



Manitoba¹ residential policy pricing²

	House	Condo		
	\$500,000 and under	\$500,000 and under		
Purchase ³	\$191.51	\$165.76		
New Home Direct (purchase from builder) ³	\$175.76	\$165.76		
OwnerEXPRESS ^{®4}	\$246.76	\$181.76		
	\$100,000 and under	\$100,000.01 to \$750,000	\$100,000 and under	\$100,000.01 to \$750,000
Mortgage-Only (Refinance) ⁵	\$97.89	\$136.39	\$97.89	\$136.39

- The policy pricing above applies to the following types of residential properties: houses, condominiums, cottages, rural properties, vacant land⁶ and residential rentals (up to 6 units).
- Purchase policies, including New Home Direct (purchase from builder), provide coverage for the purchaser and lender, where the same lawyer is acting.
- OwnerEXPRESS policies provide coverage for residential property owners who did not get a title insurance policy at the time of purchase.
- Mortgage-only (refinance) policies provide coverage for the lender only.
- Premiums are based on policy applications opened on or after July 1, 2019.
- Taxes on the processing fee are based on the province in which the lawyer's office is located.
- For each private mortgage,⁷ an additional \$150 premium plus taxes applies to applications opened on or after March 5, 2019.

titleplus.ca

1-800-410-1013

¹ In Manitoba, contact Reider Insurance at 204-338-3888.

² Amounts shown include processing fee and applicable taxes, breakdown available upon request; some restrictions may apply; please refer to the policy for full details, including actual terms and conditions. The TitlePLUS[®] policy is underwritten by Lawyers' Professional Indemnity Company (LAWPRO[®]). The processing fee and related taxes are collected by LAWPRO as agent on behalf of LawyerDoneDeal Corp. Prices are subject to change without notice.

³ Premium is calculated based on purchase price; transactions over \$500,000, up to a maximum of \$5 million, are an additional \$1.00 per \$1,000 plus applicable taxes.

⁴ Premium is based upon the current appraised value of the property; values over \$500,000, up to a maximum of \$5 million, are an additional \$1.00 per \$1,000 plus applicable taxes.

⁵ Premium is calculated based on mortgage principal; transactions over \$750,000, up to a maximum of \$5 million, are an additional \$1.00 per \$1,000 plus applicable taxes.

⁶ Some restrictions may apply.

⁷ A private lender is not a/n: (a) bank, trust company, insurance company, credit union or caisse populaire; (b) lender approved for mortgage underwriting under the *National Housing Act*; (c) lender regulated by OSFI or a provincial or territorial regulatory body; (d) lender whose shares are listed on a stock exchange within or outside Canada that is a designated stock exchange for the purposes of the *Income Tax Act*; (e) mortgage investment corporation under the *Income Tax Act*; or (f) affiliate of one of the above. When funds are provided by an individual's registered plan (such as a RRSP, RRRIF, or TFSA) and the mortgage will be registered to a bank, trust company or credit union as trustee, the lender is considered private. For questions about specific lenders, please contact us.

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