



ASSURED QUALITY TITLE COMPANY

www.aqtc.com

Kansas

Estimated Good
Faith Fees

Effective 6/1/2012

Purchase		Refinance	
Borrower(s) Closing Fees • Closing Fee \$325.00 How to Calculate Estimated Title Costs for New GFE GFE #4 Add the following two Charges: • Estimated Borrower(s) Closing Fees Total: \$325.00 • Simultaneous Issue Loan Policy \$250.00 GFE #5 Insert Total Charge See chart below		Borrower(s) Closing Fees • Closing Fee \$325.00 How to Calculate Estimated Title Costs for New GFE GFE #4 Add the following two Charges: • Estimated Borrower(s) Closing Fees Total: \$325.00 • Total Policy Charge (Lenders) See chart below GFE #5 Not Applicable on Refinance	
Amount of Insurance (Owner's)	Total Charge **	Amount of Insurance (Lender's)	Total Charge **
up to 25,000.00	\$277.00	up to 60,000.00	\$275.00
25,001 to 50,000.00	\$314.00	60001 to 70,000.00	\$300.00
50,001 to 60,000.00	\$346.00	70001 to 80,000.00	\$325.00
90,001 to 100,000.00	\$386.00	80001 to 90,000.00	\$350.00
100,001 to 125,000.00	\$417.00	90001 to 100,000.00	\$375.00
125,001 to 150,000.00	\$441.00	100001 to 125,000.00	\$400.00
150,001 to 175,000.00	\$477.00	125001 to 150,000.00	\$425.00
175,001 to 200,000.00	\$501.00	150001 to 175,000.00	\$450.00
200,001 to 225,000.00	\$537.00	175001 to 200,000.00	\$475.00
225,001 to 250,000.00	\$561.00	200001 to 225,000.00	\$500.00
250,001 to 275,000.00	\$591.00	225001 to 250,000.00	\$525.00
275,001 to 300,000.00	\$621.00	250001 to 275,000.00	\$550.00
300,001 to 325,000.00	\$651.00	275001 to 300,000.00	\$575.00
325,001 to 350,000.00	\$681.00	300001 to 325,000.00	\$600.00
350,001 to 375,000.00	\$711.00	325001 to 350,000.00	\$625.00
375,001 to 400,000.00	\$741.00	350001 to 375,000.00	\$650.00
400,001 to 425,000.00	\$771.00	375001 to 400,000.00	\$675.00
425,001 to 450,000.00	\$801.00	400001 to 425,000.00	\$700.00
450,001 to 475,000.00	\$831.00	425001 to 450,000.00	\$725.00
475,001 to 500,000.00	\$861.00	450001 to 475,000.00	\$750.00
500,001 to 525,000.00	\$884.00	475001 to 500,000.00	\$775.00
525,001 to 550,000.00	\$906.00	500001 to 525,000.00	\$800.00
550,001 to 575,000.00	\$936.00	525001 to 550,000.00	\$825.00
575,001 to 600,000.00	\$966.00	550001 to 575,000.00	\$850.00
		575001 to 600,000.00	\$875.00
For Amounts over \$600,000 - Add \$1.20 per thousand to Total		For Amounts over \$600,000 - Add \$1.20 per thousand to Total	
Simultaneous Issue -Loan Policy		Office Locations	
Not to Exceed Owners	\$250.00	Downtown 1001 Walnut Kansas City, MO 64106 816-221-2880 816-221-2884 (fax) Lee's Summit 680 SE Bayberry Ln, Suite 101 Lee's Summit, MO 64063 816-282-2880 816-282-2884 (fax)	
All figures, fees and charges are estimates only; are intended for residential loans; and are subject to change. For additional information please contact us.		Prairie Village 3515 W. 75th St., Suite 101 Prairie Village, KS 66208 913-262-2880 913-262-2884 (fax)	

