



February 6, 2025

Kansas Department of Insurance
Attention: Property and Casualty Department
420 SW 9th Street
Topeka, KS 66612-1678

VIA REGULAR AND ELECTRONIC MAIL

Dear Sir or Madam,

As instructed, please allow this correspondence to serve as notification that the entity named identified in the title insurance rates and charges filed with your department previously should be changed to BCHH, LLC (License No. 371554879). Please see that this entity name replaces the name previously on record for our company.

Thank you.

Sincerely,

Sean Bello
Director of Compliance
sbello@bchhinc.com

Cc: file

*Bulk Centralized Refinance Rate (100 min order)									
State	Approval Date	\$0-\$250,000	\$250,001-\$500,000	\$500,001-\$750,000	\$750,001-\$1,000,000	\$1,000,001-\$1,500,000	\$1,500,001-\$2,000,000	\$2,000,001-\$3,000,000	
KS	10/15/2013	380	560	680	820	945	1,020	3,000	

FILED

NOV 12 2020

VICKI SCHMIDT
Commissioner of Insurance

James Norman [KID]

From: James Norman [KID]
Sent: Thursday, November 12, 2020 2:48 PM
To: Sean Bello
Subject: RE: Additional Rate Filing - BCHHH, Inc.

Mr. Bello,

I only saw the one page attached to your letter, but I have file stamped it with today's date and added it to the agency's other filed rates.

Thank you,

James Norman
Policy Examiner
Kansas Insurance Department
Vicki Schmidt, Commissioner
1300 SW Arrowhead Rd., Topeka, KS 66604
[Facebook](#) | [Twitter](#) | insurance.kansas.gov
785-296-3405 | Fax 785-291-3673

From: Sean Bello <sbello@bchhinc.com>
Sent: Thursday, November 12, 2020 2:26 PM
To: James Norman [KID] <James.Norman@ks.gov>
Subject: Additional Rate Filing - BCHHH, Inc.

EXTERNAL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Good afternoon ,

As we had discussed during our phone call this afternoon, attached is a copy of the rate filing letter being mailed to your Department. Please see that these rates are added to our company's file with the Department, **in addition** to the rates and fees already on record.

Please confirm when received.

Thank you.

Sean Bello
Director of Compliance

BCHH, Inc.

181 Montour Run Road
Coraopolis, PA 15108
O: 412-538-5280 | F: 412-291-1404

www.BCHHTitle.com



FILED

NOV 12 2020

VICKI SCHMIDT
Commissioner of Insurance

November 12, 2020

Kansas Department of Insurance
Attention: Property & Casualty Dept.
420 SW 9th Street
Topeka KS 66612-1678

RE: Filing of Additional Title Insurance Rates

Dear Sir or Madam,

Enclosed please find additional title insurance rates to be filed with your Department for BCHH, Inc. (License No. 371554879).

Please see that that are **added** to those existing rates and fees presently on record for our company.

Sincerely,

A handwritten signature in black ink, appearing to read 'Sean Bello', with a long horizontal flourish extending to the right.

Sean Bello
Director of Compliance
sbello@bchhinc.com

Encl.

Cc: file



BCHH Fees:

Refinance Combo #1

Settlement - \$325.00

Search - \$250.00

Refinance Combo #2

Settlement - \$275.00

Search - \$250.00

Refinance Combo #3

Settlement - \$300.00

Search - \$250.00

Ancillary Fees:

Deed Preparation - \$160.00

Dual Signing Service - \$125.00

E-recording Fee - \$11.25

Signing Fee - \$100.00

Recording Processing - \$15.00

Purchase

Closing Fee - \$450.00 Buyer, \$350.00 Seller

Ancillary Fees

Title Service Fee - \$250.00

Document prep - \$200.00

FILED

SEP 10 2018

KEN SELZER
Commissioner of Insurance

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS
SUBMITTED: JANUARY 8, 2016
EFFECTIVE: FEBRUARY 9, 2016**

The following addendum will be used to add the charge for the ALTA Residential Limited Coverage Mortgage Modification Policy as indicated below:

