

ADVANTAGE TITLE COMPANY
2037 Liberty Road, Eldersburg, MD 21784
410-795-5105

FILED

JUN 04 2020

Filed Escrow Fees for all Stephen Jax & Associates REO Transactions

BUYER SIDE (if captured)

VICKI SCHMIDT
Commissioner of Insurance

Description	Charge	Note
Closing Fee	\$475	
Doc Prep Fee	\$150	
Courier Fee	\$50	
Survey if Required	Up to \$650	3 rd party charge
Lenders Title Insurance – if requested		See ATC Filed Title Rates
Recording Fees		Per County Rates & Sales Contract

Filed Escrow Fees for all Stephen Jax & Associates REO Transactions

SELLER SIDE

Description	Charge	Note
Closing Services	\$350	
Doc Retrieval Fee	\$385	
Client Management Fee	\$60	
Owner's Title Insurance		See ATC Filed Title Rates



FILED

JUN 04 2020

VICKI SCHMIDT
Commissioner of Insurance

May 14, 2020

James W. Norman
Kansas Insurance Department
420 SW 9th Street
Topeka, Kansas 66612-1678

Re: Filing of Title Insurance Rates and Charges
K.S.A. 40-952(c)

Dear Mr. Norman:

Please find enclosed all documentation requested. Please let me know if I left anything out or if any of these items require modification.

Thank you,



Steven Potler
O: (410) 970-8221
spotler@advantitle.com

ADVANTAGE TITLE COMPANY
2037 Liberty Road, Eldersburg, MD 21784
410-795-5105

**Filed Escrow Fees for FHLMC, Mr. Cooper/Nationstar & Hudson Home/Caliber
REO Transactions**

FILED
MAR 11 2020

Buyer Side (if captured) for FAACS

VICKI SCHMIDT
Commissioner of Insurance

Description	Charge	Note
Closing Fee	\$475	
Doc Prep Fee	\$150	
Courier Fee	\$50	
Survey if Required	Up to \$650	3 rd party charge
Lenders Title Insurance – if requested		See ATC Filed Title Rates
Recording Fees		Per County Rates & Sales Contract

**Filed Escrow Fees for FHLMC REO Transactions
Seller Side via FAACS**

Description	Charge	Note
Closing Fee	\$500	
Lien Search Fee	\$130	3 rd party charge
Client Management Fee	\$300	3 rd party charge
Owner's Title Insurance		See ATC Filed Title Rates

**Filed Escrow Fees for Hudson Homes/Caliber REO
Seller Side via FAACS**

Description	Charge	Note
Closing Fee	\$575	
Search Fee	\$200	
Wire Fee	\$80	
Overnight Fee	\$50	
Closing Fee	\$160	3 rd party
Owner's Title Insurance		See ATC Filed Title Rates
Recording Fees		Per County Rates & Sales Contract

ADVANTAGE TITLE COMPANY
2037 Liberty Road, Eldersburg, MD 21784
410-795-5105

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Filed Escrow Fees for all other REO Transactions
Seller Side via FAACS

MAR 11 2020

VICKI SCHMIDT
Commissioner of Insurance

Description	Charge	Note
Closing Fee	\$625	
Search Fee	\$250	
Wire Fee	\$80	
Overnight Fee	\$50	
Closing Fee	\$225	3 rd party
Service Update Fee (per Request)	\$25	3 rd party
Service Update Fee (per Request)	\$100	
Owner's Title Insurance		See ATC Filed Title Rates
Recording Fees		Per County Rates & Sales Contract



March 5, 2020

James W. Norman
Kansas Insurance Department
420 SW 9th Street
Topeka, Kansas 66612-1678

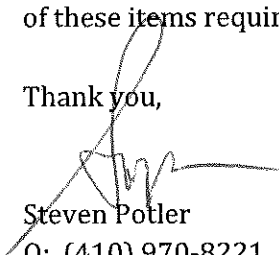
Re: Filing of Title Insurance Rates and Charges
K.S.A. 40-952(c)

Dear Mr. Norman:

It was a pleasure speaking with you on the phone last week. The information you provided was very helpful as we onboard these new clients.

Please find enclosed all documentation requested. Please let me know if I left anything out or if any of these items require modification.

Thank you,



Steven Potler
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Owner's Title Insurance		See ATC Filed Title Rates
Recording Fees		Per County Rates & Sales Contract



Advantage Title, LLC Charge for Escrow, Closing and/or other services

Service

Commercial Escrow Closing:

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (Hud-1), disbursement of funds

Charge:

\$650.00

Residential Real Estate Closing:

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. *Without* assistance of attorney and/or broker.

\$550.00

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Residential Real Estate Closing:

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. *With* assistance of attorney and/or broker.

\$550.00

Residential Loan Closing:

Includes preparation of all loan documents required by the lender including, but not limited to mortgage, deed of trust, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds

\$550.00

Document Preparation when not included in closings:

\$100.00

1. Deeds
2. Mortgages, notes
3. Affidavits
4. Assignments, releases
5. Contract for deed/option contracts
6. Real estate contracts



7. Escrow deposit agreements

<u>Disbursement of Funds:</u> No closing services but asked to disburse money	\$125.00
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<u>Disbursement of Funds:</u> No closing services, disbursing funds and collecting signatures on documents furnished to us	\$250.00
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Title Insurance Rates

Type of Transaction:
(Owners Title Insurance Policy, Mortgage Title
Insurance Policy, Simultaneous-Issued Mortgage
Policy, Simultaneous-Issued Leasehold Policy, refinance
policies- Loan Policy, Second Mortgage Policies, re-issue
policies – policies issued on previously insured property)

Rate
*see attached Fidelity
Nat. Title Rate manual*
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Type of Transaction:
(Residential Mortgagees Policies, Simultaneously issues
loan policies, Re-Finance Rate for Residential Mortgagees
Policies, Re-issue Rate, Endorsements, Leasehold Policies)

FIDELITY NATIONAL TITLE INSURANCE COMPANY

TITLE INSURANCE RATES AND CHARGES FOR THE STATE OF KANSAS



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EFFECTIVE: June 1, 2011
(Unless Otherwise Specified Herein)

FIDELITY NATIONAL TITLE INSURANCE COMPANY

KANSAS - FNTIC OFFICE PRICING MANUAL

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FIDELITY NATIONAL TITLE INSURANCE COMPANY

SECTION 1 AUTHORITY TO QUOTE CHARGES

No employee may quote title insurance charges unless they are properly licensed as a title insurance agent in the state where the property is located. No employee may quote charges, other than set forth in this manual, without approval of the appropriate revenue manager or underwriter.

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SECTION 2 STANDARD CHARGES

2.01 Summary of Charges for Residential Owner's and Refinance Loan Policies for Johnson, Leavenworth and Wyandotte counties in Kansas. (Rates apply to one-to-four family residential properties only for purchase.)

- A) Summary of charges for **Owner's Title Insurance Policies** (Rates apply to one-to-four family residential properties only for purchase.)
- B) For policies issued on properties improved by one-to-four family residential structures, the rates shown below include the fees for risk and search and examination. These fees are lumped together and stated as a single charge, rather than expressed separately. Settlement services charges are not included in this rate. These rates apply to every county in Kansas when the policy is written by a Company owned office. If an owner's policy is issued simultaneously with a loan policy, see Sections 2.03 and/or 2.04

NEW LOW RATES APPLY TO TRANSACTIONS WITH OR WITHOUT A PRIOR POLICY!

Amount of Insurance	Fee for Resale, Owners Policy
80,001 to 90,000	399.00
90,001 to 100,000	417.00
100,001 to 110,000	429.00
110,001 to 120,000	441.00
120,001 to 130,000	453.00
130,001 to 140,000	465.00
140,001 to 150,000	477.00
150,001 to 160,000	489.00
160,001 to 170,000	501.00
170,001 to 180,000	513.00
180,001 to 190,000	525.00
190,001 to 200,000	537.00
200,001 to 210,000	549.00
210,001 to 220,000	561.00
220,001 to 230,000	573.00
230,001 to 240,000	585.00
240,001 to 250,000	597.00
250,001 to 275,000	627.00
275,001 to 300,000	657.00
300,001 to 325,000	687.00
325,001 to 350,000	717.00
350,001 to 375,000	747.00
375,001 to 400,000	777.00
400,001 to 425,000	807.00
425,001 to 450,000	837.00
450,001 to 475,000	867.00
475,001 to 500,000	897.00
500,001 to 525,000	912.00
525,001 to 550,000	927.00
550,001 to 575,000	942.00
575,001 to 600,000	957.00
600,001 to 625,000	972.00

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625,001 to 650,000.....	987.00
650,001 to 675,000.....	1002.00
675,001 to 700,000.....	1017.00
700,001 to 725,000.....	1032.00
725,001 to 750,000.....	1047.00

Calculating premiums over card amount:

For policies over \$750,000 and up to \$1,000,000 - Add \$0.66 per thousand.

