

## EFFECTIVE AUGUST 1, 2009

## TITLE INSURANCE RATE TABLES FOR NEW MEXICO

## EFFECTIVE AUGUST 1, 2009

POLICY AMOUNT	OWNERS POLICY	90% LOAN POLICY	POLICY AMOUNT	OWNERS POLICY	90% LOAN POLICY	POLICY AMOUNT	OWNERS POLICY	90% LOAN POLICY	POLICY AMOUNT	OWNERS POLICY	90% LOAN POLICY	POLICY AMOUNT	OWNERS POLICY	90% LOAN POLICY	POLICY AMOUNT	OWNERS POLICY	90% LOAN POLICY
\$1,000	190	171	\$61,000	571	514	\$121,000	912	821	\$181,000	1,201	1,081	\$241,000	1,490	1,341	\$301,000	1,779	1,601
\$2,000	190	171	\$62,000	578	520	\$122,000	917	825	\$182,000	1,206	1,085	\$242,000	1,495	1,345	\$302,000	1,784	1,606
\$3,000	190	171	\$63,000	584	525	\$123,000	921	829	\$183,000	1,211	1,090	\$243,000	1,500	1,350	\$303,000	1,789	1,610
\$4,000	190	171	\$64,000	590	531	\$124,000	926	834	\$184,000	1,215	1,094	\$244,000	1,505	1,354	\$304,000	1,794	1,614
\$5,000	190	171	\$65,000	596	536	\$125,000	931	838	\$185,000	1,220	1,098	\$245,000	1,509	1,358	\$305,000	1,799	1,619
\$6,000	190	171	\$66,000	602	542	\$126,000	936	842	\$186,000	1,225	1,103	\$246,000	1,514	1,363	\$306,000	1,803	1,623
\$7,000	190	171	\$67,000	608	547	\$127,000	941	847	\$187,000	1,230	1,107	\$247,000	1,519	1,367	\$307,000	1,808	1,627
\$8,000	190	171	\$68,000	614	553	\$128,000	945	851	\$188,000	1,235	1,111	\$248,000	1,524	1,371	\$308,000	1,813	1,632
\$9,000	190	171	\$69,000	620	558	\$129,000	950	855	\$189,000	1,239	1,116	\$249,000	1,529	1,376	\$309,000	1,818	1,636
\$10,000	190	171	\$70,000	627	564	\$130,000	955	860	\$190,000	1,244	1,120	\$250,000	1,534	1,380	\$310,000	1,823	1,640
\$11,000	198	178	\$71,000	633	569	\$131,000	960	864	\$191,000	1,249	1,124	\$251,000	1,538	1,384	\$311,000	1,828	1,645
\$12,000	208	187	\$72,000	639	575	\$132,000	965	868	\$192,000	1,254	1,129	\$252,000	1,543	1,389	\$312,000	1,832	1,649
\$13,000	217	195	\$73,000	645	580	\$133,000	970	873	\$193,000	1,259	1,133	\$253,000	1,548	1,393	\$313,000	1,837	1,653
\$14,000	226	203	\$74,000	651	586	\$134,000	974	877	\$194,000	1,264	1,137	\$254,000	1,553	1,398	\$314,000	1,842	1,658
\$15,000	235	212	\$75,000	657	592	\$135,000	979	881	\$195,000	1,268	1,142	\$255,000	1,558	1,402	\$315,000	1,847	1,662
\$16,000	245	221	\$76,000	663	597	\$136,000	984	886	\$196,000	1,273	1,146	\$256,000	1,562	1,406	\$316,000	1,852	1,666
\$17,000	254	229	\$77,000	670	603	\$137,000	989	890	\$197,000	1,278	1,150	\$257,000	1,567	1,411	\$317,000	1,856	1,671
\$18,000	263	237	\$78,000	676	608	\$138,000	994	894	\$198,000	1,283	1,155	\$258,000	1,572	1,415	\$318,000	1,861	1,675
