ATLAS TITLE COMPANY (ATC)

ESCROW RATES FOR THE STATE OF KANSAS



RATE AND FORM COMPLIANCE DIVISION

FILED

11/14/2024

EFFECTIVE: December 13, 2024

(Unless otherwise noted herein)

DEFINITIONS:

A. <u>Full Escrow Services</u>

Limited escrow services are performed by the **Company** in support of a primary escrow agent or otherwise in connection with the issuance of a policy of title insurance. Services include but not limited to:

- Clearance of liens or encumbrances found on title
- Order payoff demand statements from existing lienholders
- Preparation of a Settlement Statement
- Deed or Document preparation
- Preparation of Closing Disclosure
- Scheduling of Notary Services and loan document packaging
- \$150 towards Notary Services by a third party for one signing appointment
- The acceptance of documents and funds to effectively pay off or release a particular encumbrance or charge from one party to another based upon instructions limited to such items by the lender, lien holder or upon instructions limited to such items by the lender, lien holder or upon instructions limited to such items by the lender, lien holder or payor.
- Disburse funds via check or wire
- Recording Services, except government entity fees

B. Limited Escrow Services

Limited escrow services are performed by the **Company** in support of a primary escrow agent or otherwise in connection with the issuance of a policy of title insurance. Services include but not limited to:

- Order payoffs
- Preparation of a Settlement Statement
- The acceptance of documents and funds to effectively pay off or release a particular encumbrance or charge from one party to another based upon instructions limited to such items by the lender, lien holder or upon instructions limited to such items by the lender, lien holder or payor.
- Disburse funds via check or wire
- Recording Services, except government entity fees

C. Limited Escrow Services #2

Limited escrow services are performed by the **Company** in support of a primary escrow agent or otherwise in connection with the issuance of a policy of title insurance. Services include but not limited to:

- Preparation of initial Settlement Statement
- •The acceptance of documents and funds to effectively pay off or release a particular encumbrance or charge from one party to another based upon instructions limited to suchitems by the lender, lien holder or upon instructions limited to such items by the lender, lien holder or payor.
- •Disburse funds via check or wire
- •Recording Services, except government entity fees

D. Sub Escrow Services

Sub escrow services are performed by the **Company** in support of a primary escrow agent or otherwise in connection with the issuance of a policy of title insurance, services limited to the acceptance of documents and funds to effectively pay off or release a particular encumbrance or

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charge against the land or to transfer funds from one party to another based upon instructions

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limited to such items by the lender, lien holder or upon instructions limited to such items by the lender, lien holder or payor.

E. <u>EMPLOYEE RATE</u>

No charge shall be made to employees (including employees on approved retirement) of the Company or its approved agents, subsidiary title companies, or affiliated companies for policies or escrow services in connection with financing, refinancing, sale or purchase of the employees' 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.

Escrow Services and Rate Schedule

GENERAL APPLICATION

The fees and charges provided for in this schedule of fees and charges are for: 1) escrow services and 2) miscellaneous services whether or not deemed to be services under 1) herein.

MINIMUM CHARGES/ADDITIONAL CHARGES FOR UNUSUAL RISKS OR SERVICES

The various escrow rates are minimum rates and additional charges may be made in the even unusual escrow risks are assumed or unusual services are performed. In the event such charges are made, agreement thereto will be obtained from each person or entity obligated to pay all or any part of such charges in writing in advance.

Additional charges may be made for escrow services in jurisdictions outside the state of Kansas, among other things. This paragraph contemplates services that cannot be performed by the Company but which are necessary to its proper performance of requested services.

Additional fees and charges for unusual risks or services, not specifically scheduled, will be reasonably commensurate with the risk assumed or the costs of the services performed. Also, the party or entity obligated to pay all or any portion of the additional charges must consent to those charges in writing prior to closing. Each office must maintain a business record for each transaction which additional charges are made.

FEES

RESIDENTIAL SALES ESCROW RATES

Transaction Amount	Fee
\$0 - \$500,000	\$850
\$500,001 - \$1,000,000	\$1,100
\$1,000,001 - \$1,500,000	\$1,500
\$1,500,001 - \$2,000,000	\$1,950
\$2,000,001 and above	\$2,200

Sale Escrow: Short Sales:

If the transaction is a short sale, add \$300.00 to the applicable fee.

Sale Escrow: For Sale by Owner (FSBO) Transactions:

If the transaction is "For Sale by Owner", add \$300.00 to the applicable fee.