For policies over \$1,000,000 and up to \$5,000,000 - Add \$0.50 per thousand.

For policies over \$5,000,000 and up to infinity - Add \$0.65 per thousand.

- B) Summary of Charges for residential Refinance Loan policies when Fidelity National Title is clearing Title encumbrances and handling the associated escrow process. (Rates apply to one-to-four family residential properties only for refinance transactions.)

For policies issued on properties improved by one-to-four family residential structures, the rates shown below include the fees for risk and search and examination. These fees are lumped together and stated as a single charge, rather than expressed separately. Settlement services charges are not included in this rate. These rates apply to every county in Kansas when the policy is written by a Company-owned office. If an owner's policy is issued simultaneously with a loan policy, see Sections 2.03 and/or 2.04

FILED

NEW LOW RATES APPLY TO TRANSACTIONS WITH OR WITHOUT A PRIOR POLICY!

Amount of Insurance	Fee for Refinance Loan Policy
80,001 to 90,000.....	324.00
90,001 to 100,000.....	333.00
100,001 to 110,000.....	356.00
110,001 to 120,000.....	368.00
120,001 to 130,000.....	381.00
130,001 to 140,000.....	394.00
140,001 to 150,000.....	407.00
150,001 to 160,000.....	419.00
160,001 to 170,000.....	432.00
170,001 to 180,000.....	444.00
180,001 to 190,000.....	457.00
190,001 to 200,000.....	470.00
200,001 to 210,000.....	482.00
210,001 to 220,000.....	495.00
220,001 to 230,000.....	508.00
230,001 to 240,000.....	520.00
240,001 to 250,000.....	533.00
250,001 to 275,000.....	564.00
275,001 to 300,000.....	596.00
300,001 to 325,000.....	627.00
325,001 to 350,000.....	659.00
350,001 to 375,000.....	690.00
375,001 to 400,000.....	722.00
400,001 to 425,000.....	753.00
425,001 to 450,000.....	785.00
450,001 to 475,000.....	816.00

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FIDELITY NATIONAL TITLE INSURANCE COMPANY

475,001 to 500,000.....	848.00
500,001 to 525,000.....	863.00
525,001 to 550,000.....	879.00
550,001 to 575,000.....	895.00
575,001 to 600,000.....	911.00
600,001 to 625,000.....	927.00
625,001 to 650,000.....	942.00
650,001 to 675,000.....	958.00
675,001 to 700,000.....	974.00
700,001 to 725,000.....	990.00
725,001 to 750,000.....	1005.00

Calculating premiums over card amount:

For policies over \$750,000 and up to \$1,000,000 - Add \$0.66 per thousand.

For policies over \$1,000,000 and up to \$5,000,000 - Add \$0.50 per thousand.

For policies over \$5,000,000 and up to infinity - Add \$0.65 per thousand.

2.02 Non-Residential Rate (Commercial)

The following charges apply to all properties other than those improved by 1-to-4-family residential structures. These charges include risk rate and search and examination fees lumped together and stated as a single charge. Settlement services charges are not included in this rate. This rate is also commonly referred to as the "Commercial Rate".

A. Policies for \$1,000,000 or less.

<u>Amount of Insurance</u>	<u>Charge</u>	<u>Amount of Insurance</u>	<u>Charge</u>	<u>Amount of Insurance</u>	<u>Charge</u>
\$25,000 or less	325.00	\$145,001 to 150,000	725.00	\$400,001 to 425,000	1,275.00
\$25,001 to 30,000	350.00	\$150,001 to 155,000	735.00	\$425,001 to 450,000	1,325.00
\$30,001 to 35,000	375.00	\$155,001 to 160,000	745.00	\$450,001 to 475,000	1,375.00
\$35,001 to 40,000	400.00	\$160,001 to 165,000	755.00	\$475,001 to 500,000	1,425.00
\$40,001 to 45,000	425.00	\$165,001 to 170,000	765.00	\$500,001 to 525,000	1,450.00
\$45,001 to 50,000	450.00	\$170,001 to 175,000	775.00	\$525,001 to 550,000	1,475.00
\$50,001 to 55,000	470.00	\$175,001 to 180,000	785.00	\$550,001 to 575,000	1,500.00
\$55,001 to 60,000	490.00	\$180,001 to 185,000	795.00	\$575,001 to 600,000	1,525.00
\$60,001 to 65,000	510.00	\$185,001 to 190,000	805.00	\$600,001 to 625,000	1,550.00
\$65,001 to 70,000	530.00	\$190,001 to 195,000	815.00	\$625,001 to 650,000	1,575.00
\$70,001 to 75,000	550.00	\$195,001 to 200,000	825.00	\$650,001 to 675,000	1,600.00
\$75,001 to 80,000	565.00	\$200,001 to 210,000	845.00	\$675,001 to 700,000	1,625.00
\$80,001 to 85,000	580.00	\$210,001 to 220,000	865.00	\$700,001 to 725,000	1,650.00
\$85,001 to 90,000	595.00	\$220,001 to 230,000	885.00	\$725,001 to 750,000	1,675.00
\$90,001 to 95,000	610.00	\$230,001 to 240,000	905.00	\$750,001 to 775,000	1,700.00
\$95,001 to 100,000	625.00	\$240,001 to 250,000	925.00	\$775,001 to 800,000	1,725.00
\$100,001 to 105,000	635.00	\$250,001 to 260,000	945.00	\$800,001 to 825,000	1,750.00
\$105,001 to 110,000	645.00	\$260,001 to 270,000	965.00	\$825,001 to 850,000	1,775.00
\$110,001 to 115,000	655.00	\$270,001 to 280,000	985.00	\$850,001 to 875,000	1,800.00
\$115,001 to 120,000	665.00	\$280,001 to 290,000	1,005.00	\$875,001 to 900,000	1,825.00
\$120,001 to 125,000	675.00	\$290,001 to 300,000	1,025.00	\$900,001 to 925,000	1,850.00
\$125,001 to 130,000	685.00	\$300,001 to 325,000	1,075.00	\$925,001 to 950,000	1,875.00
\$130,001 to 135,000	695.00	\$325,001 to 350,000	1,125.00	\$950,001 to 975,000	1,900.00
\$135,001 to 140,000	705.00	\$350,001 to 375,000	1,175.00	\$975,001 to 1,000,000	1,925.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

\$140,001 to 145,000	715.00	\$375,001 to 400,000	1,225.00	\$400,001 to 425,000	1,275.00
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For policies over \$1 million, charge \$1,925, plus \$0.80 per thousand up to \$5 million.

For policies over \$5 million, charge \$5,125, plus \$0.65 per thousand up to infinity.

B. Policies over \$500,000.

Rates for policies over \$500,000 must be considered on a case-by-case basis. Reissue credits may be available, or other factors may reduce our work charges. Special coverages are often required and require special pricing considerations. The following rates are meant to serve as a guideline and starting point. They may be increased to reflect risk and work factors.

2.03 Simultaneous-Issue Loan Policies

- A. Residential loan policies issued simultaneously with an owner's policy (provided the amount does not exceed the amount of the owner's policy):

Charge	\$275
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- B. Nonresidential loan policies issued simultaneously with an owner's policy (provided the amount does not exceed the amount of the owner's policy):

Under \$5 Million liability	\$250
\$5 Million liability and over	\$500

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KEN SELZER
Commissioner of Insurance

2.04 Simultaneous-Issue Leasehold Policies

- A. For leasehold policies simultaneously issued with a policy insuring an interest in a different estate in the land, refer to above schedules and charge 30% of the indicated amount.
- B. If the amount of the leasehold policy exceeds the amount of the policy being issued simultaneously therewith, charge 30% of the amount to be charged for the other policy, plus the difference between the amount being charged for the other policy and the amount that would otherwise be charged for such a leasehold policy not being simultaneously issued.

2.05 Reserved for Future Use

2.06 Residential Junior Lien Policy/Limited Loan Coverage Policy Rate.

This rate applies on second, third or fourth mortgages on 1-to-4 family residential platted subdivision properties only, where the Junior Lien Commitment Information Sheet is issued in lieu of the ALTA Commitment, and the ALTA Short Form Residential Loan Policy; or the Limited Loan Coverage Policy is issued.

