

All American Title Company

RATE FOR USE WITH COMMERCIAL PROPERTY OVER \$1,000,000

	Charge per thousand or fraction thereof:
Up to \$50,000 of liability written	\$3.50
Over \$50,000 up to \$100,000	3.00
Over \$100,000 and up to \$5,000,000 add	1.75
Over \$5,000,000 and up to \$10,000,000 add	1.50
Over \$10,000,000 and up to \$15,000,000 add	1.25
Over \$15,000,000	1.00

The above rates may be reduced 40%-50% depending on the complexity of the transaction and/or the availability of prior title evidence.

NOTE

Note: All references to "Residential Rate Card" are to the list of rates set out on the document captioned "RESIDENTIAL RATE CARD" which card is attached hereto and incorporated herein by reference.

COMMERCIAL TITLE INSURANCE RATES

TYPE OF TRANSACTION	RATE
Owners title insurance policies:	
Policies issued to owners, contract vendees and lessees	
For amounts of \$0 to \$500,000	See Residential Rate Card
For amounts over \$500,000 to \$1,000,000 add	\$1.75 per thousand
The above rates may be reduced by 1/6th depending on the complexity of the transaction and/or the availability of prior title evidence.	
Mortgage title insurance policies:	Same as owners policies as set out above
Simultaneously-issued mortgage policies:	
Policies not exceeding the amount of owners' policy amount and issued simultaneously therewith	\$250 each loan not over \$1,000,000 \$500 each loan over \$1,000,000
Simultaneously-issued mortgage policy where the amount of coverage exceeds the owners' policy	\$250/\$500 up to amount of owners policy with the additional coverage charged as shown above
Simultaneously issued leasehold policy or sub-lessee policy, not exceeding the amount of leasehold policy issued to lessee/sub-lessor	60% of rate applicable to a

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commercial owners policy

Refinance policies

Loan policy issued on property as result of refinancing a previous loan

Same as Mortgage Policy

Second Mortgage Policies:

Loan Policy issued on 2nd and 3rd or more loans

Same as Mortgage Policy

Reissue Policies

Policies issued on previously insured property

Same as Mortgage Policy

New Construction Pending Disbursement Policy
Calling for periodic endorsements for increasing liability and extending time of policy

Same as Mortgage Policy

New Construction Owners Policy

Same as Owner's Policy

New Construction Loan Policy

Issued to construction lender on construction loan (includes binder or construction loan policies)

Same as Mortgage Policy

Hold Open Charges

\$250

Cancellation Fee

A charge made for actual work performed on a title insurance file that for some reason is not issued

No charge unless substantial work has been performed before cancellation or the transaction closes elsewhere from \$.15 to \$.35 per \$1,000 depending on amount of work performed.

COMERCIAL ENDORSEMENTS

All standard ALTA endorsements except as noted below

No charge

Zoning, ALTA 3.0

\$200 on policies to \$5,000,000. Subject to underwriters approval if over \$5,000,000

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Zoning, ALTA 3.1

\$300 on policies to
\$5,000,000. Subject to
underwriters approval if over
\$5,000,000

Update Endorsement to Policy

Up to 3 years - \$250*
More than 3 years - \$500*
*In addition to charges for
additional coverage

Update Letter

\$250

Other "non-standard" or unusual endorsements may be issued with underwriter approval
as to coverage and pricing. In such cases a U&U will be filed.

CHARGES FOR ESCROW, CLOSING AND OTHER SERVICES

SERVICE

CHARGE

COMMERCIAL ESCROW CLOSING-SALE

Includes settlement statement (HUD-1)
and disbursement of funds

\$300 up to and including
\$200,000 liability
\$500 over \$200,000 liability
Additional \$100-\$4000 for
complex closing

COMMERCIAL ESCROW CLOSING-LOAN ONLY

\$300 up to and including
\$200,000 liability
\$500 over \$200,000 liability
Additional \$100-\$4000 for
complex closing

CONSTRUCTION RUN TO DATES:

With endorsement
With disbursement

\$150 per draw
\$250 per draw

RESIDENTIAL TITLE INSURANCE RATES

(one to four family living units)

