.00	190.00
18,000.00	18.00	172.00	190.00
19,000.00	19.00	171.00	190.00
20,000.00	20.00	170.00	190.00
21,000.00	21.00	172.00	193.00
22,000.00	22.00	174.00	196.00
23,000.00	23.00	175.00	198.00
24,000.00	24.00	177.00	201.00
25,000.00	25.00	179.00	204.00
26,000.00	26.00	181.00	207.00
27,000.00	27.00	183.00	210.00
28,000.00	28.00	184.00	212.00
29,000.00	29.00	186.00	215.00
30,000.00	30.00	188.00	218.00
31,000.00	31.00	190.00	221.00
32,000.00	32.00	192.00	224.00
33,000.00	33.00	193.00	226.00
34,000.00	34.00	195.00	229.00
35,000.00	35.00	197.00	232.00
36,000.00	36.00	199.00	235.00
37,000.00	37.00	201.00	238.00
38,000.00	38.00	202.00	240.00
39,000.00	39.00	204.00	243.00

Loan Amount	Risk Rate	Title Service Charges	Total
40,000.00	40.00	206.00	246.00
41,000.00	41.00	208.00	249.00
42,000.00	42.00	210.00	252.00
43,000.00	43.00	211.00	254.00
44,000.00	44.00	213.00	257.00
45,000.00	45.00	215.00	260.00
46,000.00	46.00	217.00	263.00
47,000.00	47.00	219.00	266.00
48,000.00	48.00	220.00	268.00
49,000.00	49.00	222.00	271.00
50,000.00	50.00	224.00	274.00
51,000.00	50.80	225.20	276.00
52,000.00	51.60	227.40	279.00
53,000.00	52.40	228.60	281.00
54,000.00	53.20	230.80	284.00
55,000.00	54.00	232.00	286.00
56,000.00	54.80	233.20	288.00
57,000.00	55.60	235.40	291.00
58,000.00	56.40	236.60	293.00
59,000.00	57.20	238.80	296.00
60,000.00	58.00	240.00	298.00
61,000.00	58.80	241.20	300.00
62,000.00	59.60	243.40	303.00
63,000.00	60.40	244.60	305.00
64,000.00	61.20	246.80	308.00
65,000.00	62.00	248.00	310.00
66,000.00	62.80	249.20	312.00
67,000.00	63.60	251.40	315.00
68,000.00	64.40	252.60	317.00
69,000.00	65.20	254.80	320.00
70,000.00	66.00	256.00	322.00
71,000.00	66.80	257.20	324.00
72,000.00	67.60	259.40	327.00
73,000.00	68.40	260.60	329.00
74,000.00	69.20	262.80	332.00
75,000.00	70.00	264.00	334.00
76,000.00	70.80	265.20	336.00
77,000.00	71.60	267.40	339.00
78,000.00	72.40	268.60	341.00

Loan Amount	Risk Rate	Title Service Charges	Total
79,000.00	73.20	270.80	344.00
80,000.00	74.00	272.00	346.00
81,000.00	74.80	273.20	348.00
82,000.00	75.60	275.40	351.00
83,000.00	76.40	276.60	353.00
84,000.00	77.20	278.80	356.00
85,000.00	78.00	280.00	358.00
86,000.00	78.80	281.20	360.00
87,000.00	79.60	283.40	363.00
88,000.00	80.40	284.60	365.00
89,000.00	81.20	286.80	368.00
90,000.00	82.00	288.00	370.00
91,000.00	82.80	289.20	372.00
92,000.00	83.60	291.40	375.00
93,000.00	84.40	292.60	377.00
94,000.00	85.20	294.80	380.00
95,000.00	86.00	296.00	382.00
96,000.00	86.80	297.20	384.00
97,000.00	87.60	299.40	387.00
98,000.00	88.40	300.60	389.00
99,000.00	89.20	301.80	391.00
100,000.00	90.00	302.00	392.00
101,000.00	90.70	302.80	393.50
102,000.00	91.40	303.60	395.00
103,000.00	92.10	304.40	396.50
104,000.00	92.80	305.20	398.00
105,000.00	93.50	306.00	399.50
106,000.00	94.20	306.80	401.00
107,000.00	94.90	307.60	402.50
108,000.00	95.60	308.40	404.00
109,000.00	96.30	309.20	405.50
110,000.00	97.00	310.00	407.00
111,000.00	97.70	310.80	408.50
112,000.00	98.40	311.60	410.00
113,000.00	99.10	312.40	411.50
114,000.00	99.80	313.20	413.00
115,000.00	100.50	314.00	414.50
116,000.00	101.20	314.80	416.00
117,000.00	101.90	315.60	417.50
118,000.00	102.60	316.40	419.00
119,000.00	103.30	317.20	420.50
120,000.00	104.00	318.00	422.00
121,000.00	104.70	318.80	423.50
122,000.00	105.40	319.60	425.00
123,000.00	106.10	320.40	426.50
124,000.00	106.80	321.20	428.00
125,000.00	107.50	322.00	429.50
126,000.00	108.20	322.80	431.00
127,000.00	108.90	323.60	432.50
128,000.00	109.60	324.40	434.00
129,000.00	110.30	325.20	435.50
130,000.00	111.00	326.00	437.00
131,000.00	111.70	326.80	438.50
132,000.00	112.40	327.60	440.00
133,000.00	113.10	328.40	441.50