RESIDENTIAL REFINANCE LOAN ESCROW RATES

Full Escrow Service

Transaction Amount	Fee
Up to \$1,000,000	\$525
\$1,000,001 - \$2,000,000	\$625
Above 2,000,001	\$725

Limited Escrow Service

Sub Escrow Fee	\$225.00/file

Limited Escrow Service #2

Limited Escrow Fee #2	\$95.00/file
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SUB ESCROW SERVICE

Sub Escrow Fee	\$50.00/file
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Reverse Mortgage Escrow Service

Reverse Mortgage Escrow Fee	\$575.00/file

MOBILE HOME SUB ESCROW FEE

This fee to be used only in conjunction with the Manufactured Home/Mobile Home Policy is being issued by the Company and the services of the Company are requested to effectively pay off or release a particular encumbrance or charge. The additional charge shall be \$150.00.

THIRD-PARTY FEES AND CHARGES

Unless specifically stated otherwise herein, third-party fees and charges will be separately charged at the rate of the third-party.

Services provided by the Company in this Manual shall not include third party courier, messenger, or delivery services unless the Manual specifically states that "courier services", "overnight deliveries" or "delivery" services are included.

RELATED SERVICES

Subordination service w/document preparation	\$100.00/file
Deed or Document Prep (when full escrow is not applicable)	\$50.00/file
Accommodation Recording Services	\$25.00/per document plus applicable recording fees
Mobile Notary Services (when full escrow is not applicable)	As per their rate schedule
Notary Coordination Fee (when full or limited escrow is not applicable)	\$50.00/file
Ordering Evidence of Insurance (when full or limited escrow is not applicable)	\$75.00/file

ATLAS TITLE COMPANY (ATC)

ESCROW RATES FOR THE STATE OF KANSAS

EFFECTIVE: June 1, 2022

(Unless otherwise noted herein)

DEFINITIONS:

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- Clearance of liens or encumbrances found on title
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- Preparation of Closing Disclosure
- Scheduling of Notary Services and loan document packaging
- The acceptance of documents and funds to effectively pay off or release a particular encumbrance or charge from one party to another based upon instructions limited to such items by the lender, lien holder or upon instructions limited to such items by the lender, lien holder or upon instructions limited to such items by the lender, lien holder or payor.
- Disburse funds via check or wire
- Recording Services, except government entity fees

B. <u>Limited Escrow Services</u>

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C. Limited Escrow Services #2

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- •Disburse funds via check or wire
- •Recording Services, except government entity fees

D. <u>Sub Escrow Services</u>

Sub escrow services are performed by the **Company** in support of a primary escrow agent or otherwise in connection with the issuance of a policy of title insurance, services limited to the acceptance of documents and funds to effectively pay off or release a particular encumbrance or charge against the land or to transfer funds from one party to another based upon instructions

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limited to such items by the lender, lien holder or upon instructions limited to such items by the lender, lien holder or payor.

E. <u>EMPLOYEE RATE</u>

No charge shall be made to employees (including employees on approved retirement) of the Company or its approved agents, subsidiary title companies, or affiliated companies for policies or escrow services in connection with financing, refinancing, sale or purchase of the employees' 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.

Escrow Services and Rate Schedule

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Additional fees and charges for unusual risks or services, not specifically scheduled, will be reasonably commensurate with the risk assumed or the costs of the services performed. Also, the party or entityobligated to pay all or any portion of the additional charges must consent to those charges in writingprior to closing. Each office must maintain a business record for each transaction which additional charges are made.

FEES

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Sale Escrow: Short Sales:

If the transaction is a short sale, add \$300.00 to the applicable fee.

Sale Escrow: For Sale by Owner (FSBO) Transactions:

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LOAN TIE-IN ESCROW

A new loan escrow handled concurrently with the sale or refinance escrow under section will be charged on a minimum additional charge of \$150.00.

RESIDENTIAL REFINANCE LOAN ESCROW RATES

For loan escrows initiated and coordinated through the Company. Services included: Coordination of closing, minimum instruction preparation.

Transaction Amount	Fee
Up to \$1,000,000	\$395
\$1,000,001 - \$2,000,000	\$495
Above 2,000,001	\$595

Limited Escrow Service

Sub Escrow Fee	\$225.00/file

Limited Escrow Service #2

Limited Escrow Fee #2 \$95.00/file

SUB ESCROW SERVICE

Sub Escrow Fee	\$50.00/file

Reverse Mortgage Escrow Service

Reverse Mortgage Escrow Fee	\$575.00/file
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MOBILE HOME SUB ESCROW FEE

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Services provided by the Company in this Manual shall not include third party courier, messenger, or delivery services unless the Manual specifically states that "courier services", "overnight deliveries" or "delivery" services are included.

RELATED SERVICES

Document Signing (including all applicable Notary fees)	\$150.00/file
Subordination service w/document preparation	\$100.00/file
Deed or Document Prep (when full escrow is not applicable)	\$50.00/file
Accommodation Recording Services	\$25.00/per document plus applicable recording fees
Mobile Notary Services	As per their rate schedule