RESIDENTIAL NEW CONSTRUCTION LOAN POLICY

Issued simultaneously with owners' Policy

\$190

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See Residential Rate Card

\$175

See Residential Rate Card

\$190

See Residential Rate Card

See Residential Rate Card
without mechanic's lien
coverage

\$75

See Residential Rate Card

\$1.50 per \$1,000, with
volume, Residential Rate
Card without volume

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REISSUE RATE	See Residential Rate Card
MULTIPLE LOT OR TRACT CHARGES A charge in addition to the owners or lenders policy charge when the property is multiple Lots/Tracts	\$85 @ Lot/Tract
ABSTRACT RETIREMENT RATE	See Residential Card
ENDORSEMENTS All standard ALTA form endorsements, except zoning	No charge
Update endorsement for previously issued policy	\$75 if less than 5 years \$150 if more than 5 years
LEASEHOLD POLICIES-policies issued to protect the interest of the lessee in real property	Same as Owners policy, subject to discounts herein
LOT SALE TO BUYER (Not builder/developer)	
A. No policy issued until improvement completed	\$175 with full credit towards Premium
B. Policy issued for cost of lot	See rate card
The above rates may be reduced by 1/6th depending on the complexity of the transaction and/or the availability of prior title evidence	

OTHER

Option to purchase	Insure by separate policy With underwriter approval, a U&U will be submitted
FORECLOSURE REPORT- A commitment issued to benefit lender's counsel before filing foreclosure actions without policy being issued	\$300/\$500 residential/commercial
PLATTING COMMITMENT	\$300/\$500 residential/commercial

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CONVERT CONTRACT PURCHASER'S POLICY Issued when contract purchaser pays off contract and wants current policy showing title in his name	\$300 Update and endorsement
DISBURSEMENT OF FUNDS No closing services but asked to disburse money	\$500
DISBURSEMENT OF FUNDS No closing services, disbursing funds and collecting signatures on documents furnished to us.	\$550
EXCHANGE CLOSING Transaction under Sec.1031 I.R.C.-Like Kind Exchanges	-If issuing insurance: \$500 plus -\$100 per additional relinquished/replacement properties -If not issuing title insurance:\$1,000 plus -- -\$300 per additional relinquished/replacement properties Additional \$100-\$4000 for complex closing
RESIDENTIAL CANCELLATION FEE	No charge unless we have issued a commitment and are canceled and transaction closes elsewhere in which case it is \$75
OWNERSHIP AND ENCUMBRANCE REPORT (O&E) Residential Commercial	\$125 \$250 plus applicable work fees
REZONING REPORT (search of names of surrounding Owners for rezoning application up to 1000 feet surrounding subject property)	O&E charge plus \$10 per name
RESIDENTIAL REAL ESTATE CLOSING (FSBO) Includes preparation of contracts, escrow agreements transfer of title documents (deed, mortgage, notes assignments, etc.) settlement statement (HUD-1), disbursement of funds, without assistance of broker/attorney	\$250

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RESIDENTIAL REALESTATE CLOSING Includes preparation of contracts, escrow agreements transfer of title documents (deed, mortgage, notes assignments, etc.) settlement statement (HUD-1), disbursement of funds	No charge to seller
CASH CLOSING	Charge to buyer: \$175
RESIDENTIAL LOAN CLOSING Includes preparation of loan documents required by lender including, but limited to, mortgage, deed of trust, notes, riders, assignments, governmental regulation reports and disclosures, settlement statement (HUD-1), disbursement of funds	\$175 with title insurance/ \$250 without title insurance/ \$75 each additional loan (2 nd , 3 rd) closed simultaneously
AFTER-HOURS CLOSING FEE-Closing conducted In escrow office after normal business hours of 8:00 am to 5:00 pm	\$225
REDRAW FEE- When documents have been prepared For closing and closing is rescheduled due to lender or borrower with no fault of closer	\$75
DOCUMENT PREPARATION-When not included in Closings such as deeds, mortgages/notes, affidavits, assignments/releases, contract for deed/option contracts, real estate contracts, escrow deposit agreements	\$25 to \$150
FEES FOR ANCILLARY SERVICES	
Notary public fees	No charge
Contract for deed	\$300
Seller carry-back	\$300
Assumption	\$300
Residential sign-up (no close, no disb., no title)	\$250
Loan package fax fee	\$50
Out going wire transfer	\$15
Courier fee	\$15
Overnight fee	\$15
Extra Search and Exam Fees may be charged Depending on the complexity of the work involved	\$.25 to \$.50 per \$1,000 of coverage (Minimum charge of \$175)
Funds held under Escrow Agreement	
Residential	\$100
Commercial	\$200-\$2,000

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Miscellaneous search/ research/ service fees:

Residential

\$50-\$500 dependant upon
size of task

Commercial

\$200-\$10,000 dependant
upon size of task

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RESIDENTIAL RATE CARD
ALL AMERICAN TITLE COMPANY
KANSAS RESALE AND REFINANCE RATES