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<u>Amount of Insurance</u>	<u>Rate</u>
Less than \$15,001	\$155
\$15,001 to \$20,000.....	165
20,001 to 30,000.....	180
30,001 to 40,000.....	205
40,001 to 50,000.....	225
50,001 to 60,000.....	245
60,001 to 70,000.....	265
70,001 to 80,000.....	280
80,001 to 90,000.....	300
90,001 to 100,000.....	320
Over 100,000, add.....	\$1.50 per thousand

2.07 [Section held open for future use]

2.08 [Section held open for future use]

2.09 Title Insurance Rates for Owners Policies involving a recent Foreclosure and Third Party Relocation company in the transaction.

Seller closing fee for foreclosure transactions is \$250.00, all inclusive.

NOTE: Rates apply ONLY to Lender owned Foreclosed one-to-four family residential properties, and properties involving a third party relocation company in the transaction.

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2.09 Title Insurance Rates for Owners Policies involving a recent Foreclosure and Third Party Relocation company in the transaction (continued).

Amount of Insurance	Foreclosure or Relocation File Rates
\$80,000 or less	\$715.00
\$80,001 to 90,000	\$733.00
\$90,001 to 100,000	\$745.00
\$100,001 to 110,000	\$760.00
\$110,001 to 120,000	\$775.00
\$120,001 to 130,000	\$790.00
\$130,001 to 140,000	\$805.00
\$140,001 to 150,000	\$820.00
\$150,001 to 160,000	\$835.00
\$160,001 to 170,000	\$850.00
\$170,001 to 180,000	\$865.00
\$180,001 to 190,000	\$880.00
\$190,001 to 200,000	\$895.00
\$200,001 to 210,000	\$910.00
\$210,001 to 220,000	\$925.00
\$220,001 to 230,000	\$940.00
\$230,001 to 240,000	\$955.00
\$240,001 to 250,000	\$970.00
\$250,001 to 260,000	\$985.00
\$260,001 to 270,000	\$1,000.00
\$270,001 to 280,000	FILED \$1,015.00
\$280,000 to 290,000	\$1,030.00
\$290,001 to 300,000	\$1,045.00
\$300,001 to 325,000	APR 17 2013 \$1,060.00
\$325,001 to 350,000	\$1,075.00
\$350,001 to 375,000	KEN SELZER \$1,090.00
\$375,001 to 400,000	Commissioner of Insurance \$1,105.00
\$400,001 to 425,000	\$1,120.00
\$425,001 to 450,000	\$1,135.00
\$450,001 to 475,000	\$1,150.00
\$475,001 to 500,000	\$1,165.00

2.10 Master Home Equity Loan Policy

For home equity loan transactions up to \$250,000 with centralized order tracking and processing through National Lender's Solution or similar unit, pursuant to a written agreement, the rate shall be \$45.00.

For home equity loan transactions from \$250,000 up to \$500,000 with centralized order tracking and processing through National Lender's Solution or similar unit, pursuant to a written agreement, the rate shall be \$75.00.

SECTION 3 CHARGES INVOLVING DEVELOPMENT OR CONSTRUCTION

3.01 Development Loans

The company will insure the lien of a development loan for site improvements, such as streets and sewers to lots in a platted subdivision, when the aggregate sales price of such lots is in excess of \$500,000.00, at a premium of \$.90 per thousand. No reissue credit from any prior policy will be allowed toward this premium, and no reissue credit will be allowed on any future policy by virtue of having issued a development loan policy at this price.

If a development loan does not qualify under these guidelines, charge the rate for a commercial loan policy set forth in Section 2.02. Reissue credit is available when the loan qualifies under Section 5.01 and does not qualify for the rate set forth above.

3.02 Construction Loans on One-To-Four-Family Residential Properties

Residential construction loans are handled as follows:

A commitment is issued to the construction lender. A \$75.00 commitment fee is charged when the construction loan mortgage is recorded. In most cases, a supplemental commitment will be issued showing the recorded documents. No additional charge is made for this supplemental report. If no construction loan policy is issued, the commitment is held open during construction. If a construction policy is required by the lender, the charge is \$75 for each six month policy. When the home is sold to the ultimate buyer and a permanent loan is made, we will issue the policies. No credit is given for the original commitment fee.

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3.03 Developer's/Builder's/Investor's Rate

The Developer's/Builder's/Investor's Rate on orders placed after June 1, 2011, is \$1.50 per thousand for the first \$200,000 of liability, and \$0.50 per thousand for liability above \$200,000. The Developer's/Builder's/Investor's Rate will apply in the following situations:

- A. Where two or more houses are constructed, or to be constructed, on building plots within the same chain of title, and requiring only one examination of the original base title; or
- B. Where one or more building plots have been acquired and so improved within a subdivision, the title to which we have insured; or
- C. Where one or more plots have been acquired by an established residential builder/investor; and
- D. Where the builder/investor is paying for the title insurance.

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3.04 Subdivision Charge

A special charge known as the subdivision charge will be granted under the following circumstances:

- A. Premises owned by one owner have been platted into 10 or more lots, or where one owner owns 10 or more lots within a platted subdivision; and
- B. The owner proposes to sell vacant lots to individual purchasers and furnish an owner's title insurance policy to each purchaser, as evidence of title, in lieu of furnishing an abstract of title; and
- C. The owner of such premises has either an outstanding owner's title insurance policy thereon, issued by the Company, or has caused the Company to prepare a blanket title report covering all of said premises owned by him. (Note: A minimum charge for the preparation of such blanket title report may be necessary in individual cases.)

The Subdivision Charge shall be quoted by the revenue manager. The quote shall be in writing and given a contract rate number. All subsequent orders placed pursuant to this quotation shall have this number affixed to the "Order Sheet". Copies of all Subdivision Charge quotations are to be given to the Metro Manager, the affected Branch Manager, and Office Counsel. A copy of each contract shall be filed in the Contract Rate Book.

Before the rate is established and quoted to the customer, it must be filed with the Kansas Insurance Department under the "U & U Rule".

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3.05 (SECTION HELD OPEN FOR FUTURE USE)

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3.06 (SECTION HELD OPEN FOR FUTURE USE)

3.07 (SECTION HELD OPEN FOR FUTURE USE)

3.08 Rundown and Endorsement on Construction Loan Policies.

Where the Company is disbursing construction funds pursuant to a construction loan escrow and disbursing agreement, there is no additional charge for periodic title rundown and endorsements to cover each disbursement. Where the Company is not disbursing the funds, however, the charge for each rundown and endorsement shall be \$100.

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3.09 Permanent Loans on New Commercial Projects

Where the Company has previously insured the lien of a construction loan on a commercial project, and collected the appropriate premium therefor, we will insure the lien of a permanent mortgage, which replaces the construction mortgage, for a processing or work charge only. If the amount of the permanent mortgage exceeds the amount of the construction mortgage, it will be necessary to bill additional premium for the excess amount. The processing charge is \$250.00. Of course, any extended or special coverages given in the permanent loan policy should be billed at the appropriate rate in addition to the work charge.

If an unusual amount of work is involved, we must file our rate under the "U and U Rule".

3.10 (SECTION HELD OPEN FOR FUTURE USE)

SECTION 4 CHARGES FOR ADDITIONAL OR SPECIAL SERVICES AND COVERAGES

4.01 Additional Charges

All of the above charges are for ordinary or normal cases.

When the premises to be insured consist of multiple tracts coming from separate chains of title, an additional charge of \$100.00 for each additional tract shall be made.

In cases involving a long and intricate title, an appropriate additional charge, fixed by the examiner, will be made.

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In order to comply with Kansas law, a special rate filing will need to be made under the "Unique and Unusual Rule". Consult the Area Manager in these cases.

4.02 Commitment Charges

Information Report charges or commitment charges are made to compensate the Company for the work done in preparing a commitment when no policy is issued.

An "Information Report charge" is made when a title report is issued with no likelihood of a policy being issued in the next 6 months.

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A "Commitment charge" is made when there is a strong possibility a policy will be written, but we are aware of contingencies that will result in cancellation of the order.

- A. The fee for an Informational Report on 1-to-4-family residential properties is \$250.00. Charge \$125.00 for each update report issued.
- B. The fee for an Informational Report on commercial properties is \$350.00.
- C. If more than three hours of search and examination time is required, add \$100.00 to the charge for the Informational Report or Commitment.
- D. A commitment fee of \$150.00 is made on 1-to-4-family residential properties. If copies of deeds and/or exceptions are required, the fee is \$200.00.
- E. A commitment fee of \$300.00 is made on commercial properties.
- F. A foreclosure commitment fee of \$300.00 will be charged on 1-to-4- family residential properties; \$350 on other properties.

The Commitment Charges at "C", "D" and "E" above shall also apply as cancellation fees in cases where an order for a policy is cancelled. To collect these fees, the customer must be advised, before the commitment is issued, that there will be a cancellation or commitment fee.