ALTA Residential Limited Coverage Mortgage Modification Policy

The ALTA Residential Limited Coverage Mortgage Policy may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property or condominiums. The charge for the ALTA Residential Limited Coverage Mortgage Modification Policy shall be \$150.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

KEN SELZER
Commissioner of Insurance

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS
SUBMITTED: 7/08/14**

The following addendum will be used to amend the rate for the Secondary Market Short Form Residential Loan Policy-One-To-Four Family as indicated below:

Secondary Market Short Form Residential Loan Policy-One-To-Four Family

The Policy is available for first lien refinance and first lien home equity loans. The Policy would be issued only for one-to-four family improved residential properties in established subdivisions for mortgages issued to institutional lienholders. The policy has been specifically designed for electronically originated loans and the pricing and cost structure has been designed for a centrally processed, electronically ordered title insurance product.

Stewart Title Guaranty Company would issue it (in accordance with any applicable state law) only if the order, applicable legal description or address, and names of parties to loan transaction for issuance were placed and communications were sent electronically through websites or other electronic communications locations explicitly designated by Stewart Title Guaranty Company for placement of the Secondary Market Short Form Residential Loan Policy-One-To-Four-Family. To the extent allowed by applicable federal and state law, the policies would be delivered electronically to lenders, if such delivery is acceptable to lenders, using the same software programs used for order.

The charge for the Secondary Market Short Form Residential Loan Policy One-To-Four Family is based on the charges for the loan transaction as indicated as follows for each range set out below:

Range of Liability	Fee:
Up to \$300,000.00 of liability written	\$350
Over \$300,000.00 and up to \$500,000.00	\$450
Over \$500,000.00 and up to \$750,000.00	\$550
Over \$750,000.00 and up to \$1,000,000.00	\$650
Over \$1,000,000.00 and up to \$1,500,000.00	\$750

Stewart Title Guaranty Company
Addendum dated: July 08, 2014
Approved effective August 8, 2014

TITLE INSURANCE PREMIUM
(RISK RATE)

FOR ALL KANSAS COUNTIES

Date Filed and Recorded
By Division: _____

RISK CLASSIFICATIONS

Description of Risk Amount	Original Title Insurance for Owners and Leasehold Owners Policies	Reissue Title Insurance for Owners and Leasehold Owners Policies	Title Insurance for Conversion of Contract Purchaser's and Leasehold Policies	Original Title Insurance for Loan Policies	Reissue Title Insurance for Loan Policies	Title Insurance For Owners or Leasehold Owners Policies Upon Acquisition in Satisfaction of Debt	Title Insurance For Substitution	Simultaneous Issue Policies (Actual Amount not Per \$1,000)	Title Insurance for Builder/Developer (Subdivision Rates)	Zoning Endorsements # 3 # 3.1	Home Equity Policy 1/94
Up to \$50,000 of Liability Written	\$1.40	\$0.84	\$1.40	\$1.00	\$0.60	\$1.40	\$0.60	\$4.00	\$0.84	\$0.07 \$0.14	\$0.60
Over \$50,000 and Up To \$100,000, Add	\$1.20	\$0.72	\$1.20	\$0.80	\$0.48	\$1.20	\$0.48	\$4.00	\$0.72	\$0.06 \$0.12	\$0.60
Over \$100,000 and Up To \$5,000,000, Add	\$0.80	\$0.48	\$0.80	\$0.70	\$0.42	\$0.80	\$0.42	\$4.00	\$0.48	\$0.04 \$0.08	\$0.60
Over \$5,000,000 and Up To \$10,000,000, Add	\$0.70	\$0.42	\$0.70	\$0.60	\$0.36	\$0.70	\$0.36	\$4.00	\$0.42	\$0.04 \$0.08	\$0.60
Over \$10,000,000 and Up To \$15,000,000, Add	\$0.60	\$0.36	\$0.60	\$0.50	\$0.30	\$0.60	\$0.30	\$4.00	\$0.36	\$0.035 \$0.07	\$0.60
Over \$15,000,000, Add	\$0.50	\$0.30	\$0.50	\$0.40	\$0.24	\$0.50	\$0.24	\$4.00	\$0.30	\$0.025 \$0.05	\$0.60
Minimum Premium	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00		\$4.00