\$19,000	271	244	\$79,000	682	614	\$139,000	998	899	\$199,000	1,288	1,159	\$259,000	1,577	1,419	\$319,000	1,866	1,679
\$20,000	280	252	\$80,000	688	619	\$140,000	1,003	903	\$200,000	1,293	1,163	\$260,000	1,582	1,424	\$320,000	1,871	1,684
\$21,000	286	257	\$81,000	694	625	\$141,000	1,008	907	\$201,000	1,297	1,168	\$261,000	1,587	1,428	\$321,000	1,876	1,688
\$22,000	295	266	\$82,000	700	630	\$142,000	1,013	912	\$202,000	1,302	1,172	\$262,000	1,591	1,432	\$322,000	1,881	1,692
\$23,000	303	273	\$83,000	706	636	\$143,000	1,018	916	\$203,000	1,307	1,176	\$263,000	1,596	1,437	\$323,000	1,885	1,697
\$24,000	312	281	\$84,000	712	641	\$144,000	1,023	920	\$204,000	1,312	1,181	\$264,000	1,601	1,441	\$324,000	1,890	1,701
\$25,000	319	287	\$85,000	719	647	\$145,000	1,027	925	\$205,000	1,317	1,185	\$265,000	1,606	1,445	\$325,000	1,895	1,706
\$26,000	328	295	\$86,000	725	652	\$146,000	1,032	929	\$206,000	1,321	1,189	\$266,000	1,611	1,450	\$326,000	1,900	1,710
\$27,000	336	302	\$87,000	731	658	\$147,000	1,037	933	\$207,000	1,326	1,194	\$267,000	1,615	1,454	\$327,000	1,905	1,714
\$28,000	345	311	\$88,000	737	663	\$148,000	1,042	938	\$208,000	1,331	1,198	\$268,000	1,620	1,458	\$328,000	1,909	1,719
\$29,000	352	317	\$89,000	743	669	\$149,000	1,047	942	\$209,000	1,336	1,202	\$269,000	1,625	1,463	\$329,000	1,914	1,723
\$30,000	360	324	\$90,000	749	674	\$150,000	1,052	946	\$210,000	1,341	1,207	\$270,000	1,630	1,467	\$330,000	1,919	1,727
\$31,000	369	332	\$91,000	755	680	\$151,000	1,056	951	\$211,000	1,346	1,211	\$271,000	1,635	1,471	\$331,000	1,924	1,732
\$32,000	375	338	\$92,000	761	685	\$152,000	1,061	955	\$212,000	1,350	1,215	\$272,000	1,640	1,476	\$332,000	1,929	1,736
\$33,000	383	345	\$93,000	768	691	\$153,000	1,066	959	\$213,000	1,355	1,220	\$273,000	1,644	1,480	\$333,000	1,934	1,740
\$34,000	389	350	\$94,000	774	696	\$154,000	1,071	964	\$214,000	1,360	1,224	\$274,000	1,649	1,484	\$334,000	1,938	1,745
\$35,000	397	357	\$95,000	780	702	\$155,000	1,076	968	\$215,000	1,365	1,228	\$275,000	1,654	1,489	\$335,000	1,943	1,749
\$36,000	405	365	\$96,000	786	707	\$156,000	1,080	972	\$216,000	1,370	1,233	\$276,000	1,659	1,493	\$336,000	1,948	1,753
\$37,000	411	370	\$97,000	792	713	\$157,000	1,085	977	\$217,000	1,374	1,237	\$277,000	1,664	1,497	\$337,000	1,953	1,758
\$38,000	419	377	\$98,000	798	718	\$158,000	1,090	981	\$218,000	1,379	1,241	\$278,000	1,668	1,502	\$338,000	1,958	1,762
\$39,000	425	383	\$99,000	804	724	\$159,000	1,095	985	\$219,000	1,384	1,246	\$279,000	1,673	1,506	\$339,000	1,962	1,766