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Amounts paid for Informational Reports or Commitments, except construction binders issued by Fidelity National Title (Section 3.02 of this manual), shall be credited toward the premium due for any policy issued pursuant to those reports. If the report or commitment was issued by another company, the credit shall not exceed \$175.00.

4.03 Special Coverages

Extraordinary Risks

Our published schedule of rates creates sufficient reserves to cover losses arising from our assumption of "normal" risks. While we sometimes accept greater-than-normal risks, our loss experience is naturally less favorable in such cases. It is therefore the Company's policy that, where appropriate underwriting authority has determined that an extraordinary risk is nevertheless acceptable, the Company should be compensated accordingly. It is not possible to enumerate these risks, but they might be such things as insuring against forced removal by reason of an encroachment, or deleting some cloud on the title, such as by adverse possession affidavit, without requiring suit to quiet title. The possibilities are as diverse as the imaginations of counsel are fertile. Likewise, it

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is not possible to formulate any schedule of charges for such risks. Unless there is a sufficient experience or custom factor to serve as a guide, an officer should be consulted.

If unusual or unique circumstances require additional charges, a special rate filing under the "U and U Rule" is required.

4.04 (SECTION HELD OPEN FOR FUTURE USE)

4.05 Service and Closing Fees

I. Residential Properties:

Standard Escrow Related Fees across all metro area residential escrow offices. All fees below will be charged to the party shown unless instructed otherwise in contract.

SALE TRANSACTIONS WITH NEW LOAN

Seller Fees:	\$0	New Construction transaction where seller is builder, or transactions where developer is selling individual lot to builder.
	\$150	Customary Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services).
	\$250	All inclusive rate for transactions where foreclosing lender is seller; or where seller is/has negotiated a short sale with their lender.
	\$300	Relocation Transactions where all-inclusive seller fee is required and commitment has been issued by agent of the company.
	\$325	Relocation Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services).
Buyer Fees	\$325	Escrow Fee/Settlement Services when loan obtained by institutional lender (All inclusive fee)
	\$125	Jr. Lien Closing Fee, if closed simultaneous with first.

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SALE TRANSACTION WITH OTHER FINANCING OR CASH

Seller Fees:	\$0	New Construction transaction where seller is builder, or transactions where developer is selling individual lot to builder.
	\$150	Customary Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services)
	\$300	All inclusive rate for transactions where foreclosing lender is seller, or where seller is/has negotiated a short sale with their lender).
	\$300	Relocation Transactions where all-inclusive seller fee is required and commitment has been issued by agent of the company.
	\$325	Relocation Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services).
Buyer Fee	\$200	Escrow/Settlement Services

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REFINANCES

Borrower	\$325	Escrow Fee/Settlement Services
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OTHER

Witness Signing	\$200	Accommodation Signing - Buyer/Borrower
Witness Signing	\$75	Accommodation Signing - Seller
Document Preparation	\$50	
After Hours Closing	\$50	Scheduled after 5:30 pm in our offices
Traveling Closing	\$100	Closing at client's location per customer request
Weekend Closing	\$200	At customer request in our offices
Hold Open Fee	\$75	For resale (charge premium according to sales price on first transaction + hold open; on 2 nd transaction, determine premium for new sales price, then deduct premium already paid - NO CREDIT FOR HOLD OPEN FEE given) - good for 6 months
	\$75	Renewal fee for hold open to be good for another 6 months; search of records will be

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		required.
Courier/Overnight Delivery	\$28	Handling and delivery fee for overnight delivery
Rush Delivery	\$28	One hour courier - handling and delivery fee
Wire Fee	\$28	For outgoing wire of seller or Borrower funds
Online Document Transfer Fee	\$35	Applied to witness only signings and transactions that require multiple document printings.
Certified Check Fee	\$50	When any party in the transaction requires a cashier's check for proceeds from a transaction

HUD PREPARATION, DISBURSEMENT AND RECORDING

HUD Statement, Notary Preparation, Disburse, and Recording Service	\$270	Settlement services for mail out or outside service closings
Disbursement and Recording Services	\$100	Closing done by the lender, with lender HUD.
Disbursement Only Transactions	\$75	For lender prepared and closed. FILED

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TITLE SERVICE FEES

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Residential Relo Search Package	\$250	Property search without issuing a commitment for relocation transaction
Document Copies	\$25	Up to five (5) pages – additional pages at \$2 each.

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II. Commercial Properties:

A. Routine Escrow	\$600.00	Less than 6 hours
B. Complex Closings	\$1,000.00	More than 6 hours, but less than 12 hours
C. Major Closings	\$1,500.00	More than 12 hours, but less than 22 hours
D. Project Closings	\$2,000.00	More than 22 hours

[NOTE: These charges do not apply to post-policy transactions. See Section 5.12.]

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4.06 Copies of Policies

If an insured requests a copy of his policy more than 6 months after the original has been issued, we require that the request be in writing, and charge \$25.00.

If the insured requests a duplicate original - charge \$75.00.

These charges shall be waived if the insured establishes to our satisfaction that he never received the original policy.

4.07 Charge for Mortgage failing to meet register of deeds format requirements

A service charge of \$100 will be made when a mortgage submitted for recording and issuance of title insurance fails to meet the register of deeds' formatting requirements concerning width of margins.

SECTION 5 OTHER SPECIAL RATES

5.01 Reissue Rate

The reissue rate applies only to policies on property other than one-to-four family. The reissue rate is the Commercial Rate, less the reissue credit.

Reissue rates apply when a prior title insurance policy on the premises in question has been issued by an underwriter licensed in Kansas to the current owner and is available to us.

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Reissue Credit.

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- A. The reissue credit shall be 40 percent of the regular rate on the amount of the prior owner's policy, or the most recent loan policy, if more recent and for a greater amount.

Liability in excess of the amount of the prior policy will be billed at the regular rate.

- B. If the examination of title reveals any of the following since the prior policy: a bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a passage of title into divided interests of less than 1/16, more than 25 additional easements, then no reissue credit is available.

5.02 Abstract Conversion Rate

Where the prior title evidence on property upon which we are asked to issue a title insurance policy is an abstract, we will give an abstract conversion rate, which is \$100.00 off the amount set forth in Secs. 2.01 or 2.02 above, subject to the following:

- A. The abstract must be surrendered to us prior to commencement of our

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examination and becomes our property. In appropriate cases, such as where the abstract is in the possession of a lender and cannot be obtained until the loan is paid, the requirement that it be surrendered prior to examination may be waived.

- B. The abstract must be the title evidence relied upon at the time the current seller acquired the property, and must be continued to a date more or less contemporaneous to his acquisition, although it need not actually cover his deed.
- C. In no event will an abstract conversion rate be given which is less than the minimum card rate.

5.03 Commercial Substitution Rate

In cases involving commercial or industrial property where we have an existing loan policy not over three years old, and the same borrower asks us to issue a new loan policy on a substitute loan, we will charge 60% of the standard rate up to the principal amount of the original loan, plus standard rates for any increase in the loan amount over said amount.

5.03.1 No longer applicable - Open for future use

5.03.2 Residential Second Rate (also known as Home Equity Rate)

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HOME EQUITY LOAN PROGRAM

POLICY TO BE ISSUED: Standard ALTA Loan Form

ENDORSEMENTS AVAILABLE:

- 1. ALTA Form 6 and 6-06, Variable Rate Mortgage.
- 2. ALTA Form 14 Series and 14-06 Series, Future Advances.

RATE SCHEDULE:

\$155	\$15,000 or less
\$165	\$15,001 to \$20,000
\$180	\$20,001 to \$30,000
\$205	\$30,001 to \$40,000
\$225	\$40,001 to \$50,000
\$245	\$50,001 to \$60,000
\$265	\$60,001 to \$70,000
\$275	\$70,001 to \$80,000
\$300	\$80,001 to \$90,000
\$320	\$90,001 to \$100,000

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Add \$1.50	Per thousand for policies greater than \$100,001
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SPECIAL CONDITIONS & PROCEDURES:

1. This rate does not include any escrow service and is limited to 1-to-4-family residential properties.
2. An instruction letter, in the form below, and the other documents referred to therein, must be furnished the Company at the time of delivery of the mortgage intended to be insured.
3. This rate is applicable when the policy to be issued insures any junior mortgage on residential property, provided all of the conditions set forth herein are met.

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INSTRUCTION LETTER FOR USE WITH RESIDENTIAL SECOND RATE AND HOME
EQUITY LOAN PROGRAM

Fidelity National Title Insurance Company
110 S. Cherry
Suite #202
Olathe, KS 66061

Attention: _____

Re: Loan To _____
Loan No. _____
CTIC File _____

Dear _____:

Enclosed herewith is our mortgage and borrower's affidavit in connection with the captioned loan.

