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CONSUMER'S GUIDE TO TITLE INSURANCE



What is title insurance?

Are you aware that you have a choice
when selecting a title agency?

Did you know there could be a difference
in price for a title insurance policy? See
the comparison of title insurance rates in-
side this guide.

Introduction

For many people the purchase of a home is “the American Dream.” The purchase of their home (or other real property) will be the largest purchase they will make. The excited buyers purchase homeowners or other property insurance to protect their investment. Some of these new owners shop before purchasing that insurance to ensure they receive the best deal or best service. However, there is another insurance purchase made at the same time that is just as crucial — the purchase of title insurance. Yet, many people do not compare rates and are not even aware that they have a choice in the selection of title insurers.

The Nevada Division of Insurance has designed this consumer brochure as a tool for consumers to protect their purchase of their real estate. This brochure is presented in three parts: 1) Frequently Asked Questions About Title Insurance; 2) Tips When Buying Title Insurance; and 3) A Comparison of Title Insurance Rates.

Answers to Questions about Title Insurance

Here, we explain the basics of title insurance including its nature and purpose, the types of policies available and how to purchase it.

What is Title?

“Title” means the collective ownership records for a piece of property. This includes all previous transfers of ownership and liens on the property. The title to your property outlines your legal rights to own, use, possess, control or dispose of the property. Transferring title to real property, meaning land and any buildings or other improvements built on the land, is more complex than transferring title to a car or other kinds of property. While land is permanent, land usage may change over time. For example, you may retain ownership of a piece of real property while transferring certain rights to the property, such as mineral rights, to someone else.



What is a Title Defect or Encumbrance?

A title defect or encumbrance is a problem or omission in the ownership records of a property that may impair your legal rights to that property. Defects in a title may include errors and omissions in recorded deeds, missing or undisclosed heirs, conflicting wills, fraud or forgery, mistakes in examining records, liens for unpaid taxes and contractor liens.

What is Title Insurance?

Title insurance is a contract in which the title insurance company, in exchange for a one-time premium at close of escrow, protects against future losses resulting from defects in the title to real property that exist at the time of purchase but are unknown or undisclosed.

Title insurance is significantly different from homeowners insurance and other casualty insurance. Casualty insurance provides protection from losses due to unknown future events such as fire or theft for a specified period of time (e.g. a yearly premium for a year of coverage). Title insurance provides protection for a one-time premium for an indefinite period of time from future losses because of events that have already occurred (e.g. claims of ownership). Because of this, title insurers eliminate risks and prevent losses in advance through extensive searches of public records and thorough examination of the title.

What are the Different Types of Title Insurance?

There are two types of title insurance policies—the owner's policy and the lender's policy. The owner will typically purchase the Standard Coverage Form in the amount of the purchase price of the property. It does not cover increases in value unless you purchase an endorsement. It covers the buyer's interest in the property for as long as the buyer or his or her heirs have an interest in the property subject to certain limitations.

The lender will typically purchase the Extended Coverage Form in an amount equal to the mortgage loan. It covers the lender's interest in the property for the life of the loan. It provides additional coverage not found in a typical owner's policy such as unrecorded easements and boundary discrepancies.

Owners may elect to purchase a Homeowner's Policy of Title Insurance instead of the Standard Coverage Form. Introduced in the 1990s, this policy includes the standard coverages of a typical owner's policy and additional coverages, such as forgery occurring after the policy effective date and increases in the value of the property.



Do I Need Title Insurance?

If you are borrowing money for a piece of property, most lenders will require a loan policy to protect their interest in the property. You are not required to purchase an owner's policy, but you should weigh the potential impact of a loss against the cost of the title insurance. Neither the lender's policy nor the policy of the previous owner will protect you if there is a claim. Also, there is generally a substantial discount when a lender's policy and owner's policy are purchased together.

I Am Refinancing My Home. Why Does the Lender Require a New Title Policy?

It is not necessary to purchase a new owner's policy when you refinance a home. Your original policy purchased when you bought your home is effective as long as you and your heirs have an interest in the property. However, most lenders require a new policy based on the new transaction amount to protect their investment in the property because defects in title might have arisen between the original purchase and the refinance. For example, a building contractor may have put a mechanic's lien on the property, or you may have incurred a judgment for unpaid taxes, child support or homeowners association fees. The new policy would also cover defects not detected when the previous policy was issued. Many title insurers have a discounted rate for lender's policies on a refinance. Be sure to ask your lender or title agent about these discounts.

