

CONSENT TO SPECIAL RATE OR CHARGE

PURSUANT TO NJLTIRB RATE MANUAL § 3.1.5

File No. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Title Company/Agent \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Property Address or Transaction Identifier \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

The undersigned applicant or proposed insured for a title insurance policy or policies has been advised that NJLTIRB Rate Manual §3.1.5 provides for the following:

1. The underwriting rates for title insurance contained in the underwriting schedules in this Rate Manual apply to the usual or standard title insurance matter, one not involving special risks or unusual hazards. When an insurer is requested to insure a title involving special risks or unusual hazards, such insurance may be issued upon payment of such additional charges as the insurer believes are commensurate with the undertaking.
2. The examination charges set forth in this Rate Manual contemplate the normal or ordinary examination of title, one not requiring extraordinary time and/or expertise. When an insurer or its agent is requested to conduct an examination which requires extraordinary time and/or expertise, the said insurer reserves the right to impose additional examination charges commensurate with the work involved.
3. The closing or settlement charges set forth in this Rate Manual contemplate the normal or usual settlement, one not involving an unusually long or complex closing or settlement, or one not involving the performance of extensive pre- or post- closing- or settlement-related functions, or, in the case of a settlement with disbursements, an unusually large number of disbursement checks or wire transfers or documents to be recorded. When an insurer or its agent is asked to attend or conduct such a closing or settlement, the insurer or agent may impose an additional charge commensurate with the time and effort involved.

Furthermore, the undersigned has been advised of both the right to (a) withdraw the title insurance application or order, and (b) appeal the imposition of this special rate or charge to the Commissioner of Banking and Insurance. Having been so advised, the undersigned consents to the imposition of special rate(s) or charge(s) as set forth below:

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| Rate Manual Section | Charge |
| §3.1.5(a) | $ |
| §3.1.5(b) | $ |
| §3.1.5(c) | $ |

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DATE: \_\_\_\_\_\_\_\_