When you are prepared to issue to us your loan policy of title insurance in your customary form, in the amount of the mortgage, subject only to the following exceptions:

1. Exception Nos. _____ which are shown in title insurance policy No. _____ issued by _____ (copy of which has previously been furnished you), and any mortgage shown in Schedule A of said policy;
2. Special and general taxes for _____;
3. The standard exceptions pertaining to matters of survey and unrecorded easements; and
4. _____

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you are authorized to proceed to record the mortgage and to issue said policy.

Our check in the amount of \$ _____ for the title insurance premium and mortgage registration tax in the amount of \$ _____ is enclosed.

Very truly yours,

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5.04 Future Advances

Where the Company endorses an existing loan policy to cover a future advance, make a rundown charge of \$50.00, plus 60% of the regular rate on the amount of the advance, to the extent that the total indebtedness after the advance does not exceed the original face amount of the policy. If the total indebtedness after the advance does exceed the original face amount of the policy, charge 100% of the regular rate on the portion of the advance that causes the original face amount of the policy to be exceeded.

5.05 Swing Loans

A residential purchaser frequently contemplates using the proceeds of the sale of his prior residence to apply to the purchase of a new one. Where the prior residence has not yet been sold, or the sale thereof has not yet closed, it is sometimes necessary for him to obtain a "swing loan" on the prior residence to generate the funds necessary to close on the new one. The full rate, as determined under Sec. 2.01 hereof, should be charged for any policy insuring a swing loan mortgage on the prior residence. Thereafter, when the prior residence is sold, and we issue a policy to the purchaser, the seller is entitled to a credit against the premium therefor equivalent to the premium paid for the swing loan policy, less \$75.00

5.06 Hold Open

Title to land is often acquired by an individual as nominee for a group of investors, or in some similar capacity. It is intended that a corporation or partnership will be formed by the group to which title is to be conveyed. It is requested that we withhold issuance of our owner's policy to reflect such transfer.

This is a reasonable request, and where the premium has already been paid and we do not have to hold the file open for more than twelve months, we will do so and charge only a processing charge which is \$75.00

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5.07 Trade-Ins

In the case of residential properties accepted as trade-ins by brokers, where the premium for an owner's policy is paid by the broker's client in the amount established between the parties as the trade-in allowance, the file will be held open and a policy issued to the ultimate purchaser from the broker within six months from the date of the commitment, at a charge of \$75.00, plus the regular rate on any portion of the sale price representing an excess over the value established at the time of trade.

5.08 Contracts for Deed

Where an insured (as defined in paragraph 1(a) of the Conditions and Stipulations) in a contract for deed policy has or is about to acquire fee title by reason of full performance of the contract for deed, we will issue a dated-down policy showing title vested in our insured, which policy should be in the amount of the current fair market value of the property, for a processing charge of \$75.00, plus the regular rate on the excess of current fair market value over the original policy amount. The contract for deed policy must be surrendered for cancellation.

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5.09 Nonstandard Endorsement Charge

A nonstandard endorsement charge is imposed when a proposed insured requests and the Company agrees to a modification of the language of a standard endorsement. The charge is \$100 per endorsement.

5.10 (SECTION HELD OPEN FOR FUTURE USE)

5.11 Standard Endorsements - Classification and Charges

Class A - [see sec. 5.12]

3064	Assignment of Mortgage [Nonresidential]
3510	ALTA 10.1 Assignment with Date Down [Nonresidential]
	ALTA 10.1-06 Assignment and Date Down [Nonresidential]
3444	ALTA 11 Mortgage Modification [Nonresidential]
	ALTA 11-06 Mortgage Modification [Nonresidential]
3894	Date Down Endorsement 1 [Nonresidential and no construction]
*	Post-Policy Transaction Modification [Nonresidential]
*	Change of Name of Insured Endorsement
*	Successor Endorsement

Class B - Additional 25%¹

2281-01	ALTA Form 3.1 - Zoning (Owner; Risk level 2) ²
	ALTA 3.1-06 Zoning - Completed Structure (Owner; Risk Level 2) ²
*	Policy Modification 15 (Increase of insurance)
*	ALTA Endorsement Form 15 (Non-Imputation - Full Equity Transfer)
	ALTA Endorsement Form 15-06 (Non-imputation - Full Equity Transfer)
*	ALTA Endorsement Form 15.1 (Non-Imputation - Additional Insured)
	ALTA Endorsement Form 15.1-06 (Non-imputation Additional Insured)
*	ALTA Endorsement Form 15.2 (Non-Imputation - Partial Equity Transfer)
	ALTA Endorsement Form 15.2-06 (Non-imputation - Partial Equity Transfer)
*	Shared Appreciation

Class C - Additional 20%

2281 (R.3/88) ALTA Form 3 - Zoning (Owner; Risk level 2)

¹When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit

²In zoning Risk Level 1, all of the following must be true:

- (a) No improvements within the last 12 months, and none contemplated.
- (b) Zoning has been in effect at least one year.
- (c) Use of property is not changing.

If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2.

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2281-01 ALTA 3-06 (Zoning) (Owner; Risk Level 2)
ALTA Form 3.1 - Zoning (Lender; Risk level 2)
ALTA Form 3.1-06 (Zoning-Completed Structure) (Lender; Risk Level 2)

Class D - Additional 15%

2281 (R.3/88) ALTA Form 3 - Zoning (Lender; Risk level 2)
ALTA Form 3-06 - Zoning (Lender; Risk Level 2)
* ALTA Endorsement Form 16 - Mezzanine Financing
* ALTA Endorsement Form 16-06 - Mezzanine Financing

Class E - Additional 10%

2006-KC Option Endorsement
* Option Endorsement (Lender)
* Option to Repurchase or Lease (Owner)
* Application of Payments [Last Dollar]
* Fairway (Change in composition of insured entity)
* Tie-In Endorsement
3445 ALTA 12 - Aggregation
ALTA 12-06 - Aggregation
* Contingent Loss/First Loss
* Revenue Bonds (Mortgage priority)
* ALTA 20 - First Loss - Multiple Parcels
ALTA 20-06 - First Loss - Multiple Parcels

Class F - 10 cents per Thousand

1001-KC Modified Coverage
1001-KS Mechanic's Lien - Statutory Bond
1002 Mechanic's Lien - Priority
2302 ALTA Construction Loan - Form A
2305 ALTA Construction Loan Policy, Form D

Class G - \$400 per policy

2281-01 ALTA Form 3.1 - Zoning (Risk level 1)
ALTA Form 3.1-06 - Zoning - Completed Structure (Risk Level 1)
* Utility Facility

Class H - \$350 per policy

Small Commercial Loan Policy Endorsement Pack (ALTA Form 9 and
ALTA 9-06 - REM; Location 1 [Land Dimensions; Type of Improvement];
Contiguity; Access; Tax Parcel; Same As Survey)

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Class I - \$200 per policy

- * Post-Policy Transaction Modification [Nonresidential Construction Date Down]
- 2281 (R.3/88) ALTA Form 3 - Zoning (Risk level 1)
- ALTA Form 3-06 - Zoning (Risk Level 1)
- * Doing Business Endorsement
- * Subdivision Endorsement - Kansas
- * Mortgage Registration Tax
- 3501-KS ALTA Form 9 - REM - Owner's Policy Equivalent [Nonresidential]
- ALTA Form 9-06 - Restrictions, Encroachments, Minerals [Nonresidential]
- * ALTA Form 9.1 - Owner - Unimproved Land [Nonresidential]
- ALTA Form 9.1-06 - Owner - Unimproved Land - Restrictions, Encroachments, Minerals [Nonresidential]
- * ALTA Form 9.2 - Owner - Improved Land [Nonresidential]
- ALTA Form 9.2-06 - Owner - Improved Land - Restrictions, Encroachments, Minerals [Nonresidential]
- * CLTA 112.1(Amend definition of Insured to include holder of bonds, etc., defines bonds and amends Para 5 of Conditions and Stipulations)

Class J - \$150 per policy

- * Post-Policy Transaction Modification [residential - datedown]

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Class K - \$100 per policy

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- 3841 ALTA Form 1 - Street Assessments
- ALTA Form 1-06 - Street Assessments
- 3522 ALTA Form 2 - Truth in Lending
- ALTA Form 2-06 - Truth in Lending
- 1853 ALTA Form 4 - Condominium
- ALTA Form 4-06 - Condominium
- 115 ALTA Form 5 - Planned Unit Development
- ALTA Form 5-06 - Planned Unit Development
- 125 ALTA Form 6.2 - Negative Amortization
- ALTA 6.2-06 - Variable Rate Mortgage - Negative Amortization
- 125 Same, with Convertible Modification
- 126 ALTA Form 6 - Variable Rate Mortgages
- ALTA Form 6-06 - Variable Rate Mortgage
- 127 ALTA Form 6.1 - Variable Rate; state law
- 3514 ALTA Form 8.1 - Environmental Protection Liens
- ALTA Form 8.1-06 - Environmental Protection Lien
- 3503 ALTA Form 9 - REM - Loan
- ALTA Form 9-06 - Restrictions, Encroachments, Minerals
- 3509 ALTA Form 10 - Assignment (9/24/94)