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JUN 27 2012

SANDY PRAEGER
Commissioner of Insurance

Charge for Escrow, Closing and/or Other Services

<u>Service</u>	<u>Charge</u>
<u>COMMERCIAL ESCROW CLOSING</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), and disbursement of funds.	<u>\$1,000.00 w/o assistance of attorney or broker</u>
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.) settlement statement (HUD-1), <u>WITHOUT</u> assistance of attorney and/or broker.	<u>\$600.00</u>
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Includes preparation of contracts, escrow agreements, transfers of title documents (deed, mortgage, notes, assignments, etc.) settlement statement (HUD-1), <u>WITH</u> assistance of attorney and/or broker.	<u>\$400.00</u>
<u>RESIDENTIAL LOAN CLOSING</u> 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, assistance with signing, disbursement of funds	<u>\$325.00 purchase transaction</u> <u>\$325.00 refinance transaction</u> <u>\$195.00 no signing assistance</u> <u>\$150.00 simultaneous 2nd loan closing</u>
<u>DOCUMENT PREPARATION</u> when not included in closings:	
1. deeds	
2. mortgages, notes	
3. affidavits	
4. assignments, releases	
5. escrow deposit agreements	
<u>FEES FOR ANCILLARY SERVICES</u>	
Notary public fees	\$0.00
Cash Purchase	\$175.00
Contract for deed	\$350.00
Seller carry back	\$350.00
Assumption	\$300.00
Equity Purchase	\$250.00
Exchange of Property	\$1,000.00
Loan closing for third party lender	
Other	

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FORECLOSURE COMMITMENT

Commitment issued for filing foreclosure proceedings

- | | |
|-------------------------|----------------------------------|
| a. Does not take policy | <u>\$250.00</u> |
| b. Does take policy | <u>\$250.00 with full credit</u> |

LOT SALE TO BUYER

(Not builder)

- | | |
|--|----------------------------------|
| a. No policy until improvement completed | <u>\$200.00 with full credit</u> |
| b. Policy issued for costs of lot | <u>Card Rate</u> |

PLATTING COMMITMENT

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

\$225.00

INFORMATIONAL COMMITMENT

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

\$250.00 no policy
Card rate if policy will be issued.

COVERT CONTRACT PURCHASERS
POLICY TO OWNERS POLICY

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

\$250.00 and Card rate for Owners Rate difference

MECHANICS LIEN WORKOUT

Obtaining lien waivers, disbursing funds to pay claimants

\$200.00 for residential check-out at completion unless builder is approved

\$150.00 per disbursement for commercial unless underwriter approves customer or mortgage priority is assured under law.

EXCHANGE CLOSING

Closing transactions having more than one parcel of real property

\$250.00

DISBURSEMENT OF FUNDS

No closing services but asked to disburse money

\$150.00

DISBURSEMENT OF FUNDS

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

\$150.00

INDEMNITY DEPOSIT

held in escrow, no closing

\$100.00

OTHER (Specify)

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TYPE OF TRANSACTIONRATEOWNERS TITLE INSURANCE POLICY

Policies will be issued to owners, contract vendees and lessees

- 0 to 600,000: card rate Purchase
- Over 600,000: card rate + \$1.200/1000 in excess of 600,000

MORTGAGE TITLE INSURANCE POLICY

issued to lenders in an amount not to exceed 120% of loan amount

- 0 to 600,000: card rate Refinance
- Over 600,000: card rate + \$1.200/1000 in excess of 600,000

SIMULTANEOUS – ISSUED MORTGAGE POLICY

Not exceeding the amount of owners policy issued simultaneous therewith

\$350

SIMULTANEOUS – ISSUED MORTGAGE POLICY

Where the amount of coverage exceeds the owners policy

\$350 with excess charged per attached rate

SIMULTANEOUS – ISSUED LEASEHOLD POLICY

Not exceeding the amount of Owner's Policy issued to lessee

\$30% of policy premium

REFINANCE POLICIES

Loan Policy Issued on property as a result of refinancing a previous loan

Same as Mortgage Policy

SECOND MORTGAGE POLICIES

Loan Policy issued on 2nd, 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 plus \$100.00 for each endorsement

NEW CONSTRUCTION OWNERS POLICY

Same as Owners 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

\$250.00

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Commercial Title Insurance Rates

(Properties Except 1-4 Single Family Dwelling Units)

ENDORSEMENT TO OWNERS POLICIES

- | | |
|-----------------------|----------------------|
| 1. Zoning Endorsement | 10% of Title Premium |
| 2. All others | \$100/ endorsement |

