



ALLEGIANT REVERSE SERVICES, LLC

TITLE, CLOSING AND SETTLEMENT FEES AND CHARGES

FOR USE IN THE STATE OF KANSAS

WITH STEWART TITLE GUARANTY COMPANY UNDERWRITING

Please note that the Closing and Settlement Fees to be used for Kansas are the Allegiant Reverse Services, LLC fees in the pages immediately following this cover page. Any settlement fees included in the Stewart Title Guaranty Company Rate Filing are Stewart's closing fees and will not be used by Allegiant unless otherwise noted.

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1. GENERAL PROVISIONS AND DEFINITIONS

1.1. Application of Fees. The schedule of fees and charges as shown in this Schedule of Fees (“Schedule”) are applied to and shall be the fees and charges applicable to each Kansas transaction.

1.2. Calculation of Charges. Charges shall be computed based on the sale price in Sale Transactions and on the transaction type in Loan or Refinance Transactions. In the event the calculations contained in this manual create a rate or charge that is not an even dollar amount, the charge or rate shall be rounded up to the next highest dollar.

1.3. Combining Discounts Not Permitted. If more than one discount applies to a particular transaction, the discount providing the largest discount shall apply.

1.4. Cancellation Charges. As a cancellation fee, you may be charged all third-party fees invoiced or charged to the Company and all out-of-pocket expenses paid in connection with the cancelled transaction. In addition to these fees, you may also be charged a reasonable fee that is commensurate with the time and effort expended by the Company in completing the transaction prior to cancellation; range \$0.00-\$2,500. Factors considered in determining this commensurate fee are as follows: the various employees’ salaries that worked on the file, how much time was spent working on the file prior to cancellation which is affected by the complexity of the transaction, i.e., the number of properties, number of parties, type of ownership, number and age of liens and judgments, the type of property and whether the transaction involves unique aspects, e.g., bankruptcy, foreclosure, 1031 exchange, mobile home, Co-Op, TIC, POA, Trust or Probate, REO, Court Orders, Sheriff or Tax sales, subdivisions or property line adjustments and the number and type of beneficiaries and the lender’s requirements.

1.5. Unique Situations. In unique situations, escrow services may be required under conditions for which no charge has been provided in this schedule. In such cases, a charge shall be made which, in the opinion of the Company, is consistent with the general pricing procedures set forth herein.

1.6. Additional Fees. Additional Fees may include all third-party fees invoiced or charged to the Company and all out-of-pocket expenses paid in connection with the transaction, that are not otherwise addressed in this filing. In addition to these fees, you may also be charged a reasonable fee that is commensurate with the time and effort expended by the Company in completing the transaction that is not otherwise addressed in this filing; range \$0.00-\$2,500. Factors considered in determining this commensurate fee are as follows: the various employees’ salaries that worked on the file, how much time was spent working on the file which is affected by the complexity of the transaction, i.e., the number of properties, number of parties, type of ownership, number and age of liens and judgments, the type of property and whether the transaction involves unique aspects, e.g., bankruptcy, foreclosure, 1031 exchange, mobile home, Co-Op, TIC, POA, Trust or Probate, REO, Court Orders, Sheriff or Tax sales, subdivisions or property line adjustments and the number and type of beneficiaries and the lender’s requirements.

1.7. Definitions

1.7.1. **General Rates:** the general rates as set forth in this Schedule are the actual Fee as set forth on the settlement statement, Closing Disclosure and/or HUD-1. For Loan and/or Refinance transactions, the general rate shall include the handling and processing of the transaction, preparation of customary escrow instructions, amendments and/or supplements as required, ordering and processing demands for two existing liens of record, obtaining approvals, reviewing closing documents, preparing miscellaneous escrow documents required for closing, delivering documents for recording, acting as depositor and exchanger of documents and funds, paying liens and taxes, disbursement of funds via check or wire to all parties and delivery of completed loan document package.

For Sale / Purchase transactions, the general rate shall include the handling and processing of the transaction, preparation of customary escrow instructions, amendments and/or supplements, ordering and processing demands for two existing liens of record, obtaining approvals, downloading the first set of loan documents (Electronic Download Fee), reviewing loan documents, preparing miscellaneous escrow documents required for closing, delivering documents for recording, acting as depositor and exchanger of documents and funds, paying liens and taxes, disbursement of funds via check to all parties, and delivery of completed loan document package, when applicable.

The general rate shall not include fees specifically set forth elsewhere in this Schedule, as applicable including, but not limited to, document preparation fees, notary fees, third party costs, special messenger and courier fees, electronic download fee beyond the first set of loan documents, loan tie-in fee, NSF check fees, overnight delivery processing fees, interest bearing account set up fees, outgoing wire processing fees for lien payoff holders, fees for ordering and processing demands for more than two existing liens of record, and other fees.