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	ALTA Form 10-06 - Assignment
*	ALTA Endorsement Form 17 (Access and Entry)
	ALTA Endorsement Form 17-06 (Access and Entry)
*	ALTA Endorsement Form 18 (Single Tax Parcel)
	ALTA Endorsement Form 18-06 (Single Tax Parcel)
*	ALTA Endorsement Form 18.1 (Multiple Tax Parcels)
	ALTA Endorsement Form 18.1-06 (Multiple Tax Parcel)
*	ALTA Endorsement Form 19 (Contiguity - Multiple Parcels)
	ALTA Endorsement Form 19-06 (Contiguity - Multiple Parcels)
*	ALTA Endorsement Form 19.1 (Contiguity - Single Parcel)
	ALTA Endorsement Form 19.1-06 (Contiguity - Single Parcel)
3594	[Blank Endorsement] - Nonresidential (applies to any nonstandard nonresidential endorsement, including modifications to standard endorsements; but does not apply to post-policy transaction modifications)
*	CLTA Form 100.13 (R. 2/20/61)
*	Effect of Tax Sale on Easement
*	Encroachment Endorsement 1
*	Encroachment Endorsement 2
3178	FNMA Balloon Mortgage Endorsement
*	ALTA Endorsement Form 14 Series (Future Advances) [Nonresidential]
	ALTA Endorsement Form 14-06 Series (Future Advance) [Nonresidential]
119	Installment Contract Purchaser
2340	[Large Mutual Note]
3825	Location 1
*	Location 5
3903	Restrictions 4A (Violation of Building Line)
*	Same as Survey
3135-01(7/80)	USA Form Policy - Date Down

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Class L - \$75 per policy - Residential Only

*	Post-Policy Transaction Modification [residential - no datedown]
*	Assumption
3509	ALTA Form 10 - Assignment (9/24/94)
	ALTA Form 10-06 - Assignment

Class M - \$50 per policy - Residential Only

119	Installment Contract Purchaser
123	Installment Contract Purchaser - Residential Policy

Class N - \$25 per policy - Residential Only

129	Residential Owner's Condominium
3064	Assignment of Mortgage [Residential]

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- * ALTA 9.1 - Owner - Unimproved
- ALTA 9.1-06 - Restrictions, Encroachments, Minerals - Owner - Unimproved
- * ALTA 9.2 - Owner - Improved
- ALTA 9.2-06 - Restrictions, Encroachments, Minerals - Owner - Improved
- 3825 Location 1 [Nonresidential]
- 3841 ALTA Form 1 - Street Assessments
- ALTA Form 1-06 - Street Assessments
- * CLTA Form 100.13 (R. 2/20/61)
- * ALTA Endorsement Form 17 (Access and Entry)
- ALTA Endorsement Form 17-06 (Access and Entry)
- * Location 4
- * Location 5
- * ALTA Endorsement Form 18 (Single Tax Parcel)
- ALTA Endorsement Form 18-06 (Single Tax Parcel)

**Class O - No Charge if ordered prior to policy issuance;
\$25 if ordered subsequently - Residential Only**

- 1853 ALTA Form 4 - Condominium
- ALTA Form 4-06 - Condominium
- 115 ALTA Form 5 - Planned Unit Development
- ALTA Form 5-06 - Planned Unit Development
- 125 ALTA Form 6.2 - Negative Amortization
- ALTA Form 6.2-06 - Variable Rate Mortgage - Negative Amortization
- 125 Same, with Convertible Modification
- 126 ALTA Form 6 - Variable Rate Mortgages
- ALTA Form 6-06 - Variable Rate Mortgage
- 127 ALTA Form 6.1 - Variable Rate; state law
- 3110 ALTA Form 7 - Manufactured Housing Unit
- ALTA Form 7-06 - Manufactured Housing Unit
- 3514 ALTA Form 8.1 - Environmental Protection Liens
- ALTA Form 8.1-06 - Environmental Protection Lien
- 3503-KS ALTA Form 9 - REM - Loan
- ALTA Form 9-06 - Restrictions, Encroachments, Minerals
- * Bi-weekly
- * Encroachment Endorsement 1
- * Encroachment Endorsement 2
- * ALTA Endorsement Form 14 Series (Future Advances) [Residential]
- ALTA Endorsement Form 14-06 Series (Future Advances)
- 3178 FNMA Balloon Mortgage Endorsement
- 2340 [Large Mutual Note]
- 3825 Location 1

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- 3903 Restrictions 4A (Violation of Building Line)
* ALTA 13 (Owner's Leasehold) [Residential and Nonresidential]
 ALTA 13-06 (Leasehold - Owners)
* ALTA 13.1 (Leasehold Loan) [Residential and Nonresidential]
 ALTA 13.1-06 (Leasehold - Loan)

5.12 Endorsements Subsequent to Policy Issuance

For Class A endorsements on post-policy transactions, ("PPT"³ endorsements), the charge is the greater of:

1. 25% of the whole premium applicable to the policy; or
2. \$50 per hour with a minimum charge of \$250

[This charge is not divided with agents. Agent charges, if applicable, are in addition to the charge so determined.]

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Commissioner of Insurance

³Any endorsement issued in conjunction with a transaction involving the land or the insured mortgage subsequent to the issuance of the policy, in connection with which any of the following occur: (1) the name of the insured is changed; (2) we are asked to amend the description of the insured mortgage to include another instrument; (3) the description of the land is changing by either addition or deletion of land; (4) we are asked to redate the policy to a current date; or (5) we are asked to insure against instruments appearing of record between the policy date and the current date.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

5.13 Centralized Refinance Rates

A. Centralized Refinance Rate I

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Centralized Refinance Rate I
\$1 - \$250,000	\$360
\$250,001 - \$500,000	\$540
\$500,001 - \$750,000	\$660
\$750,001 - \$1,000,000	\$800
\$1,000,001 - \$1,250,000	\$925
\$1,250,001 - \$1,500,000	\$1,000

The Centralized Refinance Rate I applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$1,500,000.00;
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. The loan proceeds must be used to refinance an existing loan secured by the same property;
4. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
5. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&Rs, easements, minerals, mineral rights or survey matters.

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Note 1: Not applicable to construction loans or loan policies issued concurrently with owner's policies.

Note 2: There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

Note 3: No agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's management to do so for each lender.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

B. Centralized Refinance Rate II

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Centralized Refinance Rate II
\$1 - \$250,000	\$320
\$250,001 - \$500,000	\$400
\$500,001 - \$750,000	\$460
\$750,001 - \$1,000,000	\$520
\$1,000,001 - \$1,250,000	\$630
\$1,250,001 - \$1,500,000	\$750

The Centralized Refinance Rate II applies only to loan transactions which meet the following criteria:

1. The lender must enter into an agreement with either the Company's centralized processing units or with an agent or underwritten title company authorized by the Company in writing to offer this rate which specifies, among other matters, a maximum cancellation rate and the methods of order opening and tracking;
2. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment;
3. The loan is not in excess of \$1,500,000.00;
4. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
5. The loan proceeds must be used to refinance an existing loan secured by the same property;
6. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
7. Orders must be opened with the Company's centralized processing units or with an agent or underwritten title company authorized by the Company to offer this rate;
8. Cancelled orders must not exceed the maximum cancellation rate established by the Company's centralized processing units or by an agent or underwritten title company authorized by the Company to offer this rate; and
9. ALTA Short Form Residential Loan Policy must be issued.

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FIDELITY NATIONAL TITLE INSURANCE COMPANY

Note 1: Not applicable to construction loans or loan policies issued concurrently with owner's policies.

Note 2: There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

Note 3: In order to offer this rate, an agent or underwritten title company, and any office thereof offering this rate, must have a multi-state presence, must process transactions in a centralized electronic environment, and must perform the management functions otherwise required of the Company's centralized processing divisions under the provisions of this Section. In addition, no agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's management to do so for each lender.

5.14 A.I.R. Rates

For residential refinance transaction where FNAS is to be provided by electronic transmission all necessary information for order placement with reduced manual data entry, with use of a short form policy or master policy and certificate generally in the form of an ALTA Short Form Residential Loan Policy Format of ALTA Master Residential Loan Policy, with standardized exceptions in summary format and order processing and delivery through a centralized platform. Standard endorsements will be included at no additional charge upon request of the lender at the time of policy issuance.

