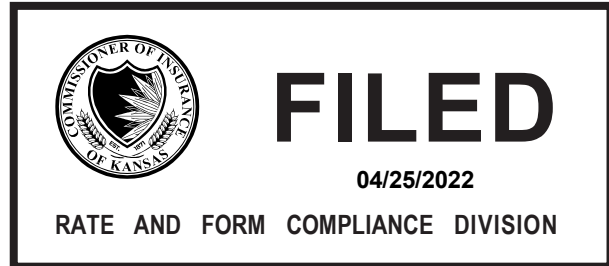


20/20 Title Agency, LLC

Title, Closing and Settlement Fees and Charges

Effective

For Use in the State of Kansas



General Definitions

Fees: The dollar amount associated in connection with performance of a service.

Residential: Improved one-to four family residential property.

Fee and Service Definitions

Refinance Closing Fee – Residential Bundled Rate: This fee is applicable to transactions where: (a) at least one existing encumbrance on the property is paid through closing; (b) a new loan is being obtained that is secured by a deed of trust or mortgage on the property; and (c) a sale or transfer of title to the property is not Occurring concurrently with the closing of the new loan. This fee includes the basic escrow loan closing service as well as certain third-party costs paid on client's behalf, including but not limited to, one notary fee, wire fees, courier/express fees, tax certification, and e-recording fees. **Additional Notary/Witness Signing Fee may apply if dual closing or split closing involved or simultaneous closing. A Subordination Processing fee may apply however, this is a passthrough fee paid directly to the subordinating Lender.

Notary/Witness Signing Fee: A closing conducted by a notary who has been contracted by a title company or notary signing company. In states where customary, this service is typically limited to witnessing and notarizing signatures on closing documents, and processing and returning signed documents.

Document Preparation Fee: The preparation of legal documents, closing documents, affidavits and/or disclosures determined to be necessary as part of the title/closing process.

SCHEDULE OF CLOSING FEES

CHARGES EFFECTIVE:

Counties/Market Area: All Counties

CLOSING FEES AND SETTLEMENT CHARGES:

| | |
|--|----------|
| Closing Fee – Refinance/Finance (Bundled Rate) | \$450.00 |
| Closing Fee – Refinance/Finance (Non-Bundled Rate) | \$350.00 |
| Closing Fee – Purchase - Buyer | \$450.00 |
| Closing Fee – Purchase – Seller | \$450.00 |
| Closing Fee – HELOC | \$100.00 |
| HELOC E Recording Fee | \$4.50 |
| HELOC Disbursement Fee | \$25.00 |
| Document Preparation Fee | \$100.00 |
| Notary/Witness Signing Fee | \$125.00 |

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