Loan Amount	Risk Rate	Title Service Charges	Total
134,000.00	113.80	329.20	443.00
135,000.00	114.50	330.00	444.50
136,000.00	115.20	330.80	446.00
137,000.00	115.90	331.60	447.50
138,000.00	116.60	332.40	449.00
139,000.00	117.30	333.20	450.50
140,000.00	118.00	334.00	452.00
141,000.00	118.70	334.80	453.50
142,000.00	119.40	335.60	455.00
143,000.00	120.10	336.40	456.50
144,000.00	120.80	337.20	458.00
145,000.00	121.50	338.00	459.50
146,000.00	122.20	338.80	461.00
147,000.00	122.90	339.60	462.50
148,000.00	123.60	340.40	464.00
149,000.00	124.30	341.20	465.50
150,000.00	125.00	342.00	467.00
151,000.00	125.70	342.80	468.50
152,000.00	126.40	343.60	470.00
153,000.00	127.10	344.40	471.50
154,000.00	127.80	345.20	473.00
155,000.00	128.50	346.00	474.50
156,000.00	129.20	346.50	476.00
157,000.00	129.90	347.60	477.50
158,000.00	130.60	348.40	479.00
159,000.00	131.30	349.20	480.50
160,000.00	132.00	350.00	482.00
161,000.00	132.70	350.80	483.50
162,000.00	133.40	351.60	485.00
163,000.00	134.10	352.40	486.50
164,000.00	134.80	353.20	488.00
165,000.00	135.50	354.00	489.50
166,000.00	136.20	354.80	491.00
167,000.00	136.90	355.60	492.50
168,000.00	137.60	356.40	494.00
169,000.00	138.30	357.20	495.50
170,000.00	139.00	358.00	497.00
171,000.00	139.70	358.80	498.50
172,000.00	140.40	359.60	500.00
173,000.00	141.10	360.40	501.50
174,000.00	141.80	361.20	503.00
175,000.00	142.50	362.00	504.50
176,000.00	143.20	362.80	506.00
177,000.00	143.90	363.60	507.50
178,000.00	144.60	364.40	509.00
179,000.00	145.30	365.20	510.50
180,000.00	146.00	366.00	512.00
181,000.00	146.70	366.80	513.50
182,000.00	147.40	367.60	515.00
183,000.00	148.10	368.40	516.50
184,000.00	148.80	369.20	518.00
185,000.00	149.50	370.00	519.50
186,000.00	150.20	370.80	521.00
187,000.00	150.90	371.60	522.50
188,000.00	151.60	372.40	524.00