1.7.2. **Residential Property:** real property that is designed primarily for the occupancy of from one to four families, including individual condominium units. Includes vacant land zoned for residential use.

1.7.3. **Non-Residential Property:** property other than Residential Property (e.g., property used for commercial, industrial or agricultural purposes).

1.7.4. **Loan Transaction:** a transaction where: (1) one or more of the persons or entities who own the property prior to the closing of the subject transaction remain an owner of the property immediately following the closing of the subject transaction; and (2) a new encumbrance is being placed on the property through the subject escrow and no existing encumbrances on the property are being satisfied through the subject escrow.

1.7.5. **Refinance Transaction:** a transaction where: (1) one or more of the persons or entities who own the property prior to the closing of the subject transaction remain an owner of the property immediately following the closing of the subject transaction; and (2) an existing encumbrance on the property is being satisfied in full and a new encumbrance is being placed on the property through the subject escrow.

1.7.6. **Sale Transaction:** a transaction where one or more of the persons or entities who own the property prior to transaction convey their interest to another party.

1.7.7. Written Agreement: a written agreement is a documentation of the applicable rate and additional fees to be charged to a party or the parties to a transaction. The "written agreement" may in some instances be a reference to the rates and fees on the settlement statement for the transaction and the party(ies) approval of said settlement statement; in other instances, a written agreement may be an email from escrow advising of the rate and fees prior to or upon disbursement. With regard to transactions qualifying for the subdivision transaction rate, the term "written agreement" shall mean a separate written agreement between the Company and the developer/builder setting forth the rates to be charged.

1.7.8. Third-party pass-through charges: (e.g., invoices from others to be paid for services already rendered looking to be paid whether closes or cancels). These would include items like termite inspections, lender related fees, e.g., document fees, "click" fees, portal charges, fees related to certifications for septic, roof, home inspections, 9-A report costs, tax searches and certifications, HOA document and transfer charges, ALTA survey inspections, etc.

1.7.9. Company out-of-pocket expenses: (e.g., charges already incurred by company independent of whether closes or cancels). These would include items like overnight mail fees, messenger fees, wire fees, copy fees, posting fees, HOA demand fees, 9-A reports, data service provider charges, notary, recording and recording service fees, DRE-related inspections and reports fees, and HCD searches for mobile homes.

1.7.10. Hard Costs: (e.g., the employee costs). The employee costs vary greatly depending upon: (a) which employee worked the file (e.g., a general admin v. an assistant escrow officer v. an escrow officer); (b) how much time the employee has spent on that file (e.g., is it one week since opening, getting ready to close, were document already created and sent, were there changes requested in the file and were document already signed for closing; and (c) the complexity of the transaction (e.g., the number of properties, number of buyers/sellers, type of ownership (entity, TIC, POA, trust, REO, Court order, Sheriff Sale, probate, deceased parties), number and age of existing liens and judgments to be cleared, type of property (residential, commercial, subdivisions, energy or solar related, the type and number of lenders/beneficiaries (private or institutional) and their instructions, and does the transaction involve bankruptcy, foreclosure, 1031 exchange, mobile homes or personal property.

1.8. Computation of Fees and Rounding: Unless otherwise stated, the general rates shall be calculated based upon increments and multiples of \$5,000, including any fraction thereof, in accordance with the division of such units as set forth herein. All charges and fees are rounded up to the nearest dollar increment. If calculating the rate involves multiple stages, round up at each stage of the computation process.

1.9. Employee Rates. No charge shall be made to the employees of the Company or its affiliated companies (including employees on approved retirement) who are obligated to pay a fee in connection with the financing, refinancing, sale or purchase of the employee's bona-fide home property. Waiver of such charges is authorized only in connection with those costs which the employee would be obligated to pay, by established custom, as a party to the transaction.

1.10. Funds Held in Escrow. When funds remain in escrow beyond 90 days after either the close of escrow or the estimated close of escrow, the Company may impose a monthly holding fee of \$25 that is to be charged against the funds held.

1.11. Government Agencies and Contract Services. Contracts for escrow services may be entered into with Federal, State, County, Municipal and other governmental and quasi-governmental agencies, volume customers (anticipated to provide 25 or more transactions per month) and others, for rates agreed upon by the Company and the party as set forth in the Contract or a written agreement.