<u>Policy Amount</u>	<u>Rate</u>
\$0 to \$250,000.....	\$600
\$250,001 to \$500,000.....	\$750
\$500,001 to \$750,000.....	\$850
\$750,001 to \$1,000,000.....	\$960
\$1,000,001 to \$1,250,000.....	\$1,060
\$1,250,001 to \$1,500,000.....	\$1,160

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5.15 Mortgage Modification Guarantee

Assures that the validity, priority and enforceability of a recorded mortgage has not been diminished or lost by reason of a modification or amendment.

\$125.00 Flat Fee. Amount of Liability is the unpaid principal balance of the loan not to exceed \$250,000 liability.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

SECTION 6 OWNERSHIP INFORMATION SERVICES AND FEES

6.01 Ownership and Encumbrance Certificate - One to Four Family Residential Property - \$125.00

This product is offered when the customer requests written, verified ownership and encumbrance information but does not require insurance.

It includes:

- Name(s) in which Title is currently held
- Legal Description
- All unreleased mortgages, liens, judgments, cases
- Real estate tax amounts, paid or unpaid

The amount of this fee can be applied toward a Fidelity National Title insurance product if requested within 6 months of the certificate issue date.

6.02 Ownership and encumbrance report - Commercial Property - \$200.00

Copy charges are in addition to the report fee at \$25 for up to 25 pages and \$1 for each additional page

6.03 Complete Property Information Report - One to Four Family Residential Property - No insurance \$250.00, Updates \$125 each.

This product is offered when there is no expectation of producing an insurance product within the next six months.

It Includes:

- Name(s) in which Title is currently held
- Legal Description
- All unreleased mortgages, liens, judgments, cases
- Real estate tax amounts, paid or unpaid
- Easements and restrictions affecting the property

The amount of this fee can be applied toward a Fidelity National Title insurance product if requested within 6 months of the certificate issue date.

6.04 Complete Property Information Report - Commercial Property - \$350.00

Copy charges are in addition to the report fee at \$25 for up to 25 pages, and \$1 for each additional page.

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FIDELITY NATIONAL TITLE INSURANCE COMPANY

SECTION 7 REAL ESTATE SETTLEMENT PROCEDURES ACT OF 1974

Section 8(b) of the Real Estate Settlement Procedures Act of 1974, (Title 12 U.S.C., Sec. 2607) prohibits the giving or acceptance of "...any fee, kickback, or thing of value pursuant to any agreement or understanding, oral or otherwise, that business incident to or a part of a real estate settlement service involving a federally related mortgage loan shall be referred to any person."

Violation of this section is a felony. Employees are warned that discriminatory or favorable pricing practices offered to a particular customer, which are not available to all customers similarly situated, may be considered a "kickback" or "thing of value" if the customer in question is in a position to direct future RESPA-covered orders to us, even though the transaction in question may not be a RESPA-covered transaction.

SECTION 8 KANSAS RATE REGULATION

Kansas law requires that each agent and insurer file all charges and rates made in connection with the issuance of a title insurance policy.

Once filed, these are the rates that must be charged. No deviations can be permitted unless a special rate is filed in accordance with the "Unique and Unusual Rule". This rule has been filed with our rates and is to be followed wherever a rate is to be quoted that varies from those filed with the Kansas Department of Insurance.

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8.01 The "U and U" Rule :

KEN SELZER
Commissioner of Insurance

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

IF IT CAN BE CLEARLY DEMONSTRATED THAT A RISK PRESENTS UNIQUE OR UNUSUAL CONDITIONS OF EXPOSURE OR HAZARD SUCH THAT THE APPLICATION OF THE NORMAL RATING PROCEDURE DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR TREATMENT UNDER THIS RULE SHALL BE SUBMITTED TO THE INSURANCE COMMISSIONER AND SHALL BE ACCOMPANIED BY EVIDENCE SPECIFICALLY SETTING FORTH THE REASONS FOR THE REQUEST ALONG WITH FULL SUPPORTING INFORMATION EVIDENCING THAT THE SPECIAL TREATMENT IS NOT A VIOLATION OF K.S.A. 40-2404(14) RELATING TO REBATES AND OTHER INDUCEMENTS IN TITLE INSURANCE. SUCH RATES MUST BE FILED WITH THE COMMISSIONER OF INSURANCE PRIOR TO QUOTATION OR BEING MADE EFFECTIVE.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

SECTION 9 APPLICABILITY OF RATES

The rates and charges set forth in this manual apply to each and every county in the State of Kansas when the policy is written directly through a Company owned office.

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KEN SELZER
Commissioner of Insurance

ADVANTAGE TITLE COMPANY
2037 Liberty Road, Eldersburg MD 21784
410-795-5105

2010 FEB -8 AM 10: 21

KANSAS
INSURANCE DEPARTMENT

Filed Fees for REO Purchase Transactions
Priced \$0 - \$100,000

Description	Charges	Notes
Escrow Fee	\$550 per buyer/seller sider	\$1100 total
Survey Fee	Up to \$650	If required
All Recording Fees	-----	County/State Regulated
Title Insurance	-----	See Filed Rates

Filed Fees for REO Purchase Transactions
Priced \$100,001 - \$450,000

Description	Charges	Notes
Escrow Fee	\$650 per buyer/seller sider	\$1300 total
Survey Fee	Up to \$650	If required
All Recording Fees	-----	County/State Regulated
Title Insurance	-----	See Filed Rates

Filed Fees for REO Purchase Transactions
Priced \$450,001 - \$600,000

Description	Charges	Notes
Escrow Fee	\$750 per buyer/seller sider	\$1500 total
Survey Fee	Up to \$650	If required
All Recording Fees	-----	County/State Regulated
Title Insurance	-----	See Filed Rates

Filed Fees for REO Purchase Transactions
Priced \$600,001- Higher

Description	Charges	Notes
Escrow Fee	\$850 per buyer/seller sider	\$1700 total
Survey Fee	Up to \$650	If required
All Recording Fees	-----	County/State Regulated
Title Insurance	-----	See Filed Rates

FILED

FEB 8 - 2010

SANDY PRAEGER
Commissioner of Insurance

ADVANTAGE TITLE COMPANY
2037 LIBERTY ROAD
PHONE: 410-795-5105
FAX: 410-795-1577

FILED FEE SCHEDULE FOR DIRECT LENDERS

LINE #	Description	Charges	Notes
1101	Closing Fee (Non FHA or VA) Refi/Purchase	\$475	
1101	Closing Fee 1 st and 2 nd (Non FHA or VA) Refi/Purchase	\$575	Piggyback Settlement
1101	Closing Fee (FHA or VA) Refi/Purchase	N/A	
1103	Title Exam (FHA or VA) Refi/Purchase	\$475	
1103	Title Exam 1 st and 2 nd (FHA or VA) Refi/Purchase	\$575	Piggyback Settlement
1103	Title Exam (Non FHA or VA) Refi/Purchase	N/A	
1105	Doc Preparation - Refi/Purchase	\$150	Deed Prep, POA
1101 or 1103	Reclose Fee	\$125	In addition to closing fees
1108	Title Insurance and Endorsements	-----	See Attachment
1111	Courier Fee (Non FHA or VA) Refi/Purchase	\$50	
1201	Recording Fee (County Charge)	-----	County Regulated
1202	Transfer/Finance Charge (County Charge)	-----	County Regulated
1301	Survey Fee	Up to \$650	

FILED FEE SCHEDULE FOR MORTGAGE BROKERS

LINE #	Description	Charges	Note
	Closing Fee (Non FHA or VA) Refi/Purchase	\$195	
1101	Closing Fee 1 st and 2 nd (Non FHA or VA) Refi/Purchase	\$295	Piggyback Settlement
1101	Closing Fee (FHA or VA) Refi/Purchase	N/A	
1102	Abstract Fee	\$125	
1103	Title Exam (FHA or VA) Refi/Purchase	\$480	
1103	Title Exam 1 st and 2 nd (FHA or VA) Refi/Purchase	\$580	Piggyback Settlement
1103	Title Exam (Non FHA or VA) Refi/Purchase	\$380	
1104	Title Insurance Binder	\$100	
1105	Doc Preparation - Refi/Purchase	\$150	Deed Prep, POA
1101 or 1103	Reclose Fee	\$125	In addition to closing fees
1108	Title Insurance and Endorsements	-----	See Attachment
1111	Courier Fee (Non FHA or VA) Refi/Purchase	\$50	
1201	Recording Fee (County Charge)	-----	County Regulated
1202	Transfer/Finance Charge (County Charge)	-----	County Regulated
1301	Survey Fee	Up to \$650	

FILED

OCT 12 2009

SANDY PRAEGER
Commissioner of Insurance



2037 Liberty Road, Eldersburg, MD 21784
Toll Free: 866.627.7899 Local: 410.795.5105
Fax: 410.795.1577

**FILING TO GRANT ADVANTAGE TITLE PERMISSION TO FILE DVIATED RATES FOR
UNIQUE OR UNUSUAL CONDITIONS**

BULLETIN 1989-31

**UNIQUE AND UNUSUAL (U&U) RULE (SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL
CONDITIONS)**

December 1, 1989

An error was contained in our Bulletin 1989-12 of May 17, 1989. The Special Rule For Rating Unique or Unusual Conditions attached to the bulletin indicates that a rate filing pursuant to the rule must be made with our department within thirty (30) days after being made effective. The Rule should have stated that such rates must be filed with the Commissioner of Insurance *prior to quotations or being made effective.*

Since virtually all title agents and title insurers required to file materials pursuant to the requirements of 1989 House Bill No. 2497 filed a Rule identical to the one attached to Bulletin 1989-12, an immediate filing should be made of a Rule incorporating corrected language. Please refer to the attached example of a Rule incorporating the correct language.