ENDORSEMENT TO LOAN POLICIES

- | | |
|-----------------------|----------------------|
| 1. Zoning Endorsement | 10% of Title Premium |
| 2. All others | \$100/ endorsement |

OTHER (Specify)

Ownership & Encumbrance Reports	\$250.00
50 year Chain of Title	\$300.00
200 foot Zoning Reports	\$10/per owner- minimum \$250
UCC Reports	\$25.00 per name

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

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Residential Title Insurance Rates

(1-4) Single Family Living Units

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>SPECIAL COVERAGES</u>	
<u>RESIDENTIAL NEW CONSTRUCTION LOAN POLICY</u> Issued with owners policy on new construction	<u>\$250.00</u>
<u>SECOND MORTGAGE POLICIES</u> Loan Policies issued on 2 nd , 3 rd or more loans	<u>Card Rate</u>
<u>HOLD OPEN CHARGES</u>	<u>\$200.00</u>
<u>RESIDENTIAL OWNERS POLICIES</u> Policies of title insurance protecting the owners interest in one-four family residences	<u>Card Rate</u>
<u>RESIDENTIAL MORTGAGES POLICIES</u> Policies of title insurance protecting the interest of mortgage lenders	<u>Card Rate</u>
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> A loan policy issued simultaneously with the issue of an owners policy in amount equal to or exceeding the amount of said loan	<u>\$250.00</u>
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> 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.	<u>Card Rate</u>
<u>CONSTRUCTION LOAN BINDER (COMMITMENT)</u> 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.	<u>\$200.00</u>

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DEVELOPMENT LOAN POLICY

A mortgagees policy issued for the protection of the lender who provides 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)

Card RateBUILDERS RATE – (Residential Owners Policies)

A rate afforded to builder/developers which is less than the Normal residential rate due to the discount for volume as well as the simplicity of search and examination

Card RateRE-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

Card Rate

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 search and examined for durability as evidenced by the issuance of a policy of title insurance with a prior date.

Card Rate

MULTIPLE LOT OR TRACT CHARGES – a charge made in connect6ion with the issuance of either an owner's or a mortgagees policy when the subject property consists of more than one chain of title.

\$100.00 per tract

ABSTRACT RETIREMENT RATE – a reduction in the premium charged 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.

Card Rate

ENDORSEMENTS – coverage's added to the basic insurance contract which adds additional coverage to the insured and consequently additional risk to the insurer. Specify type of endorsement and the charge/rate for each.

Zoning Endorsements are 10% of Title Premium

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

Card Rate

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

Can only insure with underwriting approval and then a U&U form will be submitted.

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COMMERCIAL TITLE INSURANCE RATES

Premiums charged on policies issued on transactions involving commercial, multi-family, or industrial real estate

See Owners Title Insurance Policy under Attachment 2

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

N/C unless we have done all the work and are cancelled but the transaction closes, then quantum meruit and a "U&U" form will be submitted.

OTHER – (Specify)

Extra Search & Exam Fees may be charged depending on the complexity involved. A U&U form will be submitted.

OTHER (Specify)

Ownership & Encumbrance Reports
50 year Chain of Title
200 foot Zoning Reports
UCC Reports

\$125.00
\$300.00
\$10/per owner- minimum \$250
\$25.00 per name

FCBW1A (ATTACHMENTS)
TXTBULL

Lenders Home Equity Loan Policy

Lenders Equity Card Rate

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EXAMPLE

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

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

REQUEST 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 THE REPBATES AND OTHER INDUCEMENTS IN TITLE INSURANCE. SUCH RATES MUST BE FILED WITH THE COMMISSIONER OF INSURANCE PRIOR TO THE QUOTATION OR BEING MADE EFFECTIVE.

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Commissioner of Insurance



Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

June, 27 2012

Beth Barber
Assured Quality Title Company
1001 Walnut
Kansas City, MO 64106

Re: Filing of Title Insurance Rates and Charges v
Your Correspondence Dated: June 01, 2012

Dear Ms. Barber:

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 June 27, 2012, effective June 04, 2012.