1.12. Miscellaneous Charges. Charges for miscellaneous services provided in connection with a service may apply as follows unless specified as included elsewhere in the Schedule:

| | |
|--|-------------------------------|
| Courier / Overnight Mail Delivery & Processing Fee | \$25.00 |
| Demand / Payoff Ordering & Processing Fee | \$50.00 per demand |
| Document Preparation Fee | \$70.00 per document |
| Electronic Download Fee | \$50.00 per loan document set |
| HOA Demand Ordering & Processing Fee | \$50.00 per HOA |
| Interest Bearing Account Set-Up Fee | \$50.00 |
| NSF Check Fee | \$25.00 |
| Tax Certificate & Processing Fee | \$35.00 |
| Wire Processing Fee (outgoing wires) | \$25.00 |

2. GENERAL FEES AND CHARGES FOR RESIDENTIAL PROPERTY

2.1. Loan / Refinance Transactions

| Transaction Type | Rate |
|--|-------------|
| Conventional Loan or Refinance Transaction | \$450 |
| Reverse Mortgage Loan or Refinance Transaction | \$795 |
| VA Loan or Refinance Transaction | \$350 |

2.2. Sale / Purchase Transactions

| Transaction Amount | Rate |
|----------------------------|---|
| \$0 to \$100,000 | \$600 |
| \$100,001 to \$200,000 | \$725 |
| \$200,001 to \$300,000 | \$825 |
| \$300,001 to \$400,000 | \$925 |
| \$400,001 to \$500,000 | \$1,025 |
| \$500,001 to \$600,000 | \$1,125 |
| \$600,001 to \$700,000 | \$1,225 |
| \$700,001 to \$800,000 | \$1,325 |
| \$800,001 to \$900,000 | \$1,425 |
| \$900,001 to \$1,000,000 | \$1,525 |
| \$1,000,001 to \$1,250,000 | \$1,650 |
| \$1,250,001 to \$1,500,000 | \$1,775 |
| \$1,500,001 to \$2,000,000 | \$2,025 |
| Over \$2,000,000 | Minimum \$2,025. See Section 1.6 for possible additional charges. |

3. GENERAL FEES AND CHARGES FOR NON-RESIDENTIAL PROPERTY

3.1. Loan / Refinance Transactions

| Transaction Amount | Rate |
|----------------------------|---|
| \$0 to \$100,000 | \$275 |
| \$100,001 to \$300,000 | \$425 |
| \$300,001 to \$500,000 | \$575 |
| \$500,001 to \$750,000 | \$675 |
| \$750,001 to \$1,000,000 | \$775 |
| \$1,000,001 to \$2,000,000 | \$975 |
| \$2,000,001 to \$3,000,000 | \$1,225 |
| Over \$3,000,000 | Minimum \$1,225. See Section 1.6 for possible additional charges. |

3.2. Sale / Purchase Transactions

| Transaction Amount | Rate |
|---------------------------|-------------|
| \$0 to \$60,000 | \$630 |
| \$60,001 to \$100,000 | \$725 |
| \$100,001 to \$150,000 | \$775 |
| \$150,001 to \$200,000 | \$825 |
| \$200,001 to \$250,000 | \$875 |
| \$250,001 to \$300,000 | \$925 |
| \$300,001 to \$350,000 | \$1,025 |
| \$350,001 to \$400,000 | \$1,075 |
| \$400,001 to \$450,000 | \$1,125 |
| \$450,001 to \$500,000 | \$1,240 |
| \$500,001 to \$550,000 | \$1,355 |
| \$550,001 to \$600,000 | \$1,470 |

| | |
|----------------------------|---|
| \$600,001 to \$650,000 | \$1,585 |
| \$650,001 to \$700,000 | \$1,700 |
| \$700,001 to \$750,000 | \$1,815 |
| \$750,001 to \$800,000 | \$1,930 |
| \$800,001 to \$850,000 | \$2,045 |
| \$850,001 to \$900,000 | \$2,160 |
| \$900,001 to \$950,000 | \$2,275 |
| \$950,001 to \$1,000,000 | \$2,675 |
| \$1,000,001 to \$2,000,000 | \$3,175 |
| \$2,000,001 to \$3,000,000 | Minimum \$3,175. See Section 1.6 for possible additional charges. |
| Over \$3,000,000 | |

4. FEES AND CHARGES FOR MOBILE / MANUFACTURED HOME TRANSACTIONS

The fees and charges for Mobile and/or Manufactured Home Transactions shall be the general fees escrow rate calculated in Section 2 of this Schedule, as applicable, plus \$500.

