

Charge for Escrow, Closing and/or Other ServicesServiceChargeCOMMERCIAL ESCROW CLOSING\$ 150

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

RESIDENTIAL REAL ESTATE CLOSING\$ 100

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

RESIDENTIAL REAL ESTATE CLOSING\$ 100

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

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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

DOCUMENT PREPARATION when not included in closings:\$ 10.00

1. deeds \$5.00 if doing title work.
2. mortgages, notes
3. affidavits
4. assignments, releases
5. contract for deed/option contracts
6. real estate contracts
7. escrow deposit agreements

FEES FOR ANCILLARY SERVICES\$ 10.00

notary public fees	N/C	
cash	N/A	
contract for deed		
seller carry back	N/A	
assumption	\$100	
equity purchase	\$100	
exchange of property	\$100	
loan closing for third party lender		\$100
other		

FORECLOSURE COMMITMENT

commitment issued for filing foreclosure proceedings.

- a. Do not take policy
- b. Do take policy

\$ 100
~~\$ 100 + premium~~

LOT SALE TO BUYER
(not builder)

- a. No policy until improvement completed
- b. Policy issued for cost of lot

~~\$ 100 + premium~~
~~\$ 100 + premium~~
~~\$ 100 + premium~~

PLATTING COMMITMENT

issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc. Nominal amount.

INFORMATIONAL COMMITMENT

issued for "amount to be agreed upon" where customer wants check of title before sale/mortgage

\$ 100.00

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

issued when contract purchaser pays off contract and wants current policy showing title in his name.

\$ 50.00 + premium at re-issue

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MECHANICS LIEN WORK OUT

obtaining lien waivers, disbursing funds to pay claimants

\$ 100.00

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EXCHANGE CLOSING

closing transaction having more than one parcel of real property

\$ 100.00

DISBURSEMENT OF FUNDS

no closing services but asked to disburse money

\$ 80.00

DISBURSEMENT OF FUNDS

no closing services, disbursing funds and collecting signatures on documents furnished to us

\$ 80.00

INDEMNITY DEPOSIT

held in escrow, no closing

\$ 25.00

OTHER (Specify)

\$ _____
\$ _____
\$ _____



*SERVICES CUSTOMARILY PROVIDED THAT ARE
NOT INCLUDED IN THE ABOVE RATES (LIST)

*If there is a charge for such services, they should be included on the previous page.



Residential Title Insurance Rates

(1-4 Single Family Living Units)

TYPE OF TRANSACTIONRATESPECIAL COVERAGES\$ N/ARESIDENTIAL NEW CONSTRUCTION LOAN
POLICY issued with owners policy on
new construction\$ N/ASECOND MORTGAGE POLICIES - loan
policies issued on 2nd, 3rd or more
loans\$ 100 + premiumHOLD OPEN CHARGES\$ N/ARESIDENTIAL OWNERS POLICIES -
policies of title insurance protecting
the owners interest in one-four
family residencesABROGATED
\$ 100 + premium

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\$ 100 + premiumRESIDENTIAL MORTGAGEES POLICIES -
policies of title insurance protecting
the interest of mortgage lendersSIMULTANEOUSLY ISSUED LOAN POLICIES a
loan policy issued simultaneously with
the issue of an owners policy in an
amount equal to or exceeding the amount
of said loan policy\$ 20 + additional premiumRESIDENTIAL CONSTRUCTION LOAN POLICY
- a loan policy issued specifically
for the protection of the interest in
property taken as the result of the
filing of a mortgage for construction purposes.\$ 100 + premiumCONSTRUCTION LOAN BINDER (COMMITMENT)
a commitment for title insurance issued
specifically for the protection
of the interest in property taken as the
result of the filing of a mortgage for
construction purposes\$ 100

DEVELOPMENT LOAN POLICY - a mortgagees policy issued for the protection of the lender who provides the funds to make improvements to the land so that said land can be resold for a different purpose (i.e. subdivision development and subsequent land sales)

\$ 100 + premium

BUILDERS RATE - (Residential Owners Policies) - a rate afforded to builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination

\$ 100 + premium

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES - a rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing

\$ 100 + premium

RE-ISSUE RATE - a rate afforded to the owner as a seller or borrower due to the fact that the title at issue had previously been searched and examined for durability as evidenced by the issuance of a policy of title insurance with a prior date.

\$ per re-issue schedule

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MULTIPLE LOT OR TRACT CHARGES - a charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title.