\$40,000	433	390	\$100,000	811	729	\$160,000	1,100	990	\$220,000	1,389	1,250	\$280,000	1,678	1,510	\$340,000	1,967	1,771
\$41,000	439	395	\$101,000	815	734	\$161,000	1,105	994	\$221,000	1,394	1,254	\$281,000	1,683	1,515	\$341,000	1,972	1,775
\$42,000	446	401	\$102,000	820	738	\$162,000	1,109	998	\$222,000	1,399	1,259	\$282,000	1,688	1,519	\$342,000	1,977	1,779
\$43,000	454	409	\$103,000	825	742	\$163,000	1,114	1,003	\$223,000	1,403	1,263	\$283,000	1,693	1,523	\$343,000	1,982	1,784
\$44,000	461	415	\$104,000	830	747	\$164,000	1,119	1,007	\$224,000	1,408	1,267	\$284,000	1,697	1,528	\$344,000	1,987	1,788
\$45,000	468	421	\$105,000	835	751	\$165,000	1,124	1,011	\$225,000	1,413	1,272	\$285,000	1,702	1,532	\$345,000	1,991	1,792
\$46,000	474	427	\$106,000	839	755	\$166,000	1,129	1,016	\$226,000	1,418	1,276	\$286,000	1,707	1,536	\$346,000	1,996	1,797
\$47,000	482	434	\$107,000	844	760	\$167,000	1,133	1,020	\$227,000	1,423	1,280	\$287,000	1,712	1,541	\$347,000	2,001	1,801
\$48,000	490	441	\$108,000	849	764	\$168,000	1,138	1,024	\$228,000	1,427	1,285	\$288,000	1,717	1,545	\$348,000	2,006	1,805
\$49,000	496	446	\$109,000	854	768	\$169,000	1,143	1,029	\$229,000	1,432	1,289	\$289,000	1,721	1,549	\$349,000	2,011	1,810
\$50,000	504	454	\$110,000	859	773	\$170,000	1,148	1,033	\$230,000	1,437	1,293	\$290,000	1,726	1,554	\$350,000	2,016	1,814
\$51,000	510	459	\$111,000	864	777	\$171,000	1,153	1,037	\$231,000	1,442	1,298	\$291,000	1,731	1,558	\$351,000	2,020	1,818
\$52,000	516	465	\$112,000	868	782	\$172,000	1,158	1,042	\$232,000	1,447	1,302	\$292,000	1,736	1,562	\$352,000	2,025	1,823
\$53,000	522	470	\$113,000	873	786	\$173,000	1,162	1,046	\$233,000	1,452	1,306	\$293,000	1,741	1,567	\$353,000	2,030	1,827
\$54,000	529	476	\$114,000	878	790	\$174,000	1,167	1,050	\$234,000	1,456	1,311	\$294,000	1,746	1,571	\$354,000	2,035	1,831
\$55,000	535	481	\$115,000	883	795	\$175,000	1,172	1,055	\$235,000	1,461	1,315	\$295,000	1,750	1,575	\$355,000	2,040	1,836
\$56,000	541	487	\$116,000	888	799	\$176,000	1,177	1,059	\$236,000	1,466	1,319	\$296,000	1,755	1,580	\$356,000	2,044	1,840
\$57,000	547	492	\$117,000	892	803	\$177,000	1,182	1,063	\$237,000	1,471	1,324	\$297,000	1,760	1,584	\$357,000	2,049	1,844
\$58,000	553	498	\$118,000	897	808	\$178,000	1,186	1,068	\$238,000	1,476	1,328	\$298,000	1,765	1,588	\$358,000	2,054	1,849
\$59,000	559	503	\$119,000	902	812	\$179,000	1,191	1,072	\$239,000	1,480	1,332	\$299,000	1,770	1,593	\$359,000	2,059	1,853
\$60,000	565	509	\$120,000	907	816	\$180,000	1,196	1,076	\$240,000	1,485	1,337	\$300,000	1,775	1,597	\$360,000	2,064	1,857