I Am Purchasing a Newly-Built Home. Do I Really Need Title Insurance?

Even though you are the first owner of the home, there have likely been many previous owners of the unimproved land. There may be mechanics' liens on the property placed by unpaid contractors and subcontractors. A title search will uncover any existing liens, and a survey will determine the boundaries of the property being purchased.

I Am Buying Property from Someone I Know. Is Title Insurance Still Necessary?

People undergo many changes in their personal lives, such as marriage, divorce or a change in their will, that may affect title to their property. There may be defects in their title they are unaware of. Their title policy will not protect you. A new title search and examination is necessary to uncover these defects.



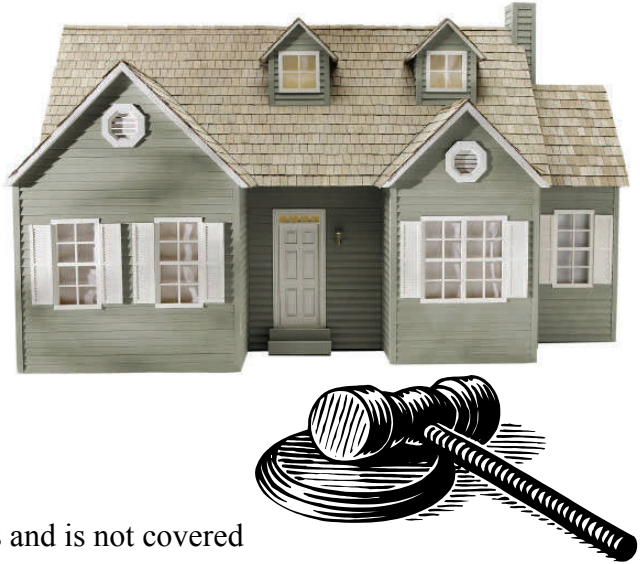
Divorce
Divorce

What Does My Title Insurance Policy Cover?

A title insurance policy protects you from financial loss due to covered claims against your title, pays your legal costs if the title insurance company is required to defend your title against covered claims and pays successful claims against your title.

Claims typically covered under an owner's title insurance policy include:

- Someone other than the insured who owns an interest in the property
- Forgery, fraud, undue influence, duress, incompetency, incapacity, or impersonation
- Defective recording of a document
- Restrictive covenants
- Undisclosed liens due to a deed of trust, unpaid taxes, special assessments or homeowners association charges
- Unmarketability of title
- Lack of access to and from the land



Ask your title insurance agent to explain what is and is not covered under your title insurance policy.

What is a Title Search and Examination?

Because title insurance covers losses due to defects that already exist, a major part of the title insurance transaction is the title search and examination. Before issuing a policy, the insurer will conduct a detailed examination of the historical, public records concerning the property. These records include, but are not limited to, deeds, mortgages, wills, tax records and maps. Many insurers maintain a "title plant" containing information regarding property transfers and liens. Using these title plants is more efficient than searching the public records, but maintaining such a plant can be a large expense for the insurer.

The title search should show all defects and encumbrances including judgments, liens and other restrictions. According to the American Land Title Association, 26 percent of title searches find a problem which the title insurer cures before issuing the policy. After the title search and examination, the insurer will issue a Preliminary Report of Title or Commitment for Title Insurance listing the existing encumbrances. If these encumbrances cannot be cured, they are excluded from coverage. Title insurance provides protection against undisclosed defects. It is generally not intended to protect against defects that are uncovered by the title search but cannot be cured.

How Are Title Insurance Premiums Paid?

Title insurance premium is paid one time at the time of closing usually through the title agency. It is based on the amount of insurance you purchase. Insurers are required to file their schedule of rates including any discounts or other modifications. Modifications include discounts for short-term policies or refinances, special rates for large commercial projects and charges for optional endorsements. These rate schedules are public record and are available for inspection at the Division of Insurance.