Sincerely,

Lea Ann Martin
Property & Casualty Policy Examiner
(785) 296-7845
lmartin@ksinsurance.org

ASSURED QUALITY TITLE COMPANY

1001 Walnut, Kansas City, MO 64106
Phone (816) 221-2880 Fax (816)221-2884

June 1, 2012

Kansas Insurance Division
Marty Hazen
420 SW 9th St.
Topeka KS 66212-1678

Re: Assured Quality Title Company
Filed Rates

Mr. Hazen:

Attached are new rates for Assured Quality Title Company to be filed with the Kansas Department of Insurance. If you have any questions or need anything further, please give me a call.

Sincerely,



Beth Barber
Assured Quality Title Company

Enc.

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ASSURED QUALITY TITLE COMPANY

1001 Walnut, Kansas City, MO 64106 Phone (816) 221-2880 Fax (816)221-2884

January 20, 2010

Kansas Insurance Department
420 SW 9th St.
Topeka, KS 66612-1678

Re: Refiling Rates

To Whom It May Concern:

Please find enclosed updated rates for Assured Quality Title Company to be filed with the Kansas Insurance Department

If you have any questions or need anything further, please contact Beth Barber at 816-221-2880.

Sincerely,



Beth Barber
Accounting Manager

/bab

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Kansas

Estimated Good
Faith Fees

Purchase		Refinance	
Borrower(s) Closing Fees		Borrower(s) Closing Fees	
Estimated Borrower(s) Closing Fees Total: \$325.00		Estimated Borrower(s) Closing Fees Total: \$325.00	
How to Calculate Estimated Title Costs for New GFE		How to Calculate Estimated Title Costs for New GFE	
GFE #4 Add the following two Charges:		GFE #4 Add the following two Charges:	
•Estimated Borrower(s) Closing Fees Total: \$325.00		•Estimated Borrower(s) Closing Fees Total: \$325.00	
•Simultaneous Issue Loan Policy \$250.00		•Total Policy Charge (Lenders) See chart below	
GFE #5 Insert Total Policy Charge See chart below		GFE #5 Not Applicable on Refinance	
Amount of Insurance		Total Policy Charge	
up to 50,000.00		\$266.00	
50,001 to 75,000.00		\$326.00	
75,001 to 100,000.00		\$371.00	
100,001 to 125,000.00		\$407.00	
125,001 to 150,000.00		\$431.00	
150,001 to 175,000.00		\$467.00	
175,001 to 200,000.00		\$491.00	
200,001 to 225,000.00		\$527.00	
225,001 to 250,000.00		\$551.00	
250,001 to 275,000.00		\$581.00	
275,001 to 300,000.00		\$611.00	
300,001 to 325,000.00		\$641.00	
325,001 to 350,000.00		\$671.00	
350,001 to 375,000.00		\$701.00	
375,001 to 400,000.00		\$731.00	
400,001 to 425,000.00		\$761.00	
425,001 to 450,000.00		\$791.00	
450,001 to 475,000.00		\$821.00	
475,001 to 500,000.00		\$851.00	
500,001 to 525,000.00		\$866.00	
525,001 to 550,000.00		\$896.00	
550,001 to 575,000.00		\$926.00	
575,001 to 600,000.00		\$956.00	
For Amounts over \$600,000 - Add \$1.20 per thousand to Total			
Simultaneous Issue -Loan Policy		Office Locations	
Not to Exceed Owners	\$250.00	Downtown	Prairie Village
All figures, fees and charges are estimates only; are intended for residential loans; and are subject to change.		1001 Walnut	3515 W. 75th St., Suite 101
		Kansas City, MO 64106	Prairie Village, KS 66208
		816-221-2880	913-262-2880
		816-221-2880 (fax)	913-262-2880 (fax)
		Lee's Summit	Overland Park
		680 SE Bayberry Ln, Suite 101	14221 Metcalf, Suite 150
		Lee's Summit, MO 64063	Overland Park, KS 66223
		816-282-2880	913-663-2880
		816-282-2880 (fax)	913-663-2880 (fax)
For additional information please contact us.			

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

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

\$1,000.00 w/o assistance of attorney or broker

RESIDENTIAL REAL ESTATE CLOSING

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.) settlement statement (HUD-1), WITHOUT assistance of attorney and/or broker.