Loan Amount	Risk Rate	Title Service Charges	Total
189,000.00	152.30	373.20	525.50
190,000.00	153.00	374.00	527.00
191,000.00	153.70	374.80	528.50
192,000.00	154.40	375.60	530.00
193,000.00	155.10	376.40	531.50
194,000.00	155.80	377.20	533.00
195,000.00	156.50	378.00	534.50
196,000.00	157.20	378.80	536.00
197,000.00	157.90	379.60	537.50
198,000.00	158.60	380.40	539.00
199,000.00	159.30	381.20	540.50
200,000.00	160.00	382.00	542.00
201,000.00	160.70	382.80	543.50
202,000.00	161.40	383.60	545.00
203,000.00	162.10	384.40	546.50
204,000.00	162.80	385.20	548.00
205,000.00	163.50	386.00	549.50
206,000.00	164.20	386.80	551.00
207,000.00	164.90	387.60	552.50
208,000.00	165.60	388.40	554.00
209,000.00	166.30	389.20	555.50
210,000.00	167.00	390.00	557.00
211,000.00	167.70	390.80	558.50
212,000.00	168.40	391.60	560.00
213,000.00	169.10	392.40	561.50
214,000.00	169.80	393.20	563.00
215,000.00	170.50	394.00	564.50
216,000.00	171.20	394.80	566.00
217,000.00	171.90	395.60	567.50
218,000.00	172.60	396.40	569.00
219,000.00	173.30	397.20	570.50
220,000.00	174.00	398.00	572.00
221,000.00	174.70	398.80	573.50
222,000.00	175.40	399.60	575.00
223,000.00	176.10	400.40	576.50
224,000.00	176.80	401.20	578.00
225,000.00	177.50	402.00	579.50
226,000.00	178.20	402.80	581.00
227,000.00	178.90	403.60	582.50
228,000.00	179.60	404.40	584.00
229,000.00	180.30	405.20	585.50
230,000.00	181.00	406.00	587.00
231,000.00	181.70	406.80	588.50
232,000.00	182.40	407.60	590.00
233,000.00	183.10	408.40	591.50
234,000.00	183.80	409.20	593.00
235,000.00	184.50	410.00	594.50
236,000.00	185.20	410.80	596.00
237,000.00	185.90	411.60	597.50
238,000.00	186.60	412.40	599.00
239,000.00	187.30	413.20	600.50
240,000.00	188.00	414.00	602.00
241,000.00	188.70	414.80	603.50
242,000.00	189.40	415.60	605.00
243,000.00	190.10	416.40	606.50

Loan Amount	Risk Rate	Title Service Charges	Total
244,000.00	190.80	417.20	608.00
245,000.00	191.50	418.00	609.50
246,000.00	192.20	418.80	611.00
247,000.00	192.90	419.60	612.50
248,000.00	193.60	420.40	614.00
249,000.00	194.30	421.20	615.50
250,000.00	195.00	422.00	617.00
251,000.00	195.70	422.80	618.50
252,000.00	196.40	423.60	620.00
253,000.00	197.10	424.40	621.50
254,000.00	197.80	425.20	623.00
255,000.00	198.50	426.00	624.50
256,000.00	199.20	426.80	626.00
257,000.00	199.90	427.60	627.50
258,000.00	200.60	428.40	629.00
259,000.00	201.30	429.20	630.50
260,000.00	202.00	430.00	632.00
261,000.00	202.70	430.80	633.50
262,000.00	203.40	431.60	635.00
263,000.00	204.10	432.40	636.50
264,000.00	204.80	433.20	638.00
265,000.00	205.50	434.00	639.50
266,000.00	206.20	434.80	641.00
267,000.00	206.90	435.60	642.50
268,000.00	207.60	436.40	644.00
269,000.00	208.30	437.20	645.50
270,000.00	209.00	438.00	647.00
271,000.00	209.70	438.80	648.50
272,000.00	210.40	439.60	650.00
273,000.00	211.10	440.40	651.50
274,000.00	211.80	441.20	653.00
275,000.00	212.50	442.00	654.50
276,000.00	213.20	442.80	656.00
277,000.00	213.90	443.60	657.50
278,000.00	214.60	444.40	659.00
279,000.00	215.30	445.20	660.50
280,000.00	216.00	446.00	662.00
281,000.00	216.70	446.80	663.50
282,000.00	217.40	447.60	665.00
283,000.00	218.10	448.40	666.50
284,000.00	218.80	449.20	668.00
285,000.00	219.50	450.00	669.50
286,000.00	220.20	450.80	671.00
287,000.00	220.90	451.60	672.50
288,000.00	221.60	452.40	674.00
289,000.00	222.30	453.20	675.50
290,000.00	223.00	454.00	677.00
291,000.00	223.70	454.80	678.50
292,000.00	224.40	455.60	680.00
293,000.00	225.10	456.40	681.50
294,000.00	225.80	457.20	683.00
295,000.00	226.50	458.00	684.50
296,000.00	227.20	458.80	686.00
297,000.00	227.90	459.60	687.50
298,000.00	228.60	460.40	689.00