Local custom determines who pays the premium for title insurance. In Nevada, the seller usually pays the premium for the owner's policy and the buyer usually pays the premium for the lender's policy. This may, however, be negotiated between the buyer and seller.

Where Can I Purchase Title Insurance?

Although your real estate or mortgage broker will often recommend a particular title agency, Nevada law prohibits them from requiring that consumers use a particular agent or insurer. You may purchase title insurance from any title insurer authorized to do business in Nevada. You may verify that an insurer is authorized in Nevada at www.nvinsurancealert.com or by calling toll-free anywhere in Nevada (888) 467-4195.

Title insurers may offer their policies directly to consumers, through affiliated agents or through independent agents. Different title agents (also known as title companies) may offer different services, and title insurance rates and escrow fees may vary between companies. Again, you may purchase title insurance through any Nevada licensed title company. To verify a title agent's license, you may contact the Division of Insurance.

Some factors to consider when choosing a title agent or title insurer are the cost of the title insurance and escrow fees, speed and accuracy of closing services, quality and timeliness of claims resolution and frequency and resolution of consumer complaints filed with the Division of Insurance. Ask friends, relatives or business associates regarding their experience and satisfaction with a title agency. Or, you can contact the Division of Insurance and inquire about the number of complaints received and the nature of those complaints.

What Should I Do if I Have a Claim?

Be sure to keep a copy of your title insurance policy. As soon as you discover a title-related problem, contact the insurer listed on your policy. Make your claim in writing and include copies of all relevant documents including any correspondence related to the claim. Keep copies of all documents for your own records. Nevada law requires insurers to acknowledge receipt of a claim within 20 working days after receipt of the claim notice and to accept or deny a claim within 30 working days after receiving properly executed proofs of loss.

Where Can I Find More Information?

For questions or problems with title insurers or title agents, contact the Nevada Division of Insurance toll free in Nevada at (800) 992-0900, the Carson City Office at (775) 687-0700, or the Las Vegas Office at (702) 486-4009. Visit our Web site at doi.nv.gov for other consumer guides.

For questions or problems with mortgage lenders and escrow companies licensed in this state, contact the Nevada Division of Mortgage Lending at (702) 486-0780, or visit its Web site at mld.state.nv.us.

For questions or problems with real estate agents and brokers licensed in this state, contact the Nevada Real Estate Division at (702) 486-4033, or visit its Web site at red.state.nv.us.

For information on title insurance and title agents, contact the American Land Title Association toll free at (800) 787-ALTA, or visit its Web site at www.alta.org.

For information on buying or selling a home, contact the U.S. Department of Housing and Urban Development at (202) 708-1112, or visit its Web site at www.hud.gov for information regarding the federal Real Estate Settlement Procedures Act (RESPA).



This Consumer's Guide to Title Insurance is intended to assist consumers in understanding title insurance. It is not intended as an "all inclusive" informational source. Please refer to your title insurance policy for coverage details.

Tips When Buying Title Insurance

Here are some things to keep in mind when buying title insurance.

- Check that the policy amount is correct. The owner's policy should insure the full purchase price of the property. The lender's policy should provide coverage equal to the amount of the mortgage loan.
- Determine who is going to pay for each policy. In Nevada, the seller usually pays for the owner's policy and the buyer pays for the lender's policy. However, this may be negotiated between the buyer and seller.
- Verify the effective date of the policy. It should be the same date as the close of escrow.
- Check to make sure that the policy describes all of the property being purchased and all the interests being acquired by you.
- Read and understand the terms of the insurance contract, including any limitations and exclusions in the policy. Ask your agent if you do not understand something.
- Make sure the name of the insurance company and the title agency appear on any legal documents in case you need to file a claim or file a complaint in the future. Keep these documents in a safe place.
- Check with your title agent to see if your purchase may qualify for any discounts on title premium or escrow fees. Some title insurers and agents offer discounts for short-term financing or refinancing.
- Title insurers may offer concurrent or reduced rates if they are providing both the owner's policy and lender's policy in the same transaction.
- Compare rates, services and policies offered. Talk to your title insurance agent about which policy (standard, extended or homeowners) is right for you.
- Verify that the title insurer and title agent are licensed to conduct business in Nevada. Visit www.nvinsurancealert.com or call toll-free (888) 467-4195 to verify that an insurer is authorized to do business in Nevada. Contact the Division of Insurance to verify that an agent is licensed.
- Your real estate or mortgage broker might have an ownership interest in the title agency selected to close the loan. Ask about any and all relationships with the title agency.
- Report any suspicious activity to the Division of Insurance. Rebates are illegal in Nevada.
- Remember: you are able to choose any title insurer/agent you desire. You are not required to use any title insurer or title agent suggested or recommended by a lender or real estate agent.