**TITLE INSURANCE RATE TABLES FOR NEW MEXICO**

POLICY AMOUNT	OWNERS POLICY	90% LOAN POLICY	POLICY AMOUNT	OWNERS POLICY	90% LOAN POLICY
\$361,000	2.069	1.862	\$431,000	2.406	2.165
\$362,000	2.073	1.866	\$432,000	2.411	2.170
\$363,000	2.078	1.870	\$433,000	2.416	2.174
\$364,000	2.083	1.875	\$434,000	2.420	2.178
\$365,000	2.088	1.879	\$435,000	2.425	2.183
\$366,000	2.093	1.883	\$436,000	2.430	2.187
\$367,000	2.097	1.888	\$437,000	2.435	2.191
\$368,000	2.102	1.892	\$438,000	2.440	2.196
\$369,000	2.107	1.896	\$439,000	2.444	2.200
\$370,000	2.112	1.901	\$440,000	2.449	2.204
\$371,000	2.117	1.905	\$441,000	2.454	2.209
\$372,000	2.122	1.909	\$442,000	2.459	2.213
\$373,000	2.126	1.914	\$443,000	2.464	2.217
\$374,000	2.131	1.918	\$444,000	2.469	2.222
\$375,000	2.136	1.922	\$445,000	2.473	2.226
\$376,000	2.141	1.927	\$446,000	2.478	2.230
\$377,000	2.146	1.931	\$447,000	2.483	2.235
\$378,000	2.150	1.935	\$448,000	2.488	2.239
\$379,000	2.155	1.940	\$449,000	2.493	2.243
\$380,000	2.160	1.944	\$450,000	2.498	2.248
\$381,000	2.165	1.948	\$451,000	2.502	2.252
\$382,000	2.170	1.953	\$452,000	2.507	2.256
\$383,000	2.175	1.957	\$453,000	2.512	2.261
\$384,000	2.179	1.961	\$454,000	2.517	2.265
\$385,000	2.184	1.966	\$455,000	2.522	2.269
\$386,000	2.189	1.970	\$456,000	2.526	2.274
\$387,000	2.194	1.974	\$457,000	2.531	2.278
\$388,000	2.199	1.979	\$458,000	2.536	2.282
\$389,000	2.203	1.983	\$459,000	2.541	2.287
\$390,000	2.208	1.987	\$460,000	2.546	2.291
\$391,000	2.213	1.992	\$461,000	2.551	2.295
\$392,000	2.218	1.996	\$462,000	2.555	2.300
\$393,000	2.223	2.000	\$463,000	2.560	2.304
\$394,000	2.228	2.005	\$464,000	2.565	2.308
\$395,000	2.232	2.009	\$465,000	2.570	2.313
\$396,000	2.237	2.014	\$466,000	2.575	2.317
\$397,000	2.242	2.018	\$467,000	2.579	2.322
\$398,000	2.247	2.022	\$468,000	2.584	2.326
\$399,000	2.252	2.027	\$469,000	2.589	2.330
\$400,000	2.257	2.031	\$470,000	2.594	2.335
\$401,000	2.261	2.035	\$471,000	2.599	2.339
\$402,000	2.266	2.040	\$472,000	2.604	2.343
\$403,000	2.271	2.044	\$473,000	2.608	2.348
\$404,000	2.276	2.048	\$474,000	2.613	2.352
\$405,000	2.281	2.053	\$475,000	2.618	2.356
\$406,000	2.285	2.057	\$476,000	2.623	2.361
\$407,000	2.290	2.061	\$477,000	2.628	2.365
\$408,000	2.295	2.066	\$478,000	2.632	2.369
\$409,000	2.300	2.070	\$479,000	2.637	2.374
\$410,000	2.305	2.074	\$480,000	2.642	2.378
\$411,000	2.310	2.079	\$481,000	2.647	2.382
\$412,000	2.314	2.083	\$482,000	2.652	2.387
\$413,000	2.319	2.087	\$483,000	2.657	2.391
\$414,000	2.324	2.092	\$484,000	2.661	2.395
\$415,000	2.329	2.096	\$485,000	2.666	2.400
\$416,000	2.334	2.100	\$486,000	2.671	2.404
\$417,000	2.338	2.105	\$487,000	2.676	2.408
\$418,000	2.343	2.109	\$488,000	2.681	2.413
\$419,000	2.348	2.113	\$489,000	2.685	2.417
\$420,000	2.353	2.118	\$490,000	2.690	2.421
\$421,000	2.358	2.122	\$491,000	2.695	2.426
\$422,000	2.363	2.126	\$492,000	2.700	2.430
\$423,000	2.367	2.131	\$493,000	2.705	2.434
\$424,000	2.372	2.135	\$494,000	2.710	2.439
\$425,000	2.377	2.139	\$495,000	2.714	2.443
\$426,000	2.382	2.144	\$496,000	2.719	2.447
\$427,000	2.387	2.148	\$497,000	2.724	2.452
\$428,000	2.391	2.152	\$498,000	2.729	2.456
\$429,000	2.396	2.157	\$499,000	2.734	2.460
\$430,000	2.401	2.161	\$500,000	2.739	2.465