Loan Amount	Risk Rate	Title Service Charges	Total
299,000.00	229.30	461.20	690.50
300,000.00	230.00	462.00	692.00
301,000.00	230.70	462.80	693.50
302,000.00	231.40	463.60	695.00
303,000.00	232.10	464.40	696.50
304,000.00	232.80	465.20	698.00
305,000.00	233.50	466.00	699.50
306,000.00	234.20	466.80	701.00
307,000.00	234.90	467.60	702.50
308,000.00	235.60	468.40	704.00
309,000.00	236.30	469.20	705.50
310,000.00	237.00	470.00	707.00
311,000.00	237.70	470.80	708.50
312,000.00	238.40	471.60	710.00
313,000.00	239.10	472.40	711.50
314,000.00	239.80	473.20	713.00
315,000.00	240.50	474.00	714.50
316,000.00	241.20	474.80	716.00
317,000.00	241.90	475.60	717.50
318,000.00	242.60	476.40	719.00
319,000.00	243.30	477.20	720.50
320,000.00	244.00	478.00	722.00
321,000.00	244.70	478.80	723.50
322,000.00	245.40	479.60	725.00
323,000.00	246.10	480.40	726.50
324,000.00	246.80	481.20	728.00
325,000.00	247.50	482.00	729.50
326,000.00	248.20	482.80	731.00
327,000.00	248.90	483.60	732.50
328,000.00	249.60	484.40	734.00
329,000.00	250.30	485.20	735.50
330,000.00	251.00	486.00	737.00
331,000.00	251.70	486.80	738.50
332,000.00	252.40	487.60	740.00
333,000.00	253.10	488.40	741.50
334,000.00	253.80	489.20	743.00
335,000.00	254.50	490.00	744.50
336,000.00	255.20	490.80	746.00
337,000.00	255.90	491.60	747.50
338,000.00	256.60	492.40	749.00
339,000.00	257.30	493.20	750.50
340,000.00	258.00	494.00	752.00
341,000.00	258.70	494.80	753.50
342,000.00	259.40	495.60	755.00
343,000.00	260.10	496.40	756.50
344,000.00	260.80	497.20	758.00
345,000.00	261.50	498.00	759.50
346,000.00	262.20	498.80	761.00
347,000.00	262.90	499.60	762.50
348,000.00	263.60	500.40	764.00
349,000.00	264.30	501.20	765.50
350,000.00	265.00	502.00	767.00
351,000.00	265.70	502.80	768.50
352,000.00	266.40	503.60	769.00
353,000.00	267.10	504.40	771.50

Loan Amount	Risk Rate	Title Service Charges	Total
354,000.00	267.80	505.20	773.00
355,000.00	268.50	506.00	774.50
356,000.00	269.20	506.80	776.00
357,000.00	269.90	507.60	777.50
358,000.00	270.60	508.40	779.00
359,000.00	271.30	509.20	780.50
360,000.00	272.00	510.00	782.00
361,000.00	272.70	510.80	783.50
362,000.00	273.40	511.60	785.00
363,000.00	274.10	512.40	786.50
364,000.00	274.80	513.20	788.00
365,000.00	275.50	514.00	789.50
366,000.00	276.20	514.80	791.00
367,000.00	276.90	515.60	792.50
368,000.00	277.60	516.40	794.00
369,000.00	278.30	517.20	795.50
370,000.00	279.00	518.00	797.00
371,000.00	279.70	518.80	798.50
372,000.00	280.40	519.60	800.00
373,000.00	281.10	520.40	801.50
374,000.00	281.80	521.20	803.00
375,000.00	282.50	522.00	804.50
376,000.00	283.20	522.80	806.00
377,000.00	283.90	523.60	807.50
378,000.00	284.60	524.40	809.00
379,000.00	285.30	525.20	810.50
380,000.00	286.00	526.00	812.00
381,000.00	286.70	526.80	813.50
382,000.00	287.40	527.60	815.00
383,000.00	288.10	528.40	816.50
384,000.00	288.80	529.20	818.00
385,000.00	289.50	530.00	819.50
386,000.00	290.20	530.80	821.00
387,000.00	290.90	531.60	822.50
388,000.00	291.60	532.40	824.00
389,000.00	292.30	533.20	825.50
390,000.00	293.00	534.00	827.00
391,000.00	293.70	534.80	828.50
392,000.00	294.40	535.60	830.00
393,000.00	295.10	536.40	831.50
394,000.00	295.80	537.20	833.00
395,000.00	296.50	538.00	834.50
396,000.00	297.20	538.80	836.00
397,000.00	297.90	539.60	837.50
398,000.00	298.60	540.40	839.00
399,000.00	299.30	541.20	840.50
400,000.00	300.00	542.00	842.00
401,000.00	300.70	542.80	843.50
402,000.00	301.40	543.60	845.00
403,000.00	302.10	544.40	846.50
404,000.00	302.80	545.20	848.00
405,000.00	303.50	546.00	849.50
406,000.00	304.20	546.80	851.00
407,000.00	304.90	547.60	852.50
408,000.00	305.60	548.40	854.00