Comparison of Title Insurance Rates

This guide contains a rate comparison for both owner's and lender's residential title insurance policies by county. These rates are based on the basic schedule of rates filed by the insurer as noted on schedule of rates and are subject to change. These rates do not reflect any endorsements, escrow or settlement charges or discounts. To use this guide, find the column with the appropriate county and approximate purchase price of the home. If an entry is blank, the insurer has indicated it does not do business in that county. The owner's policy rate is for a Standard Coverage Policy. The lender's policy rate is for an Extended Coverage Policy issued at the same time as the owner's policy.



		American Guaranty		Chicago		Chicago Title		Commerce Title	
		Title		Title		(Western Title)			
		Owners	Lenders	Owners	Lenders	Owners	Lenders	Owners	Lenders
Carson	\$150K	846	354	840	470	718	409	758	302
	\$300K	1,297	489	1,234	667	1,153	626	1,158	422
	\$500K	1,697	609	1,643	872	1,543	821	1,558	542
Churchill	\$150K	846	354	840	470			758	302
	\$300K	1,297	489	1,234	667			1,158	422
	\$500K	1,697	609	1,643	872			1,558	542
Clark	\$150K	846	354	855	478			758	302
	\$300K	1,297	489	1,320	710			1,158	422
	\$500K	1,697	609	1,805	953			1,558	542
Douglas	\$150K	846	354	840	470	718	409	758	302
	\$300K	1,297	489	1,234	667	1,153	626	1,158	422
	\$500K	1,697	609	1,643	872	1,543	821	1,558	542
Elko	\$150K	846	354	840	470			758	302
	\$300K	1,297	489	1,234	667			1,158	422
	\$500K	1,697	609	1,643	872			1,558	542
Esmeralda	\$150K	846	354	840	470			758	302
	\$300K	1,297	489	1,234	667			1,158	422
	\$500K	1,697	609	1,643	872			1,558	542
Eureka	\$150K	846	354	840	470			758	302
	\$300K	1,297	489	1,234	667			1,158	422
	\$500K	1,697	609	1,643	872			1,558	542
Humboldt	\$150K	846	354	840	470	773	437	758	302
	\$300K	1,297	489	1,234	667	1,210	655	1,158	422
	\$500K	1,697	609	1,643	872	1,610	855	1,558	542
Lander	\$150K	846	354	840	470	773	437	758	302
	\$300K	1,297	489	1,234	667	1,210	655	1,158	422
	\$500K	1,697	609	1,643	872	1,610	855	1,558	542
Lincoln	\$150K	846	354	855	478			758	302
	\$300K	1,297	489	1,320	710			1,158	422
	\$500K	1,697	609	1,805	953			1,558	542
Lyon	\$150K	846	354	840	470	718	409	758	302
	\$300K	1,297	489	1,234	667	1,153	626	1,158	422
	\$500K	1,697	609	1,643	872	1,543	821	1,558	542
Mineral	\$150K	846	354	840	470			758	302
	\$300K	1,297	489	1,234	667			1,158	422
	\$500K	1,697	609	1,643	872			1,558	542
Nye	\$150K	846	354	855	478			758	302
	\$300K	1,297	489	1,320	710			1,158	422
	\$500K	1,697	609	1,805	953			1,558	542
Pershing	\$150K	846	354	840	470	773	437	758	302
	\$300K	1,297	489	1,234	667	1,210	655	1,158	422
	\$500K	1,697	609	1,643	872	1,610	855	1,558	542
Storey	\$150K	846	354	840	470	718	409	758	302
	\$300K	1,297	489	1,234	667	1,153	626	1,158	422
	\$500K	1,697	609	1,643	872	1,543	821	1,558	542
Washoe	\$150K	846	354	840	470	773	437	758	302
	\$300K	1,297	489	1,234	667	1,210	655	1,158	422
	\$500K	1,697	609	1,643	872	1,610	855	1,558	542
White Pine	\$150K	846	354	840	470			758	302
	\$300K	1,297	489	1,234	667			1,158	422
	\$500K	1,697	609	1,643	872			1,558	542

