

Schedule of Rates and Fees

Chicago Area – Residential

For use in the Illinois Counties of Cook, DuPage, Grundy, Kane, Kendall, Lake, McHenry, and Will

Effective February 1, 2025

RESIDENTIAL TITLE INSURANCE PREMIUMS

Amount of Insurance	Premium	Amount of Insurance	Premium
\$200,000 or less	\$2,100	\$600,001-\$610,000	\$3,000
\$200,001-\$210,000	\$2,120	\$610,001-\$620,000	\$3,020
\$210,001-\$220,000	\$2,140	\$620,001-\$630,000	\$3,040
\$220,001-\$230,000	\$2,160	\$630,001-\$640,000	\$3,060
\$230,001-\$240,000	\$2,180	\$640,001-\$650,000	\$3,080
\$240,001-\$250,000	\$2,200	\$650,001-\$660,000	\$3,100
\$250,001-\$260,000	\$2,220	\$660,001-\$670,000	\$3,120
\$260,001-\$270,000	\$2,240	\$670,001-\$680,000	\$3,140
\$270,001-\$280,000	\$2,260	\$680,001-\$690,000	\$3,160
\$280,001-\$290,000	\$2,280	\$690,001-\$700,000	\$3,180
\$290,001-\$300,000	\$2,300	\$700,001-\$710,000	\$3,220
\$300,001-\$310,000	\$2,330	\$710,001-\$720,000	\$3,240
\$310,001-\$320,000	\$2,350	\$720,001-\$730,000	\$3,260
\$320,001-\$330,000	\$2,370	\$730,001-\$740,000	\$3,280
\$330,001-\$340,000	\$2,390	\$740,001-\$750,000	\$3,300
\$340,001-\$350,000	\$2,410	\$750,001-\$760,000	\$3,320
\$350,001-\$360,000	\$2,430	\$760,001-\$770,000	\$3,340
\$360,001-\$370,000	\$2,450	\$770,001-\$780,000	\$3,360
\$370,001-\$380,000	\$2,470	\$780,001-\$790,000	\$3,380
\$380,001-\$390,000	\$2,490	\$790,001-\$800,000	\$3,400
\$390,001-\$400,000	\$2,510	\$800,001-\$810,000	\$3,420
\$400,001-\$410,000	\$2,600	\$810,001-\$820,000	\$3,440
\$410,001-\$420,000	\$2,620	\$820,001-\$830,000	\$3,460
\$420,001-\$430,000	\$2,640	\$830,001-\$840,000	\$3,480
\$430,001-\$440,000	\$2,660	\$840,001-\$850,000	\$3,500
\$440,001-\$450,000	\$2,680	\$850,001-\$860,000	\$3,520
\$450,001-\$460,000	\$2,700	\$860,001-\$870,000	\$3,540
\$460,001-\$470,000	\$2,720	\$870,001-\$880,000	\$3,560
\$470,001-\$480,000	\$2,740	\$880,001-\$890,000	\$3,580
\$480,001-\$490,000	\$2,760	\$890,001-\$900,000	\$3,600
\$490,001-\$500,000	\$2,780	\$900,001-\$910,000	\$3,700
\$500,001-\$510,000	\$2,800	\$910,001-\$920,000	\$3,720
\$510,001-\$520,000	\$2,820	\$920,001-\$930,000	\$3,740
\$520,001-\$530,000	\$2,840	\$930,001-\$940,000	\$3,760
\$530,001-\$540,000	\$2,860	\$940,001-\$950,000	\$3,780
\$540,001-\$550,000	\$2,880	\$950,001-\$960,000	\$3,800
\$550,001-\$560,000	\$2,900	\$960,001-\$970,000	\$3,820
\$560,001-\$570,000	\$2,920	\$970,001-\$980,000	\$3,840
\$570,001-\$580,000	\$2,940	\$980,001-\$990,000	\$3,860
\$580,001-\$590,000	\$2,960	\$990,001-\$1,000,000	\$3,880
\$590,001-\$600,000	\$2,980		

» Add \$2.00 per \$1,000 for policy amounts exceeding \$1,000,000.

» Premium will be based upon the greater of the purchase price or loan amount.

» Loan Policy (each) \$600

ENDORSEMENTS

Adjustable Rate Mortgage Endorsement	\$185
Assignment of Title Insurance Policy Endorsement	\$185
Condominium Endorsement	\$185
Covenants, Conditions, and Restrictions Endorsements	\$185
Environmental Protection Lien (EPL) Endorsement	\$185
Inflation Endorsement	\$185
Location Endorsement	\$185
Revolving Credit Mortgage Endorsement	\$185
Premiums for special risk endorsements will be determined by the Advocus Underwriting Department.	

SPECIAL RATES

Consult the Underwriting Department for special premium rates for:

- » Subdivisions;
- » Special county arrangements;
- » Increasing exposure of policy with Date Down 2; and
- » Any Special Risk Endorsement (including ABI).

OTHER FEES AND SERVICES

APLD Processing Fee	\$100
Chain of Title	\$250
City of Chicago Water Certification Service Fee	\$100
City of Chicago Zoning Service Fee	\$100
Delivery Service Fee	\$50
Email Delivery Service Fee	\$50
Gap Risk Update Fee – Commitment	\$150
Gap Risk Update Fee – Policy	\$150
Recording Service Fee	\$25
Water Payment Fee	\$25
Wire Transfer and Technology Fee	\$55

TITLE INDEMNITY DEPOSITS/JOINT ORDER ESCROWS

Title indemnity deposits for current year real estate taxes	\$200
Title indemnity deposits for all other title objections	\$200
Joint order escrows	\$300
Tax payment fee	\$50
Escrow maintenance fee for escrows held longer than 12 months (per year or part thereof)	\$200

CHICAGO AREA AGENCY CLOSING FEE

Conveyances

Purchase Price	Closing Fee
\$0-\$150,000	\$1,850
\$150,001-\$200,000	\$1,950
\$200,001-\$250,000	\$2,000
\$250,001-\$300,000	\$2,050
\$300,001-\$400,000	\$2,100
\$400,001-\$500,000	\$2,150
Closing fees for transactions with insurance amounts in excess of \$500,000 will increase \$50 for each \$50,000 of insurance.	

Dry Closing Fee	\$150
Multiple Loan Closing Fee	\$300 for each additional loan

After-Hours Closings

Additional After-Hours Closing Fee	\$150
(applies to all closings scheduled before 8:00 a.m. or after 5:00 p.m., Monday thru Friday, and at any time Saturday or Sunday)	

These premiums and fees apply to standard residential transactions and risks. Additional fees and premiums may be imposed for non-standard risks or transactions.

CONSTRUCTION ESCROWS

Please contact the Commercial Title and Escrow Department at 312.752.1986.