FILED
SEP 10 2018
KEN SELZER
Commissioner of Insurance

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS**

The following addendum will be used to add the rate for the Creditor's Rights Endorsements as indicated below:

Creditor's Rights Endorsement (Owner's Policy) and Creditor's Rights Endorsement (Loan) (2/3/10)

The Creditor's Rights Endorsement insures against avoidance or a court order providing another remedy because of voidability of the conveyance or mortgage based upon the occurrence on or before the Date of Policy of a fraudulent transfer or voidable preference. Creditors' Rights Coverage means insurance against a claim that the transaction creating the lien of the Insured Mortgage or vesting Title (the "current transaction") is a fraudulent transfer or voidable preference. The Creditor's Rights Endorsement is to be considered as an extra-hazardous risk as the coverage can potentially result in catastrophic loss to title insurers when provided on a Loan or Owner's Policy. This endorsement must be underwritten according to underwriting guidelines. The charge for these endorsements shall be: (1). \$1 per \$1,000 for the loan policy if the loan is solely for purchase money of title to the Land, construction of improvements to the Land, or a refinance of such loans, 100% of which is to be remitted to the insurer (underwriter) or (2). \$1.50 per \$1,000 for the owner's policy or for other loan policies not described in the following sentence, 100% of which is to be remitted to the insurer (underwriter).

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS**

The following addendum will be used to add the rate for the Endorsements, Commitment and Modification Guarantee as indicated below:

Endorsements:

ALTA Endorsement 8.2-06 Commercial Environmental Protection Lien

The Commercial Environmental Protection Lien endorsement is issued in conjunction with a loan policy and can be used to insure property which is considered commercial type property. It provides assurances that there are no environmental protection liens filed in the local public records or in the federal district court clerk's office that could have priority over the lien of the insured mortgage (unless any such lien is excepted).

The recommended charge for this endorsement is \$50.00.

FILED

ALTA Endorsement 17.2-06 Utility Access

The new ALTA Endorsement 17.2-06 (Utility Access) insures against loss if there is a lack of a right of access to specific utilities or services over, under or upon rights-of-way or easements because of: (1) a gap or gore between the boundaries of the land and the rights-of-way or easements, (2) a gap between the boundaries of the rights-of-way of easements, or (3) a termination by a grantor, or its successor, of the rights-of-way or easements. The recommended charge for this endorsement is \$100.00.

SEP 10 2018

KEN SELZER

Commissioner of Insurance

ALTA Endorsement 24-06 Doing Business

The new ALTA Endorsement 24-06 (Doing Business) insures against unenforceability of the lien of the insured mortgage because making the loan violated doing business laws of the state in which the land is located. The recommended charge for this endorsement is \$50.00.

ALTA Endorsement 25-06 Same As Survey

The new ALTA Endorsement 25-06 (Same As Survey) insures that the description of the land shown in Schedule A of the policy is the same as the land shown on the mentioned survey. The recommended charge for this endorsement is \$50.00.

ALTA Endorsement 25.1-06 Same as Portion of Survey

The new ALTA Endorsement 25.1-06 (Same as Portion of Survey) insures that the description of the land shown in Schedule A of the policy is the same land shown on a defined parcel of the mentioned survey. The recommended charge for this endorsement is \$50.00.

ALTA Endorsement 26-06 Subdivision

The new ALTA Endorsement 26-06 (Subdivision) insures against failure of the land to constitute a lawfully created parcel according to the subdivision and local subdivision ordinances. The recommended charge for this endorsement is \$50.00.

ALTA Endorsement 27-06 Usury

The new ALTA Endorsement 27-06 (Usury) is issued only in conjunction with the Loan Policy. The endorsement insures against loss by reason of invalidity or unenforceability of the lien of the insured mortgage resulting from violation of the usury laws of a specific state in effect at the date of the policy. The recommended charge for this endorsement is \$100.00.