		Commonwealth		Commonwealth Land		Entitle		Entitle	
		Land Title		(Western Title)		(Direct Marketing)		(Agency Marketing)	
		Owners	Lenders	Owners	Lenders	Owners	Lenders	Owners	Lenders
Carson	\$150K	840	470	718	409	674	144	1,036	222
	\$300K	1,234	667	1,153	626	1,016	218	1,561	335
	\$500K	1,643	872	1,543	821	1,380	296	2,121	455
Churchill	\$150K	840	470			674	144	1,036	222
	\$300K	1,234	667			1,016	218	1,561	335
	\$500K	1,643	872			1,380	296	2,121	455
Clark	\$150K	855	478			740	159	1,141	245
	\$300K	1,320	710			876	188	1,736	372
	\$500K	1,805	953			1,378	295	2,296	492
Douglas	\$150K	840	470	718	409	674	144	1,036	222
	\$300K	1,234	667	1,153	626	1,016	218	1,561	335
	\$500K	1,643	872	1,543	821	1,380	296	2,121	455
Elko	\$150K	840	470			740	159	1,141	245
	\$300K	1,234	667			876	188	1,736	372
	\$500K	1,643	872			1,378	295	2,296	492
Esmeralda	\$150K	840	470			740	159	1,141	245
	\$300K	1,234	667			1,016	218	1,736	372
	\$500K	1,643	872			1,378	295	2,296	492
Eureka	\$150K	840	470			740	159	1,141	245
	\$300K	1,234	667			876	188	1,736	372
	\$500K	1,643	872			1,378	295	2,296	492
Humboldt	\$150K	840	470	773	437	740	159	1,141	245
	\$300K	1,234	667	1,210	655	1,016	218	1,736	372
	\$500K	1,643	872	1,610	855	1,378	295	2,296	492
Lander	\$150K	840	470	773	437	740	159	1,141	245
	\$300K	1,234	667	1,210	655	876	188	1,736	372
	\$500K	1,643	872	1,610	855	1,378	295	2,296	492
Lincoln	\$150K	855	478			740	159	1,141	245
	\$300K	1,320	710			1,016	218	1,736	372
	\$500K	1,805	953			1,378	295	2,296	492
Lyon	\$150K	840	470	718	409	620	133	980	210
	\$300K	1,234	667	1,153	626	985	211	1,540	330
	\$500K	1,643	872	1,543	821	1,165	250	2,100	450
Mineral	\$150K	840	470			620	133	980	210
	\$300K	1,234	667			985	211	1,540	330
	\$500K	1,643	872			1,165	250	2,100	450
Nye	\$150K	855	478			740	159	1,141	245
	\$300K	1,320	710			985	211	1,736	372
	\$500K	1,805	953			1,378	295	2,296	492
Pershing	\$150K	840	470	773	437	740	159	1,141	245
	\$300K	1,234	667	1,210	655	985	211	1,736	372
	\$500K	1,643	872	1,610	855	1,378	295	2,296	492
Storey	\$150K	840	470	718	409	740	159	1,141	245
	\$300K	1,234	667	1,153	626	985	211	1,736	372
	\$500K	1,643	872	1,543	821	1,378	295	2,296	492
Washoe	\$150K	840	470	773	437	740	159	1,141	245
	\$300K	1,234	667	1,210	655	985	211	1,736	372
	\$500K	1,643	872	1,610	855	1,378	295	2,296	492
White Pine	\$150K	840	470			740	159	1,141	245
	\$300K	1,234	667			985	211	1,736	372
	\$500K	1,643	872			1,378	295	2,296	492

