

**Title Insurance Premium Rate Increase
Virginia (Effective February 1, 2009)**

Owners Policy-Standard

| | Current Rat | New Rate | New Advantage Rate |
|-------------------------|-------------|----------|--------------------|
| \$0-\$100,000 | \$3.90 | \$4.00 | \$4.80 |
| \$100,001-\$250,000 | \$3.40 | \$4.00 | \$4.80 |
| \$250,001-\$500,000 | \$3.40 | \$3.80 | \$4.56 |
| \$500,001-\$1,000,000 | \$3.00 | \$3.50 | \$4.20 |
| \$1,000,001-\$2,500,000 | \$2.00 | \$2.35 | \$2.82 |
| \$2,500,000-\$7,500,000 | \$1.75 | \$2.00 | \$2.40 |

Lenders Policy-Standard

| | Current Rate | New Rate | New Advantage Rate |
|-------------------------|--------------|----------|--------------------|
| \$0-\$100,000 | \$2.90 | \$3.00 | \$3.60 |
| \$100,001-\$250,000 | \$2.40 | \$3.00 | \$3.60 |
| \$250,001-\$500,000 | \$2.40 | \$2.75 | \$3.30 |
| \$500,001-\$1,000,000 | \$2.00 | \$2.40 | \$2.88 |
| \$1,000,001-\$2,500,000 | \$1.50 | \$1.80 | \$2.16 |
| \$2,500,000-\$7,500,000 | \$1.15 | \$1.40 | \$1.69 |

Owners Policy-Commercial

| | Current Rate | New Rate |
|-------------------------|--------------|----------|
| \$0-\$100,000 | \$3.00 | \$3.20 |
| \$100,001-\$250,000 | \$3.00 | \$3.20 |
| \$250,001-\$500,000 | \$3.00 | \$3.20 |
| \$500,001-\$1,000,000 | \$2.75 | \$3.00 |
| \$1,000,001-\$2,500,000 | \$2.00 | \$2.40 |
| \$2,500,000-\$7,500,000 | \$1.75 | \$2.00 |

Lenders Policy-Commercial

| | Current Rate | New Rate |
|-------------------------|--------------|----------|
| \$0-\$100,000 | \$2.00 | \$2.20 |
| \$100,001-\$250,000 | \$2.00 | \$2.20 |
| \$250,001-\$500,000 | \$2.00 | \$2.20 |
| \$500,001-\$1,000,000 | \$2.00 | \$2.20 |
| \$1,000,001-\$2,500,000 | \$1.50 | \$1.80 |
| \$2,500,000-\$7,500,000 | \$1.15 | \$1.40 |

Mimumum premium on any policy is increased from \$100 to \$200

Any premium not denoted will stay at the current rate and structure.