ALTA Endorsement 28-06 Easement-Damage or Enforced Removal

The new ALTA Endorsement 28-06 (Easement-Damage or Enforced Removal) provides insurance to a lender against loss in the event that a specific easement holder shall (1) cause damage to a building located on the land at date of policy, or (2) compel the removal or alterations of an existing building located on the land at date of policy. The recommended charge for this endorsement is \$50.00.

ALTA Short Form Commitment (10/16/08):

The ALTA Short Form Commitment adopted October 16, 2008 by the American Land Title Association, may be used when we commit to issue a Short Form Residential Loan Policy or Short Form Expanded Coverage Residential Loan Policy. There is no rate change for this product. The ALTA Short Form Commitment has all the insuring provisions, terms, and conditions of the ALTA Plain Language Commitment (06/17/06).

Modification Guarantee

The Modification Guarantee may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property only if the order, applicable legal description or address, and names of parties to the modification for issuance are placed and communications sent electronically through websites or other electronic communications to locations explicitly designated by Stewart Title Guaranty Company for placement or orders for the Modification Guarantee. The Modification Guarantee may be modified and extended by one or more continuations or down dates. The rate for the Modification Guarantee shall be \$150.00. The rate for each continuation or down date shall be \$25.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS
SUBMITTED: 02/19/09**

The following addendum will be used to amend the rate for the Stewart Master Residential Loan Policy Schedules A&B as indicated below:

Stewart Master Residential Loan Policy Schedules A&B

These schedules are to be issued with the American Land Title Association Loan Policy (06/17/06). Together, they are designed to insure only equity loans on the primary residence or secondary residence of the owner/borrower. Coverage under the policy is not available for any first liens or for refinances of first liens on primary residences or secondary residences or any other type of property owned by the borrowers.

FILED
SEP 10 2018
KEN SELZER
Commissioner of Insurance

The charges for the policy will be as follows:

Range of Liability:	Fee:
Up to \$25,000 of liability written	\$25
Over \$25,001 and up to \$250,000	\$65
Over \$250,001 and up to \$500,000	\$125

STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS
SUBMITTED: 02/06/09

The following addendum will be used to amend the rate for the Secondary Market Short Form Residential Loan Policy-One-To-Four as indicated below:

Secondary Market Short Form Residential Loan Policy-One-To-Four Family

The Secondary Market Short Form Residential Loan Policy One-to-Four Family policy is designed to provide limited title insurance that meets the title insurance requirements of the Guides of Fannie Mae and Freddie Mac. The Policy is available for first lien refinance and first lien home equity loans as well as first lien purchase transactions. In the latter case, a full priced owner policy will be issued where applicable. The Policy does not contain all of the insuring provisions of the regular ALTA Loan Policy and does not contain specific title exceptions as to matters recorded in the public records. The policy does insure the validity and priority of the mortgage and does insure against title matters to the extent required by the Guides of Fannie Mae and Freddie Mac. This form has been approved by Fannie Mae and Freddie Mac, so its coverage will be acceptable to the lending community. The Policy would be issued only for one-to-four family improved residential properties in established subdivisions for mortgages issued to institutional lienholders.

The policy has been specifically designed for Internet originated loans and the pricing and cost structure has been designed for a centrally processed, Internet ordered title insurance product. In order to produce this Policy at a reduced rate, Stewart Title Guaranty Company would issue it (in accordance with any applicable state law) only if the order, applicable legal description or address, and names of parties to loan transaction for issuance were placed and communications were sent electronically through websites or other electronic communications locations explicitly designated by Stewart Title Guaranty Company for placement of the Secondary Market Short Form Residential Loan Policy-One-To-Four Family. To the extent allowed by applicable federal and state law, the policies would be delivered electronically to lenders, if such delivery is acceptable to lenders, using the same software platforms used for order.