Amount of Insurance				Rate	Amount of Insurance				Rate
\$50,000	or	Less	---	\$235.00	\$400,001	to	410,000	---	\$633.00
50,001	to	60,000	---	\$260.00	410,001	to	420,000	---	\$639.00
60,001	to	70,000	---	\$285.00	420,001	to	430,000	---	\$645.00
70,001	to	80,000	---	\$300.00	430,001	to	440,000	---	\$651.00
80,001	to	90,000	---	\$321.00	440,001	to	450,000	---	\$657.00
90,001	to	100,000	---	\$339.00	450,001	to	460,000	---	\$663.00
100,001	to	110,000	---	\$350.00	460,001	to	470,000	---	\$669.00
110,001	to	120,000	---	\$360.00	470,001	to	480,000	---	\$675.00
120,001	to	130,000	---	\$370.00	480,001	to	490,000	---	\$681.00
130,001	to	140,000	---	\$380.00	490,001	to	500,000	---	\$687.00
140,001	to	150,000	---	\$390.00	500,001	to	510,000	---	\$700.00
150,001	to	160,000	---	\$400.00	510,001	to	520,000	---	\$712.00
160,001	to	170,000	---	\$410.00	520,001	to	530,000	---	\$724.00
170,001	to	180,000	---	\$425.00	530,001	to	540,000	---	\$736.00
180,001	to	190,000	---	\$440.00	540,001	to	550,000	---	\$748.00
190,001	to	200,000	---	\$455.00	550,001	to	560,000	---	\$760.00
200,001	to	210,000	---	\$470.00	560,001	to	570,000	---	\$772.00
210,001	to	220,000	---	\$485.00	570,001	to	580,000	---	\$784.00
220,001	to	230,000	---	\$500.00	580,001	to	590,000	---	\$796.00
230,001	to	240,000	---	\$510.00	590,001	to	600,000	---	\$808.00
240,001	to	250,000	---	\$522.00	600,001	to	610,000	---	\$820.00
250,001	to	260,000	---	\$525.00	610,001	to	620,000	---	\$832.00
260,001	to	270,000	---	\$531.00	620,001	to	630,000	---	\$844.00
270,001	to	280,000	---	\$537.00	630,001	to	640,000	---	\$856.00
280,001	to	290,000	---	\$546.00	640,001	to	650,000	---	\$868.00
290,001	to	300,000	---	\$555.00	650,001	to	660,000	---	\$880.00
300,001	to	310,000	---	\$561.00	660,001	to	670,000	---	\$892.00
310,001	to	320,000	---	\$567.00	670,001	to	680,000	---	\$904.00
320,001	to	330,000	---	\$573.00	680,001	to	690,000	---	\$916.00
330,001	to	340,000	---	\$582.00	690,001	to	700,000	---	\$928.00
340,001	to	350,000	---	\$591.00	700,001	to	710,000	---	\$940.00
350,001	to	360,000	---	\$597.00	710,001	to	720,000	---	\$952.00
360,001	to	370,000	---	\$603.00	720,001	to	730,000	---	\$964.00
370,001	to	380,000	---	\$609.00	730,001	to	740,000	---	\$976.00
380,001	to	390,000	---	\$613.00	740,001	to	750,000	---	\$988.00
390,001	to	400,000	---	\$627.00	750,001	to	760,000	---	\$999.00

Residential Refinance Closing Fee \$175.

Residential Closing Fee if a licensed Real Estate Agent is involved: \$175 to buyer, zero to seller.

Residential Closing Fee for "For Sale by Owner" \$250.

Simultaneously issued loan policies \$190.

Rates furnished upon request for policies over \$760,000.

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Commissioner of Insurance

All American Title Company
10520 Barkley, Suite 11
Overland Park, KS 66212
913-652-0939 913-652-6690fax

May 18, 2011

Martin J. Hazen
Policy Examiner
Commercial Multi-Peril
& Casualty Section
Kansas Insurance Department
420 SW 9th Street
Topeka, KS 66612-1678

Re: Filed Rates
All American Title Company

Dear Mr. Hazen,

Enclose please find a new set of rates to replace the prior filed rates for the State of Kansas.

Please file stamp the extra copy and return to us in the self-addressed envelope.

Thank you for your attention to this matter.

Sincerely,


Michael J. Blaney, Pres.

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Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

May 24, 2011

Mr. Michael J. Blaney
President
All American Title Company
10520 Barkley, Suite 11
Overland Park, KS, 66212

COPY

Re: Filing of Title Insurance Rates & Charges
Your Correspondence Dated: May 18, 2011

Dear Mr. Balney:

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 May 18, 2011.

Sincerely,

Martin J. Hazen
Property & Casualty Policy Examiner

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