It should also be noted that there has been some misunderstanding of the necessary procedure to follow when filing a deviation from a filed rate or charge. The Rule must first be filed. This can be done by filing a facsimile of the attached Rule. Individual risk filings cannot be accepted until a rule is on file with our department.

Please be advised that there will be situations in which both an agent/agency and an insurance company must make an individual risk filing for the same risk. Such a circumstance would arise if different rates than those currently on file with our department are used by both the agent/agency and company.

When circumstances arise which require a filing on an individual risk, certain basic information should be provided. The risk should be identified by providing the name of the insured, property location, and any policy, commitment, or file number. Please identify the type of service/transaction involved and indicate both the filed rate/charge and special rate/charge applicable for the individual risk. You should then indicate the reason why special rating is applicable for the risk. Such information may be provided in letter form and an example of such a letter is attached.

Please take immediate action to file an amended Unique and Unusual Rule containing the correction noted on the attached.

Fletcher Bell
Commissioner of Insurance

FILED

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SANDY PRAEGER
Commissioner of Insurance

EXAMPLE

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL
CONDITIONS

IF IT CAN BE CLEARLY DEMONSTRATED THAT A RISK PRESENTS UNIQUE OR UNUSUAL CONDITIONS OF EXPOSURE OR HAZARD SUCH THAT THE APPLICATION OF THE NORMAL RATING PROCEDURE DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR THE TREATMENT UNDER THIS RULE SHALL BE SUBMITTED TO THE INSURANCE COMMISSIONER AND SHALL BE ACCOMPANIED BY EVIDENCE SPECIFICALLY SETTING FORTH THE REASONS FOR THE REQUEST ALONG WITH FULL SUPPORTING INFORMATION EVIDENCING THAT THE SPECIAL TREATMENT IS NOT A VIOLATION OF K.S.A. 40-2404(14) RELATING TO REBATES AND OTHER INDUCEMENTS IN TITLE INSURANCE. SUCH RATES MUST BE FILED WITH THE COMMISSIONER OF INSURANCE PRIOR TO QUOTATION OR BEING MADE EFFECTIVE.

XYZ Title Insurance Agency
100 Main street
Salina, KS 65432

December 1, 1989

Kansas Insurance Department
420 S.W. 9th Street
Topeka, KS 66612-1678

TITLE INSURANCE INDIVIDUAL RISK FILED UNIQUE
AND UNUSUAL RULE

Gentlemen:

We wish to submit the following individual risk filing pursuant to our Unique and Unusual Rule presently on file with your department.

1. Name of Insured/Property Insured:
John and Mary Doe
2. Property Location:
Lots 1 and 2, New Subdivision, City of Salina, Kansas
3. Policy/Commitment/File Number: File No. SA 100 120189
4. Charge/Rate: This is an Owners Title Policy on Residential Property with \$150,000 limit of liability. We charged \$705,000 for the policy. This is \$50 more than the filed charge of \$655.00.
5. Filed Charge/Rate: Our filed charge of \$655.00 is obtained from our rate schedule.
6. Reason for Deviation from Filed Charge:
Multiple chain of title involved which required two hours of additional work in the title search, hence the additional charge of \$50.

FILED

OCT 12 2009

SANDY PRAEGER
Commissioner of Insurance

Please let us know if you have any questions with regard to this individual risk filing.

Very truly yours,

John Jones
Title Insurance Agent
On Behalf of
XYZ Title Insurance Agency

FILED
OCT 12 2009
SANDY PRAEGER
Commissioner of Insurance



2037 Liberty Road, Eldersburg, MD 21784
Toll Free: 866.627.7899 Local: 410.795.5105
Fax: 410.795.1577

FILED

OCT 12 2009

STANDARD FEE
COMMIS. OF 3% (10/1/2008)

FILED TITLE INSURANCE RATES FOR KANSAS

Amount	Rate	Amount	Rate	Amount	Rate	Amount	Rate	Amount	Rate
5,000	131	44,000	287	83,000	411	122,000	506	161,000	584
6,000	135	45,000	291	84,000	414	123,000	508	162,000	586
7,000	139	46,000	295	85,000	417	124,000	510	163,000	588
8,000	143	47,000	299	86,000	420	125,000	512	164,000	590
9,000	147	48,000	303	87,000	423	126,000	514	165,000	592
10,000	151	49,000	307	88,000	426	127,000	516	166,000	594
11,000	155	50,000	311	89,000	429	128,000	518	167,000	596
12,000	159	51,000	315	90,000	432	129,000	520	168,000	598
13,000	163	52,000	318	91,000	435	130,000	522	169,000	600
14,000	167	53,000	321	92,000	438	131,000	524	170,000	602
15,000	171	54,000	324	93,000	441	132,000	526	171,000	604
16,000	175	55,000	327	94,000	444	133,000	528	172,000	606
17,000	179	56,000	330	95,000	447	134,000	530	173,000	608
18,000	183	57,000	333	96,000	450	135,000	532	174,000	610
19,000	187	58,000	336	97,000	453	136,000	534	175,000	612
20,000	191	59,000	339	98,000	456	137,000	536	176,000	614
21,000	195	60,000	342	99,000	459	138,000	538	177,000	616
22,000	199	61,000	345	100,000	462	139,000	540	178,000	618
23,000	203	62,000	348	101,000	464	140,000	542	179,000	620
24,000	207	63,000	351	102,000	466	141,000	544	180,000	622
25,000	211	64,000	354	103,000	468	142,000	546	181,000	624
26,000	215	65,000	357	104,000	470	143,000	548	182,000	626
27,000	219	66,000	360	105,000	472	144,000	550	183,000	628
28,000	223	67,000	363	106,000	474	145,000	552	184,000	630
29,000	227	68,000	366	107,000	476	146,000	554	185,000	632
30,000	231	69,000	369	108,000	478	147,000	556	186,000	634
31,000	235	70,000	372	109,000	480	148,000	558	187,000	636
32,000	239	71,000	375	110,000	482	149,000	560	188,000	638
33,000	243	72,000	378	111,000	484	150,000	562	189,000	640
34,000	247	73,000	381	112,000	486	151,000	564	190,000	642
35,000	251	74,000	384	113,000	488	152,000	566	191,000	644
36,000	255	75,000	387	114,000	490	153,000	568	192,000	646
37,000	259	76,000	390	115,000	492	154,000	570	193,000	648
38,000	263	77,000	393	116,000	494	155,000	572	194,000	650
39,000	267	78,000	396	117,000	496	156,000	574	195,000	652
40,000	271	79,000	399	118,000	498	157,000	576	196,000	654
41,000	275	80,000	402	119,000	500	158,000	578	197,000	656
42,000	279	81,000	405	120,000	502	159,000	580	198,000	658
43,000	283	82,000	408	121,000	504	160,000	582	199,000	660

Add \$2.00 per thousand up to \$300,000 For policies over \$300,000 add an \$1.50 per thousand. For loan policies not exceeding the amount of the owner's policy, but issued simultaneously therewith: \$75



Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

October 12, 2009

Mr. Steve Potler
Advantage Title Company
2037 Liberty Road
Eldersburg, MD, 21784

COPY

Re: Filing of Title Insurance Rates and Charges
Your Correspondence Dated: October 9, 2009

Dear Mr. Potler:

This will acknowledge receipt of your letter as referenced above submitting the material required by K.S.A. 40-952(c).

This material has been placed on file October 12, 2009.

Sincerely,

Martin J. Hazen
Property & Casualty Policy Examiner

Phone: (785) 296-3405
Email: mjhazen@ksinsurance.org