Loan Amount	Risk Rate	Title Service Charges	Total
409,000.00	306.30	549.20	855.50
410,000.00	307.00	550.00	857.00
411,000.00	307.70	550.80	858.50
412,000.00	308.40	551.60	860.00
413,000.00	309.10	552.40	861.50
414,000.00	309.80	553.20	863.00
415,000.00	310.50	554.00	864.50
416,000.00	311.20	554.80	866.00
417,000.00	311.90	555.60	867.50
418,000.00	312.60	556.40	869.00
419,000.00	313.30	557.20	870.50
420,000.00	314.00	558.00	872.00
421,000.00	314.70	558.80	873.50
422,000.00	315.40	559.60	875.00
423,000.00	316.10	560.40	876.50
424,000.00	316.80	561.20	878.00
425,000.00	317.50	562.00	879.50
426,000.00	318.20	562.80	881.00
427,000.00	318.90	563.60	882.50
428,000.00	319.60	564.40	884.00
429,000.00	320.30	565.20	885.50
430,000.00	321.00	566.00	887.00
431,000.00	321.70	566.80	888.50
432,000.00	322.40	567.60	890.00
433,000.00	323.10	568.40	891.50
434,000.00	323.80	569.20	893.00
435,000.00	324.50	570.00	894.50
436,000.00	325.20	570.80	896.00
437,000.00	325.90	571.60	897.50
438,000.00	326.60	572.40	899.00
439,000.00	327.30	573.20	900.50
440,000.00	328.00	574.00	902.00
441,000.00	328.70	574.80	903.50
442,000.00	329.40	575.60	905.00
443,000.00	330.10	576.40	906.50
444,000.00	330.80	577.20	908.00
445,000.00	331.50	578.00	909.50
446,000.00	332.20	578.80	911.00
447,000.00	332.90	579.60	912.50
448,000.00	333.60	580.40	914.00
449,000.00	334.30	581.20	915.50
450,000.00	335.00	582.00	917.00
451,000.00	335.70	582.80	918.50
452,000.00	336.40	583.60	920.00
453,000.00	337.10	584.40	921.50
454,000.00	337.80	585.20	923.00
455,000.00	338.50	586.00	924.50
456,000.00	339.20	586.80	926.00
457,000.00	339.90	587.60	927.50
458,000.00	340.60	588.40	929.00
459,000.00	341.30	589.20	920.50
460,000.00	342.00	590.00	922.00
461,000.00	342.70	590.80	923.50
462,000.00	343.40	591.60	925.00
463,000.00	344.10	592.40	926.50

Loan Amount	Risk Rate	Title Service Charges	Total
464,000.00	344.80	593.20	938.00
465,000.00	345.50	594.00	939.50
466,000.00	346.20	594.80	941.00
467,000.00	346.90	595.60	942.50
468,000.00	347.60	596.40	944.00
469,000.00	348.30	597.20	945.50
470,000.00	349.00	598.00	947.00
471,000.00	349.70	598.80	948.50
472,000.00	350.40	599.60	950.00
473,000.00	351.10	600.40	951.50
474,000.00	351.80	601.20	953.00
475,000.00	352.50	602.00	954.50
476,000.00	353.20	602.80	956.00
477,000.00	353.90	603.60	957.50
478,000.00	354.60	604.40	959.00
479,000.00	355.30	605.20	960.50
480,000.00	356.00	606.00	962.00
481,000.00	356.70	606.80	963.50
482,000.00	357.40	607.60	965.00
483,000.00	358.10	608.40	966.50
484,000.00	358.80	609.20	968.00
485,000.00	359.50	610.00	969.50
486,000.00	360.20	610.80	971.00
487,000.00	360.90	611.60	972.50
488,000.00	361.60	612.40	974.00
489,000.00	362.30	613.20	975.50
490,000.00	363.00	614.00	977.00
491,000.00	363.70	614.80	978.50
492,000.00	364.40	615.60	980.00
493,000.00	365.10	616.40	981.50
494,000.00	365.80	617.20	983.00
495,000.00	366.50	618.00	984.50
496,000.00	367.20	618.80	986.00
497,000.00	367.90	619.60	987.50
498,000.00	368.60	620.40	989.00
499,000.00	369.30	621.20	990.50
500,000.00	370.00	622.00	992.00