\$600.00

RESIDENTIAL REAL ESTATE CLOSING

Includes preparation of contracts, escrow agreements, transfers of title documents (deed, mortgage, notes, assignments, etc.) settlement statement (HUD-1), WITH assistance of attorney and/or broker.

\$400.00

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, assistance with signing, disbursement of funds

\$325.00 purchase transaction

\$325.00 refinance transaction

\$195.00 no signing assistance

\$150.00 simultaneous 2nd loan closing

DOCUMENT PREPARATION when not included in closings:

1. deeds
2. mortgages, notes
3. affidavits
4. assignments, releases
5. escrow deposit agreements

\$50.00 per document. Without assist of attorney or broker

FEES FOR ANCILLARY SERVICES

Notary public fees	\$0.00
Cash Purchase	\$175.00
Contract for deed	\$350.00
Seller carry back	\$350.00
Assumption	\$300.00
Equity Purchase	\$250.00
Exchange of Property	\$1,000.00
Loan closing for third party lender	
Other	

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FORECLOSURE COMMITMENT

Commitment issued for filing foreclosure proceedings

- a. Does not take policy
- b. Does take policy

\$250.00
\$250.00 with full credit

LOT SALE TO BUYER

(Not builder)

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

\$200.00 with full credit
Card Rate

PLATTING COMMITMENT

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

\$225.00

INFORMATIONAL COMMITMENT

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

\$200.00 no policy
Card rate if policy will be issued.

COVERT CONTRACT PURCHASERS
POLICY TO OWNERS POLICY

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

\$250.00 and Card rate for Owners Rate
difference

MECHANICS LIEN WORKOUT

Obtaining lien waivers, disbursing funds to pay claimants

\$200.00 for residential check-out at completion
unless builder is approved

\$150.00 per disbursement for commercial unless
underwriter approves customer or mortgage
priority is assured under law.

EXCHANGE CLOSING

Closing transactions having more than one parcel of real property

\$250.00

DISBURSEMENT OF FUNDS

No closing services but asked to disburse money

\$150.00

DISBURSEMENT OF FUNDS

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

\$150.00

INDEMNITY DEPOSIT

held in escrow, no closing

\$100.00

OTHER (Specify)

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<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>OWNERS TITLE INSURANCE POLICY</u> Policies will be issued to owners, contract vendees and lessees	<ul style="list-style-type: none"> • <u>0 to 600,000: card rate</u> • <u>Over 1,000,000: card rate + \$1.200/1000 in excess of 600,000</u>
<u>MORTGAGE TITLE INSURANCE POLICY</u> issued to lenders in an amount not to exceed 120% of loan amount	<u>Same as Owners Policy</u>
<u>SIMULTANEOUS – ISSUED MORTGAGE POLICY</u> Not exceeding the amount of owners policy issued simultaneous therewith	<u>\$350.00</u>
<u>SIMULTANEOUS – ISSUED MORTGAGE POLICY</u> Where the amount of coverage exceeds the owners policy	<u>\$350.00 with excess charged per attached rate</u>
<u>SIMULTANEOUS – ISSUED LEASEHOLD POLICY</u> Not exceeding the amount of Owner's Policy issued to lessee	<u>\$30% of policy premium</u>
<u>REFINANCE POLICIES</u> Loan Policy Issued on property as a result of refinancing a previous loan	<u>Same as Mortgage Policy</u>
<u>SECOND MORTGAGE POLICIES</u> Loan Policy issued on 2 nd , 3 rd or more loans	<u>Same as Mortgage Policy</u>
<u>REISSUE POLICIES</u> – policies issued on previously insured property	<u>Same as Mortgage Policy</u>
<u>NEW CONSTRUCTION PENDING DISBURSEMENT POLICY</u> Calling for periodic endorsements for increasing liability and extending time of policy	<u>Same as Mortgage Policy plus \$100.00 for each endorsement</u>
<u>NEW CONSTRUCTION OWNERS POLICY</u>	<u>Same as Owners Policy</u>
<u>NEW CONSTRUCTION LOAN POLICY</u> Issued to construction lender on construction loan (includes binder or construction loan policies)	<u>Same as Mortgage Policy</u>
<u>HOLD OPEN CHARGES</u>	<u>\$250.00</u>