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\$ 20.00 per added tract

ABSTRACT RETIREMENT RATE - a reduction in the premium charge as a result of being furnished an abstract of title on the property to be insured and that the abstract remains the property of the insured

\$ none



ENDORSEMENTS - coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer. Specify type of endorsement and the charge/rate for each. Survey coverage
Mechanic Lien
Environmental Protection

\$ 10

\$ 10

\$ 10

\$ 10

LEASEHOLD POLICIES - policies issued to protect the interest of a lessee in real property

\$ 100 + premium

Insuring the validity of an option to purchase granted to a lessee

COMMERCIAL TITLE INSURANCE RATES -
premiums charged on policies issued on
transactions involving commercial,
multi-family, or industrial real
estate

\$ 100 + premium

CANCELLATION FEE - a charge made for
actual work performed on a title
insurance file that for some reason or
circumstances does not result in the
issuance of a title insurance policy

\$ 50

OTHER - (Specify)

Revised commitment

Out of county handling fee: Title Ins
closing

\$ _____

\$ 20

\$ 20 per trip up to 50 miles - 40¢ per mile

\$ 20 per trip up to 50 miles - 40¢ per mile
thereafter

FCBWIA(ATTACHMENTS)
TXTBULL

Title work without prior title evidence or abstract \$30.00 chain charge

Attached Schedule A is premium and reissue credit.

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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.



SCHEDULE A

TITLE INSURANCE RATES

The title insurance rates referred to in the Agreement are as follows:

ORIGINAL MORTGAGEE POLICIES

Up to \$50,000.00 of liability written	\$2.50 per thousand
Over \$50,000.00 and up to \$100,000.00, add	\$2.00 per thousand
Over \$100,000.00 and up to \$500,000.00, add	\$1.75 per thousand
Over \$500,000.00 and up to \$10,000,000.00, add	\$1.50 per thousand
Over \$10,000,00.00 and up to \$15,000,000.00, add	\$1.25 per thousand
Over \$15,000,000.00, add	\$1.00 per thousand

Minimum Premium \$20.00

REISSUE MORTGAGEE POLICIES

Up to \$50,000.00 of liability written	\$1.50 per thousand
Over \$50,000.00 and up to \$100,000.00, add	\$1.20 per thousand
Over \$100,000.00 and up to \$500,000.00, add	\$1.05 per thousand
Over \$500,000.00 and up to \$10,000,000.00, add	\$0.90 per thousand
Over \$10,000,00.00 and up to \$15,000,000.00, add	\$0.75 per thousand
Over \$15,000,000.00, add	\$0.60 per thousand

Minimum Premium \$20.00

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ORIGINAL OWNER'S OR LEASEHOLD POLICIES

Up to \$50,000.00 of liability written	\$3.50 per thousand
Over \$50,000.00 and up to \$100,000.00, add	\$3.00 per thousand
Over \$100,000.00 and up to \$5,000,000.00, add	\$2.00 per thousand
Over \$5,000,000.00 and up to \$10,000,000.00, add	\$1.75 per thousand
Over \$10,000,00.00 and up to \$15,000,000.00, add	\$1.50 per thousand
Over \$15,000,000.00, add	\$1.25 per thousand

Minimum Premium \$20.00

REISSUE OWNER'S OR LEASEHOLD POLICIES

Up to \$50,000.00 of liability written	\$2.10 per thousand
Over \$50,000.00 and up to \$100,000.00, add	\$1.80 per thousand
Over \$100,000.00 and up to \$5,000,000.00, add	\$1.20 per thousand
Over \$5,000,000.00 and up to \$10,000,000.00, add	\$1.05 per thousand
Over \$10,000,00.00 and up to \$15,000,000.00, add	\$0.90 per thousand
Over \$15,000,000.00, add	\$0.75 per thousand

Minimum Premium \$20.00

Simultaneous Issue Premium: \$20.00



AMERICAN TITLE & ABSTRACT SPEC., INC.
217 N. Kansas Ave., Liberal, KS 67901
Tel. 620-624-9111 Fax: 620-624-6610

Serving Seward, Haskell, Stevens and Morton Counties

CLOSING FEES

Closing Fee (Buyer Only)& Cash	\$400
Closing Fee (Buyer/Seller)& ReFi	\$500
Witness Closing	\$300 FILED
Email Docs for Loan Closings	\$50 NOV 10 2015
Wire Fee Outgoing (no chg Incoming)	\$25 KEN SELZER
Overnight Fees	\$25 Commissioner of Insurance

ENDORSEMENTS

Mechanic Lien Endorsement	\$10
Survey Coverage	\$10
EPA (8.1)	\$10
Other Endorsements	\$25.00 & Higher