		Fidelity National Title		Fidelity National (Western Title)		First American Title		National Title of New York		North American Title	
		Owners	Lenders	Owners	Lenders	Owners	Lenders	Owners	Lenders	Owners	Lenders
Carson	\$150K	840	470	718	409	855	342	823	247	755	264
	\$300K	1,234	667	1,153	626	1,302	521	1,268	380	1,175	411
	\$500K	1,643	872	1,543	821	1,722	689	1,733	520	1,585	555
Churchill	\$150K	840	470			855	342	823	247	755	264
	\$300K	1,234	667			1,302	521	1,268	380	1,175	411
	\$500K	1,643	872			1,722	689	1,733	520	1,585	555
Clark	\$150K	855	478			855	342	823	247	755	264
	\$300K	1,320	710			1,302	521	1,268	380	1,175	411
	\$500K	1,805	953			1,722	689	1,733	520	1,585	555
Douglas	\$150K	840	470	718	409	855	342	823	247	755	264
	\$300K	1,234	667	1,153	626	1,302	521	1,268	380	1,175	411
	\$500K	1,643	872	1,543	821	1,722	689	1,733	520	1,585	555
Elko	\$150K	840	470			855	342	823	247	755	264
	\$300K	1,234	667			1,302	521	1,268	380	1,175	411
	\$500K	1,643	872			1,722	689	1,733	520	1,585	555
Esmeralda	\$150K	840	470			855	342	823	247	755	264
	\$300K	1,234	667			1,302	521	1,268	380	1,175	411
	\$500K	1,643	872			1,722	689	1,733	520	1,585	555
Eureka	\$150K	840	470			855	342	823	247	755	264
	\$300K	1,234	667			1,302	521	1,268	380	1,175	411
	\$500K	1,643	872			1,722	689	1,733	520	1,585	555
Humboldt	\$150K	840	470	773	437	855	342	823	247	755	264
	\$300K	1,234	667	1,210	655	1,302	521	1,268	380	1,175	411
	\$500K	1,643	872	1,610	855	1,722	689	1,733	520	1,585	555
Lander	\$150K	840	470	773	437	855	342	823	247	755	264
	\$300K	1,234	667	1,210	655	1,302	521	1,268	380	1,175	411
	\$500K	1,643	872	1,610	855	1,722	689	1,733	520	1,585	555
Lincoln	\$150K	855	478			855	342	823	247	755	264
	\$300K	1,320	710			1,302	521	1,268	380	1,175	411
	\$500K	1,805	953			1,722	689	1,733	520	1,585	555
Lyon	\$150K	840	470	718	409	855	342	823	247	755	264
	\$300K	1,234	667	1,153	626	1,302	521	1,268	380	1,175	411
	\$500K	1,643	872	1,543	821	1,722	689	1,733	520	1,585	555
Mineral	\$150K	840	470			855	342	823	247	755	264
	\$300K	1,234	667			1,302	521	1,268	380	1,175	411
	\$500K	1,643	872			1,722	689	1,733	520	1,585	555
Nye	\$150K	855	478			855	342	823	247	755	264
	\$300K	1,320	710			1,302	521	1,268	380	1,175	411
	\$500K	1,805	953			1,722	689	1,733	520	1,585	555
Pershing	\$150K	840	470	773	437	855	342	823	247	755	264
	\$300K	1,234	667	1,210	655	1,302	521	1,268	380	1,175	411
	\$500K	1,643	872	1,610	855	1,722	689	1,733	520	1,585	555
Storey	\$150K	840	470	718	409	855	342	823	247	755	264
	\$300K	1,234	667	1,153	626	1,302	521	1,268	380	1,175	411
	\$500K	1,643	872	1,543	821	1,722	689	1,733	520	1,585	555
Washoe	\$150K	840	470	773	437	855	342	823	247	755	264
	\$300K	1,234	667	1,210	655	1,302	521	1,268	380	1,175	411
	\$500K	1,643	872	1,610	855	1,722	689	1,733	520	1,585	555
White Pine	\$150K	840	470			855	342	823	247	755	264
	\$300K	1,234	667			1,302	521	1,268	380	1,175	411
	\$500K	1,643	872			1,722	689	1,733	520	1,585	555

