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# TAKE JUDICIAL NOTICE

## Premium Decrease

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**June 9, 2006**

Fee premiums for all types of real property transferred for a consideration of less than one million dollars will decrease by 15% effective June 15, 2006. Simultaneous mortgage rates and refinance transactions have **NOT** been changed.

As of this writing only policies issued by First American and Fidelity will benefit by this change. Judicial's policy will be to insure these types of property only through First American and Fidelity. This change is temporary pending further Insurance Department hearings.

There is no "grandfather" clause. The premium in effect will be dictated by the date of closing, and not by the application date for title insurance. Other title insurance companies have not yet decreased their rates. If, as, and when that happens, Judicial will advise our customers.

As always, Judicial is committed to providing the highest level of service at the lowest prices authorized by law.

If you have any questions about this change, please contact the Judicial Legal Department.