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**RESIDENTIAL RATES FOR
JOHNSON, LEAVENWORTH,
WYANDOTTE, MIAMI,
FRANKLIN AND DOUGLAS
COUNTIES IN KANSAS**

- These charges are applicable to owners, leasehold and loan policies on properties improved by one to four family structures.
- Borrower closing fee: \$375.00.
- For simultaneous issued loan policies not exceeding the amount of the owner's policy: \$275.00.
- For policies over \$500,000, simultaneous leasehold policies, non-residential properties, or multiple lot changes for builders and developers or commercial properties, please call or write for special price quotations.
- Effective date May 1, 2018.
(Charges subject to change without notice.)

| Amount of Insurance | | Title |
|---------------------|--|--------|
| 80,000 or LESS | | 390.00 |
| 80,000 Or Less | | 390.00 |
| 80,001 to 90,000 | | 417.00 |
| 90,001 to 100,000 | | 450.00 |
| 100,001 to 110,000 | | 468.00 |
| 110,001 to 120,000 | | 486.00 |
| 120,001 to 130,000 | | 504.00 |
| 130,001 to 140,000 | | 522.00 |
| 140,001 to 150,000 | | 540.00 |
| 150,001 to 160,000 | | 558.00 |
| 160,001 to 170,000 | | 576.00 |
| 170,001 to 180,000 | | 594.00 |
| 180,001 to 190,000 | | 612.00 |
| 190,001 to 200,000 | | 630.00 |
| 200,001 to 210,000 | | 643.00 |
| 210,001 to 220,000 | | 656.00 |
| 220,001 to 230,000 | | 669.00 |
| 230,001 to 240,000 | | 682.00 |
| 240,001 to 250,000 | | 695.00 |
| 250,001 to 260,000 | | 708.00 |
| 260,001 to 270,000 | | 721.00 |
| 270,001 to 280,000 | | 734.00 |
| 280,001 to 290,000 | | 747.00 |
| 290,001 to 300,000 | | 760.00 |
| 300,001 to 325,000 | | 795.00 |
| 325,001 to 350,000 | | 830.00 |
| 350,001 to 375,000 | | 865.00 |
| 375,001 to 400,000 | | 900.00 |
| 400,001 to 425,000 | | 925.00 |
| 425,001 to 450,000 | | 948.00 |
| 450,001 to 475,000 | | 971.00 |
| 475,001 to 500,000 | | 995.00 |

www.stewart.com/kansas-city

Offices located in

Blue Springs
Lee's Summit
Plattsburg

Downtown
Liberty

Gladstone
Overland Park

Leawood
Platte City

For policies over \$500,000 to \$1,000,000 add \$1.25 per thousand.

stewart®



REFINANCE RATES FOR

JOHNSON, LEAVENWORTH,

WYANDOTTE, MIAMI,

FRANKLIN AND DOUGLAS

COUNTIES IN KANSAS

- These charges are applicable to owners, leasehold and loan policies on properties improved by one to four family structures.

- Borrower closing fee: \$375.00.

- For policies over \$500,000, simultaneous leasehold policies, non-residential properties, or multiple lot changes for builders and developers or commercial properties, please call or write for special price quotations.

- Effective date May 1, 2018
(Charges subject to change without notice.)

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Amount of
Insurance

Title
Charge

| | | |
|------------|---------|--------|
| 80,000. Or | Less | 390.00 |
| 80,001 to | 90,000 | 425.00 |
| 90,001 to | 100,000 | 450.00 |
| 100,001 to | 110,000 | 460.00 |
| 110,001 to | 120,000 | 470.00 |
| 120,001 to | 130,000 | 480.00 |
| 130,001 to | 140,000 | 490.00 |
| 140,001 to | 150,000 | 500.00 |
| 150,001 to | 160,000 | 510.00 |
| 160,001 to | 170,000 | 520.00 |
| 170,001 to | 180,000 | 530.00 |
| 180,001 to | 190,000 | 540.00 |
| 190,001 to | 200,000 | 550.00 |
| 200,001 to | 210,000 | 560.00 |
| 210,001 to | 220,000 | 570.00 |
| 220,001 to | 230,000 | 580.00 |
| 230,001 to | 240,000 | 590.00 |
| 240,001 to | 250,000 | 600.00 |
| 250,001 to | 260,000 | 610.00 |
| 260,001 to | 270,000 | 620.00 |
| 270,001 to | 280,000 | 630.00 |
| 280,001 to | 290,000 | 640.00 |
| 290,001 to | 300,000 | 650.00 |
| 300,001 to | 325,000 | 675.00 |
| 325,001 to | 350,000 | 700.00 |
| 350,001 to | 375,000 | 725.00 |
| 375,001 to | 400,000 | 750.00 |
| 400,001 to | 425,000 | 775.00 |
| 425,001 to | 450,000 | 800.00 |
| 450,001 to | 475,000 | 825.00 |
| 475,001 to | 500,000 | 850.00 |

Offices located in

Blue Springs
Lee's Summit
Plattsburg

Downtown
Liberty

Gladstone
Overland Park

Leawood
Platte City

For policies over \$500,000 to \$1,000,000 add \$1.25 per thousand.