		Old Republic National Title		Southern Title		Stewart Title Guaranty		Stewart Title (First Centennial)	
		Owners	Lenders	Owners	Lenders	Owners	Lenders	Owners	Lenders
Carson	\$150K	841	344	798	100	730	256	855	256
	\$300K	1,266	493	1,255	100	1,141	399	1,302	391
	\$500K	1,666	633	1,720	100	1,541	539	1,722	517
Churchill	\$150K	841	344	798	100	730	256	855	256
	\$300K	1,266	493	1,255	100	1,141	399	1,302	391
	\$500K	1,666	633	1,720	100	1,541	539	1,722	517
Clark	\$150K	846	354	838	100	775	271		
	\$300K	1,297	489	1,295	100	1,250	438		
	\$500K	1,697	609	1,760	100	1,850	648		
Douglas	\$150K	841	344	798	100	730	256	855	256
	\$300K	1,266	493	1,255	100	1,141	399	1,302	391
	\$500K	1,666	633	1,720	100	1,541	539	1,722	517
Elko	\$150K	841	344	798	100	775	271		
	\$300K	1,266	493	1,255	100	1,250	438		
	\$500K	1,666	633	1,720	100	1,850	648		
Esmeralda	\$150K	846	354	798	100	775	271	855	256
	\$300K	1,297	489	1,255	100	1,250	438	1,302	391
	\$500K	1,697	609	1,720	100	1,850	648	1,722	517
Eureka	\$150K	841	344	798	100	775	271	855	256
	\$300K	1,266	493	1,255	100	1,250	438	1,302	391
	\$500K	1,666	633	1,720	100	1,850	648	1,722	517
Humboldt	\$150K	841	344	798	100	775	271	855	256
	\$300K	1,266	493	1,255	100	1,250	438	1,302	391
	\$500K	1,666	633	1,720	100	1,850	648	1,722	517
Lander	\$150K	841	344	798	100	775	271	855	256
	\$300K	1,266	493	1,255	100	1,250	438	1,302	391
	\$500K	1,666	633	1,720	100	1,850	648	1,722	517
Lincoln	\$150K	846	354	798	100	775	271	855	256
	\$300K	1,297	489	1,255	100	1,250	438	1,302	391
	\$500K	1,697	609	1,720	100	1,850	648	1,722	517
Lyon	\$150K	841	344	798	100	730	256	855	256
	\$300K	1,266	493	1,255	100	1,141	399	1,302	391
	\$500K	1,666	633	1,720	100	1,541	539	1,722	517
Mineral	\$150K	846	354	798	100	775	271	855	256
	\$300K	1,297	489	1,255	100	1,250	438	1,302	391
	\$500K	1,697	609	1,720	100	1,850	648	1,722	517
Nye	\$150K	846	354	798	100	775	271	855	256
	\$300K	1,297	489	1,255	100	1,250	438	1,302	391
	\$500K	1,697	609	1,720	100	1,850	648	1,722	517
Pershing	\$150K	841	344	798	100	775	271	855	256
	\$300K	1,266	493	1,255	100	1,250	438	1,302	391
	\$500K	1,666	633	1,720	100	1,850	648	1,722	517
Storey	\$150K	841	344	798	100	730	256	855	256
	\$300K	1,266	493	1,255	100	1,141	399	1,302	391
	\$500K	1,666	633	1,720	100	1,541	539	1,722	517
Washoe	\$150K	841	344	825	100	856	257	855	256
	\$300K	1,266	493	1,275	100	1,303	391	1,302	391
	\$500K	1,666	633	1,675	100	1,723	517	1,722	517
White Pine	\$150K	841	344	798	100	775	271	855	256
	\$300K	1,266	493	1,255	100	1,250	438	1,302	391
	\$500K	1,666	633	1,720	100	1,850	648	1,722	517

