

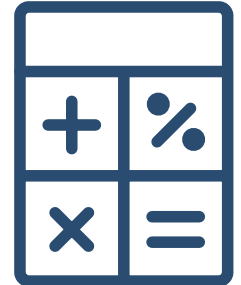
REISSUE RATES EXPLAINED

Your Common Questions Answered



WHAT IS A REISSUE RATE?

A reissue rate (also known as a short term rate) is a discount rate on the cost of an owner's policy and/or a refinance loan policy. The requirements for a reissue rate vary with each title insurer.



HOW DO I QUALIFY?

A reissue rate is available if there has been a previous title insurance policy issued within a certain amount of time. In each underwriter's rate manual are the detailed conditions to qualify for any discount rate, all dependent on the previous policy's issue date.

WILL FIRST INTEGRITY TITLE SEEK OUT A REISSUE RATE DISCOUNT ON MY BEHALF?

Yes—First Integrity Title will automatically apply a reissue rate discount as permitted by the title insurer on the subject transaction.

DO I HAVE TO USE THE SAME TITLE INSURANCE UNDERWRITER?

No—if the previous policy was issued by a different title insurer, you can still qualify for a reissue rate from a different title insurer.

WHAT IS THE AMOUNT OF THE REISSUE RATE DISCOUNT?

The discount is between 10 and 50% off the basic rate schedule depending on how many years since prior policy was issued.

**Contact your account manager to learn
if you qualify for a reissue rate!**

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