Over \$50,000 to \$100,000 add \$6.13 per \$1,000 liability  
 Over \$100,000 to \$500,000 add \$4.82 per \$1,000 liability  
 Over \$500,000 to \$2,000,000 add \$3.78 per \$1,000 liability  
 Over \$2,000,000 to \$5,000,000 add \$3.04 per \$1,000 liability  
 Over \$5,000,000 to \$10,000,000 add \$2.53 per \$1,000 liability  
 Over \$10,000,000 to \$25,000,000 add \$2.42 per \$1,000 liability  
 Over \$25,000,000 to \$50,000,000 add \$2.14 per \$1,000 liability  
 Over \$50,000,000 add \$1.76 per \$1,000 liability

*NOTE: To compute any charge on a fractional thousand dollars of liability, consider any fraction of \$1,000 as a full \$1,000. All charges shall be rounded out to the nearest full dollar.*

**EXPLANATION OF RATES**

1. Owners Policies are issued for the full value of the property including encumbrances.
2. Loan Policies are issued for not less than the amount of the loan.
3. A commitment to insure is issued for \$50.00.

**4. Owner's Policy Reissue Rates.** If property has been previously insured under an owner's or leasehold owner's policy, the reissue schedule is:

AGE OF PREVIOUS OWNER'S/LEASEHOLD OWNER'S POLICY	PERCENTAGE OF BASIC PREMIUM RATES
1 year or less	75%
More than 1 year but less than 2 years	80%
2 years or more but less than 3 years	85%
3 years or more	90%

If more insurance is desired or required under the reissue policy than was written in the original policy, the additional coverage is computed at the Basic Premium Rate in the applicable bracket or brackets.

5. The rate for a loan policy simultaneously issued with an owner's policy will be \$30.00 provided the amount of insurance in the loan policy does not exceed the owner's policy liability amount.
6. Construction Loan Policies are issued for \$30.00 plus \$1.00 per thousand of liability.
7. For rates on Substitution Loans (Refinance), Second Mortgages or Subsequent Issues please call your local Commonwealth Land Title representative.
8. Special rates are available for developers, builders, and subdividers. Please call for additional information.

**Great care has been taken to make these tables correct, though there is no warranty of complete accuracy.**

THESE RATE RULES ARE ONLY A PARTIAL SUMMARY OF THE REGULATIONS PROMULGATED BY THE NEW MEXICO INSURANCE DIVISION. ADDITIONAL SPECIAL RATES AND CONDITIONS MAY APPLY. PLEASE CALL FOR ADDITIONAL INFORMATION.