Virginia Rates for Southern Advantage Owners Policies

| Policy Amount | Premium Amount | Policy Amount | Premium Amount | Policy Amount | Premium Amount | Policy Amount | Premium Amount |
|------------------|----------------|-------------------|----------------|-------------------|----------------|-------------------|-----------------|
| \$ 20,000 | 200.00 | \$ 70,000 | 336.00 | \$ 120,000 | 576.00 | \$ 170,000 | 816.00 |
| \$ 21,000 | 200.00 | \$ 71,000 | 340.80 | \$ 121,000 | 580.80 | \$ 171,000 | 820.80 |
| \$ 22,000 | 200.00 | \$ 72,000 | 345.60 | \$ 122,000 | 585.60 | \$ 172,000 | 825.60 |
| \$ 23,000 | 200.00 | \$ 73,000 | 350.40 | \$ 123,000 | 590.40 | \$ 173,000 | 830.40 |
| \$ 24,000 | 200.00 | \$ 74,000 | 355.20 | \$ 124,000 | 595.20 | \$ 174,000 | 835.20 |
| \$ 25,000 | 200.00 | \$ 75,000 | 360.00 | \$ 125,000 | 600.00 | \$ 175,000 | 840.00 |
| \$ 26,000 | 200.00 | \$ 76,000 | 364.80 | \$ 126,000 | 604.80 | \$ 176,000 | 844.80 |
| \$ 27,000 | 200.00 | \$ 77,000 | 369.60 | \$ 127,000 | 609.60 | \$ 177,000 | 849.60 |
| \$ 28,000 | 200.00 | \$ 78,000 | 374.40 | \$ 128,000 | 614.40 | \$ 178,000 | 854.40 |
| \$ 29,000 | 200.00 | \$ 79,000 | 379.20 | \$ 129,000 | 619.20 | \$ 179,000 | 859.20 |
| \$ 30,000 | 200.00 | \$ 80,000 | 384.00 | \$ 130,000 | 624.00 | \$ 180,000 | 864.00 |
| \$ 31,000 | 200.00 | \$ 81,000 | 388.80 | \$ 131,000 | 628.80 | \$ 181,000 | 868.80 |
| \$ 32,000 | 200.00 | \$ 82,000 | 393.60 | \$ 132,000 | 633.60 | \$ 182,000 | 873.60 |
| \$ 33,000 | 200.00 | \$ 83,000 | 398.40 | \$ 133,000 | 638.40 | \$ 183,000 | 878.40 |
| \$ 34,000 | 200.00 | \$ 84,000 | 403.20 | \$ 134,000 | 643.20 | \$ 184,000 | 883.20 |
| \$ 35,000 | 200.00 | \$ 85,000 | 408.00 | \$ 135,000 | 648.00 | \$ 185,000 | 888.00 |
| \$ 36,000 | 200.00 | \$ 86,000 | 412.80 | \$ 136,000 | 652.80 | \$ 186,000 | 892.80 |
| \$ 37,000 | 200.00 | \$ 87,000 | 417.60 | \$ 137,000 | 657.60 | \$ 187,000 | 897.60 |
| \$ 38,000 | 200.00 | \$ 88,000 | 422.40 | \$ 138,000 | 662.40 | \$ 188,000 | 902.40 |
| \$ 39,000 | 200.00 | \$ 89,000 | 427.20 | \$ 139,000 | 667.20 | \$ 189,000 | 907.20 |
| \$ 40,000 | 200.00 | \$ 90,000 | 432.00 | \$ 140,000 | 672.00 | \$ 190,000 | 912.00 |
| \$ 41,000 | 200.00 | \$ 91,000 | 436.80 | \$ 141,000 | 676.80 | \$ 191,000 | 916.80 |
| \$ 42,000 | 201.60 | \$ 92,000 | 441.60 | \$ 142,000 | 681.60 | \$ 192,000 | 921.60 |
| \$ 43,000 | 206.40 | \$ 93,000 | 446.40 | \$ 143,000 | 686.40 | \$ 193,000 | 926.40 |
| \$ 44,000 | 211.20 | \$ 94,000 | 451.20 | \$ 144,000 | 691.20 | \$ 194,000 | 931.20 |
| \$ 45,000 | 216.00 | \$ 95,000 | 456.00 | \$ 145,000 | 696.00 | \$ 195,000 | 936.00 |
| \$ 46,000 | 220.80 | \$ 96,000 | 460.80 | \$ 146,000 | 700.80 | \$ 196,000 | 940.80 |
| \$ 47,000 | 225.60 | \$ 97,000 | 465.60 | \$ 147,000 | 705.60 | \$ 197,000 | 945.60 |
| \$ 48,000 | 230.40 | \$ 98,000 | 470.40 | \$ 148,000 | 710.40 | \$ 198,000 | 950.40 |
| \$ 49,000 | 235.20 | \$ 99,000 | 475.20 | \$ 149,000 | 715.20 | \$ 199,000 | 955.20 |
| \$ 50,000 | 240.00 | \$ 100,000 | 480.00 | \$ 150,000 | 720.00 | \$ 200,000 | 960.00 |
| \$ 51,000 | 244.80 | \$ 101,000 | 484.80 | \$ 151,000 | 724.80 | \$ 201,000 | 964.80 |
| \$ 52,000 | 249.60 | \$ 102,000 | 489.60 | \$ 152,000 | 729.60 | \$ 202,000 | 969.60 |
| \$ 53,000 | 254.40 | \$ 103,000 | 494.40 | \$ 153,000 | 734.40 | \$ 203,000 | 974.40 |
| \$ 54,000 | 259.20 | \$ 104,000 | 499.20 | \$ 154,000 | 739.20 | \$ 204,000 | 979.20 |
| \$ 55,000 | 264.00 | \$ 105,000 | 504.00 | \$ 155,000 | 744.00 | \$ 205,000 | 984.00 |
| \$ 56,000 | 268.80 | \$ 106,000 | 508.80 | \$ 156,000 | 748.80 | \$ 206,000 | 988.80 |
| \$ 57,000 | 273.60 | \$ 107,000 | 513.60 | \$ 157,000 | 753.60 | \$ 207,000 | 993.60 |
| \$ 58,000 | 278.40 | \$ 108,000 | 518.40 | \$ 158,000 | 758.40 | \$ 208,000 | 998.40 |
| \$ 59,000 | 283.20 | \$ 109,000 | 523.20 | \$ 159,000 | 763.20 | \$ 209,000 | 1,003.20 |
| \$ 60,000 | 288.00 | \$ 110,000 | 528.00 | \$ 160,000 | 768.00 | \$ 210,000 | 1,008.00 |
| \$ 61,000 | 292.80 | \$ 111,000 | 532.80 | \$ 161,000 | 772.80 | \$ 211,000 | 1,012.80 |
| \$ 62,000 | 297.60 | \$ 112,000 | 537.60 | \$ 162,000 | 777.60 | \$ 212,000 | 1,017.60 |
| \$ 63,000 | 302.40 | \$ 113,000 | 542.40 | \$ 163,000 | 782.40 | \$ 213,000 | 1,022.40 |
| \$ 64,000 | 307.20 | \$ 114,000 | 547.20 | \$ 164,000 | 787.20 | \$ 214,000 | 1,027.20 |
| \$ 65,000 | 312.00 | \$ 115,000 | 552.00 | \$ 165,000 | 792.00 | \$ 215,000 | 1,032.00 |
| \$ 66,000 | 316.80 | \$ 116,000 | 556.80 | \$ 166,000 | 796.80 | \$ 216,000 | 1,036.80 |
| \$ 67,000 | 321.60 | \$ 117,000 | 561.60 | \$ 167,000 | 801.60 | \$ 217,000 | 1,041.60 |
| \$ 68,000 | 326.40 | \$ 118,000 | 566.40 | \$ 168,000 | 806.40 | \$ 218,000 | 1,046.40 |
| \$ 69,000 | 331.20 | \$ 119,000 | 571.20 | \$ 169,000 | 811.20 | \$ 219,000 | 1,051.20 |

Additions to Chart Rates

Commitment Fee: \$100.00 Minimum Premium: \$120.00 Simultaneous Issue: \$100.00