		Title Resources Guaranty		United General Title		Westcor Land Title		WFG National Title	
		Owners	Lenders	Owners	Lenders	Owners	Lenders	Owners	Lenders
Carson	\$150K	804	241	683	205	841	252	710	172
	\$300K	1,251	375	1,083	325	1,266	380	1,085	247
	\$500K	1,641	492	1,483	445	1,666	500	1,485	327
Churchill	\$150K	804	241	683	205	841	252	710	172
	\$300K	1,251	375	1,083	325	1,266	380	1,085	247
	\$500K	1,641	492	1,483	445	1,666	500	1,485	327
Clark	\$150K	819	246	750	225	825	278	710	172
	\$300K	1,219	366	1,150	345	1,255	407	1,085	247
	\$500K	1,619	486	1,550	465	1,685	536	1,485	327
Douglas	\$150K	804	213	683	205	841	252	710	172
	\$300K	1,251	333	1,083	325	1,266	380	1,085	247
	\$500K	1,641	453	1,483	445	1,666	500	1,485	327
Elko	\$150K	720	216	683	205	841	252	710	172
	\$300K	1,120	336	1,083	325	1,266	380	1,085	247
	\$500K	1,520	456	1,483	445	1,666	500	1,485	327
Esmeralda	\$150K	720	216	668	200	841	252	710	172
	\$300K	1,120	336	1,068	320	1,266	380	1,085	247
	\$500K	1,520	456	1,468	440	1,666	500	1,485	327
Eureka	\$150K	720	216	683	205	841	252	710	172
	\$300K	1,120	336	1,083	325	1,266	380	1,085	247
	\$500K	1,520	456	1,483	445	1,666	500	1,485	327
Humboldt	\$150K	770	231	683	205	841	252	710	172
	\$300K	1,170	351	1,083	325	1,266	380	1,085	247
	\$500K	1,570	471	1,483	445	1,666	500	1,485	327
Lander	\$150K	720	216	683	205	841	252	710	172
	\$300K	1,120	336	1,083	325	1,266	380	1,085	247
	\$500K	1,520	456	1,483	445	1,666	500	1,485	327
Lincoln	\$150K	720	216	668	200	841	421	710	172
	\$300K	1,120	336	1,068	320	1,266	633	1,085	247
	\$500K	1,520	456	1,468	440	1,666	833	1,485	327
Lyon	\$150K	804	241	683	205	841	252	710	172
	\$300K	1,251	375	1,083	325	1,266	380	1,085	247
	\$500K	1,641	492	1,483	445	1,666	500	1,485	327
Mineral	\$150K	804	241	683	205	841	252	710	172
	\$300K	1,251	375	1,083	325	1,266	380	1,085	247
	\$500K	1,641	492	1,483	445	1,666	500	1,485	327
Nye	\$150K	720	216	668	200	841	421	710	172
	\$300K	1,120	336	1,068	320	1,266	633	1,085	247
	\$500K	1,520	456	1,468	440	1,666	833	1,485	327
Pershing	\$150K	770	231	683	205	841	252	710	172
	\$300K	1,170	351	1,083	325	1,266	380	1,085	247
	\$500K	1,570	471	1,483	445	1,666	500	1,485	327
Storey	\$150K	720	216	683	205	841	252	710	172
	\$300K	1,120	336	1,083	325	1,266	380	1,085	247
	\$500K	1,520	456	1,483	445	1,666	500	1,485	327
Washoe	\$150K	804	226	683	205	841	252	710	172
	\$300K	1,251	346	1,083	325	1,266	380	1,085	247
	\$500K	1,641	472	1,483	445	1,666	500	1,485	327
White Pine	\$150K	720	216	668	200	841	252	710	172
	\$300K	1,120	336	1,068	320	1,266	380	1,085	247
	\$500K	1,520	456	1,468	440	1,666	500	1,485	327

DIVISION OF INSURANCE CONTACT INFORMATION

If you have a question about this guide or about a title insurer or agency, please contact:

Carson City Office
1818 College Pkwy., Ste. 103
Carson City, NV 89706
Phone: (775) 687-0700
Fax: (775) 687-0787

Las Vegas Office
2501 East Sahara Avenue, Suite 302
Las Vegas, NV 89104-4137
Phone: (702) 486-4009
Fax: (702) 486-4007

CONSUMER SERVICES SECTION

For consumer complaints, contact one of our Consumer Services Sections:

Carson City (775) 687-0700

Las Vegas (702) 486-4009

Toll-Free anywhere in Nevada 1-800-992-0900
Carson City—Extension 4270
Las Vegas—Extension 4009

DIVISION OF INSURANCE WEB SITE

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