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Commercial Title Insurance Rates

(Properties Except 1-4 Single Family Dwelling Units)

ENDORSEMENT TO OWNERS POLICIES

- | | |
|-----------------------|----------------------|
| 1. Zoning Endorsement | 10% of Title Premium |
| 2. All others | \$100/ endorsement |

ENDORSEMENT TO LOAN POLICIES

- | | |
|-----------------------|----------------------|
| 1. Zoning Endorsement | 10% of Title Premium |
| 2. All others | \$100/ endorsement |

OTHER (Specify)

Ownership & Encumbrance Reports	\$250.00
50 year Chain of Title	\$300.00
200 foot Zoning Reports	\$10/per owner- minimum \$250
UCC Reports	\$25.00 per name

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

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Residential Title Insurance Rates

(1-4) Single Family Living Units

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>SPECIAL COVERAGES</u>	
<u>RESIDENTIAL NEW CONSTRUCTION LOAN POLICY</u> Issued with owners policy on new construction	<u>\$250.00</u>
<u>SECOND MORTGAGE POLICIES</u> Loan Policies issued on 2 nd , 3 rd or more loans	<u>Card Rate</u>
<u>HOLD OPEN CHARGES</u>	<u>\$200.00</u>
<u>RESIDENTIAL OWNERS POLICIES</u> Policies of title insurance protecting the owners interest in one-four family residences	<u>Card Rate</u>
<u>RESIDENTIAL MORTGAGES POLICIES</u> Policies of title insurance protecting the interest of mortgage lenders	<u>Card Rate</u>
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> A loan policy issued simultaneously with the issue of an owners policy in amount equal to or exceeding the amount of said loan	<u>\$250.00</u>
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> 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.	<u>Card Rate</u>
<u>CONSTRUCTION LOAN BINDER (COMMITMENT)</u> 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.	<u>\$200.00</u>

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Commissioner of Insurance

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DEVELOPMENT LOAN POLICY

A mortgagees policy issued for the protection of the lender who provides 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)

Card RateBUILDERS RATE – (Residential Owners Policies)

A rate afforded to builder/developers which is less than the Normal residential rate due to the discount for volume as well as the simplicity of search and examination

Card RateRE-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

Card Rate

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 search and examined for durability as evidenced by the issuance of a policy of title insurance with a prior date.

Card Rate

MULTIPLE LOT OR TRACT CHARGES – a charge made in connect6ion with the issuance of either an owner's or a mortgagees policy when the subject property consists of more than one chain of title.

\$100.00 per tract

ABSTRACT RETIREMENT RATE – a reduction in the premium charged 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.

Card Rate

ENDORSEMENTS – coverage's added to the basic insurance contract which adds additional coverage to the insured and consequently additional risk to the insurer. Specify type of endorsement and the charge/rate for each.

Zoning Endorsements are 10% of Title Premium

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

Card Rate

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

Can only insure with underwriting approval and then a U&U form will be submitted.

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COMMERCIAL TITLE INSURANCE RATES

Premiums charged on policies issued on transactions involving commercial, multi-family, or industrial real estate

See Owners Title Insurance Policy under Attachment 2

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

N/C unless we have done all the work and are cancelled but the transaction closes, then quantum meruit and a "U&U" form will be submitted.

OTHER – (Specify)

Extra Search & Exam Fees may be charged depending on the complexity involved. A U&U form will be submitted.

OTHER (Specify)

Ownership & Encumbrance Reports
50 year Chain of Title
200 foot Zoning Reports
UCC Reports

\$125.00
\$300.00
\$10/per owner- minimum \$250
\$25.00 per name

FCBW1A (ATTACHMENTS)
TXTBULL

Lenders Home Equity Loan Policy

Lenders Equity Card Rate

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EXAMPLE

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

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

REQUEST 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 THE REPBATES AND OTHER INDUCEMENTS IN TITLE INSURANCE. SUCH RATES MUST BE FILED WITH THE COMMISSIONER OF INSURANCE PRIOR TO THE QUOTATION OR BEING MADE EFFECTIVE.

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