



**Title Insurance Services  
New York New Jersey Nationwide**

**140 Mountain Avenue – Suite 101  
Springfield, NJ 07081  
Tel: 973-921-0990  
Fax: 973-921-0902**

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**Date: June 23, 2006**

**To: All Clients and Friends**

**From: Cliff Bernstein**

**Re: New York State Premium Decrease**

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**TITLE INSURANCE BULLETIN – NEW YORK**

Please be advised that effective June 15, 2006, Fidelity National Title Insurance Company, First American Title Insurance Company of New York, and Stewart Title Insurance Company will be charging 15% less for Owners Title Insurance premiums for policies up to \$1,000,000. This reduction affects Owner's policies only and does not affect simultaneous mortgage rates or stand alone mortgage transactions.

When compared to the existing Zone 2 (downstate) NY rates:

<u>Purchase Price</u>	<u>Existing Rate</u>	<u>Fidelity Rate</u>	<u>Savings</u>
315,000	1,711	1,455	256
625,000	3,015	2,563	452
950,000	4,309	3,663	646

As you can see, our underwriters' new rates will reduce your clients' closing costs. These savings, along with CB Title's great customer service and the financial backing of the title industry's underwriter leaders, make choosing CB Title an easy choice for your title insurance orders.

*This bulletin is sent courtesy of CB Title Agency of New York, LLC*