TITLE INSURANCE CHART
(Round up to Next \$1,000 increment)

Simultaneously issued Loan Policy Fee is \$75.00 if Mortgage equal to purchase price / call if questions				
Amount of Insurance	Owners Rates		Mortgage Rates	
	Seward Cty	Other Cty	Seward Cty	Other Cty
Up to \$10,000.00	\$235.00	\$285.00	\$225.00	\$275.00
Owner Add \$3.50 per thousand - Mortgage add \$2.50 for insured amounts between \$1K to \$50K				
\$20,000.00	\$270.00	\$320.00	\$250.00	\$300.00
\$30,000.00	\$305.00	\$355.00	\$275.00	\$325.00
\$40,000.00	\$340.00	\$390.00	\$300.00	\$350.00
\$50,000.00	\$375.00	\$425.00	\$325.00	\$375.00
Owner Add \$3.00 per thousand - Mortgage add \$2.00 for insured amounts between \$50K to \$100K				
\$60,000.00	\$405.00	\$455.00	\$345.00	\$395.00
\$70,000.00	\$435.00	\$485.00	\$365.00	\$415.00
\$80,000.00	\$465.00	\$515.00	\$385.00	\$435.00
\$90,000.00	\$495.00	\$545.00	\$405.00	\$455.00
\$100,000.00	\$525.00	\$575.00	\$425.00	\$475.00

Amount of Insurance	Owners Rates		Mortgage Rate	
\$110,000.00	\$547.50	\$597.50	\$442.50	\$492.50
Owner Add \$2.00 per thousand - Mortgage add \$1.75 for insured amounts between \$100K to \$500K				
\$120,000.00	\$570.00	\$620.00	\$460.00	\$510.00
\$130,000.00	\$592.50	\$642.50	\$477.50	\$527.50
\$140,000.00	\$615.00	\$665.00	\$495.00	\$545.00
\$150,000.00	\$637.50	\$687.50	\$512.50	\$562.50
\$160,000.00	\$660.00	\$710.00	\$530.00	\$580.00
\$170,000.00	\$682.50	\$732.50	\$547.50	\$597.50
\$180,000.00	\$705.00	\$755.00	\$565.00	\$615.00
\$190,000.00	\$727.50	\$777.50	\$582.50	\$632.50
\$200,000.00	\$750.00	\$800.00	\$600.00	\$650.00
\$210,000.00	\$772.50	\$822.50	\$617.50	\$667.50
\$220,000.00	\$795.00	\$845.00	\$635.00	\$685.00
\$230,000.00	\$817.50	\$867.50	\$652.50	\$702.50
\$240,000.00	\$840.00	\$890.00	\$670.00	\$720.00
\$250,000.00	\$862.50	\$912.50	\$687.50	\$737.50
\$260,000.00	\$885.00	\$935.00	\$705.00	\$755.00
\$270,000.00	\$907.50	\$957.50	\$722.50	\$772.50
\$280,000.00	\$930.00	\$980.00	\$740.00	\$790.00
\$290,000.00	\$952.50	\$1002.50	\$757.50	\$807.50
\$300,000.00	\$975.00	\$1025.00	\$775.00	\$825.00

CERTIFICATE OF TITLE & ABSTRACT RATES & FEES

Full Search	\$200 / \$250	Abstract Certificate	\$200.00
1 Owner Search (Seward)	\$150	Abstract Entry Charge	\$9.00
1 Owner Search (other cty)	\$200	Abstract Court Cases	\$3.00 copy page
Deed or Mortgage Search	\$40/\$65+ \$1 copy	Abstract Court Case	\$9.50 type page
UCC Search	\$40 / \$65	Abstract Note	\$5.00 per note
UCC, Tax, Judgment Search	\$50 / \$75	Filing Fees	\$12.00 first pg/\$8 pg after
Mortgage & UCC Search	\$50 / \$75	Mtg. Registration Tax	\$.0020 x Mtg Amount
Deed Report Only	\$40 / \$65	Mtg Release Fee	\$11.00 per/book pg release
Hourly Rate	\$75.00	Call for Questions or Bids	



Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

November 10, 2015

Renee' Haralson
American Title & Abstract Specialty, Inc.
217 N. Kansas Ave.
Liberal, KS 67901

Re: Rate Filing

Dear Ms. Haralson:

This will acknowledge receipt of your rate filing as required by K.S.A. 40-952(c). This material has been placed on file effective today.

Sincerely,

James W. Norman
Policy Examiner II
Property & Casualty