The charge for the Secondary Market Short Form Residential Loan Policy-One-To Four Family will be based on the charges for the loan transaction as indicated as follows for each range set out below:

Range of Liability	Fee:
Up to \$100,000.00 of liability written:	\$350
Over \$100,000.00 and up to \$250,000.00	\$350
Over \$250,000.00 and up to \$500,000.00	\$475
Over \$500,000.00 and up to \$750,000.00	\$725
Over \$750,000.00 and up to \$1,000,000.00	\$925
Over \$1,000,000.00 and up to \$1,250,000.00	\$1,100
Over \$1,250,000.00 and up to \$1,500,000.00	\$1,300

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS**

The following addendum will be used to add the rate for the Policies and Endorsements as indicated below:

Policies:

ALTA 2006 Owner and Loan Policies (O-9401) and M-9402)(6/17/06) :

The 2006 Policies were officially adopted by the American Land Title Association on June 17, 2006. These policies have been designed to be more logically organized and precise in wording. We feel that these policies will provide an acceptable, and more favorable product and will provide the insured with superior coverage. There will be no rate change for these policies as we are filing these ALTA 2006 policies at the same basic rate structure as presently approved in your state.

ALTA Short Form Residential Loan Policy (2006) (U-9404)(6/17/06):

The new Short Form Residential Loan Policy One to Four Family was also adopted by the American Land Title Association on June 17, 2006. The policy is an abbreviated short form version of the new 2006 Alta Loan Policy and has all the terms and provisions of this policy. The policy is designed so that certain Alta endorsements forms are either included or may be specified by marking a box on the policy. The changes to the 2006 Alta Short Form Residential Loan Policy are: additional potential endorsements such as the Alta 14-06; 14.1-06; 14.3-06; and 22-06 for Schedule A; On Schedule B, the deletion of exceptions as to taxes not yet due and payable and to survey matters were removed as they were viewed as no longer necessary. The exception relating to covenants, conditions and restrictions concerning environmental matters was amended. There will be no rate change for this policy as we are filing this policy using the same basic loan rate presently approved in your state.

New ALTA Commitments:

The new Alta commitments adopted by the American Land Title on June 17, 2006 are the Alta Commitment Form (6/17/06)(004-UN and the Alta Plain Language Commitment Form (6/17/06)(245). These commitments should be used when the 2006 Policies will be issued. There is no charge for these forms.

Endorsements:

ALTA Endorsement 7.1 (E-9425) and 7.1-06 (E-9424)(6/17/06)

The new ALTA Endorsement 7.1 is issued with a Loan Policy and insures (1) that the owner of the land owns the manufactured housing unit, (2) that the manufactured housing unit is on the land, (3) that the manufactured housing unit is real property, (4) that there are no personal property liens against the manufactured housing unit (unless excepted in Schedule B), (5) that the lien of the insured mortgage attaches to the manufactured housing unit, and (6) that the lien of the Insured Mortgage can be foreclosed in a single foreclosure procedure against the manufactured housing unit and (remaining) land. There is no charge for these endorsements.

ALTA Endorsement 7.2 (E-9426) and 7.20-6 (E-9427)(6/17/06)

The new ALTA Endorsement 7.2 is issued with an Owner's Policy and provides the same insurance as the ALTA Endorsement 7.1, except that it does not insure that the lien of the Insured Mortgage attaches to the manufactured housing unit or that the lien can be foreclosed in a single foreclosure procedure. There is no charge for these endorsements.

ALTA Endorsements 9.3(E-9435), 9.3-06(E-9436); 9.4(E-9437), 9.4-06(E-9438); and 9.5(E-9439); 9.5-06(E-9440)(6/17/06)

The ALTA also adopted new Endorsements 9.3, 9.4, and 9.5. The ALTA Endorsement 9.3 is similar to the existing ALTA Endorsement 9, the ALTA Endorsement 9.4 is similar to the existing ALTA Endorsement 9.1, and the ALTA Endorsement 9.5 is similar to the existing ALTA Endorsement 9.2. These endorsements provide new coverage against damage to existing or future improvements because of development of minerals. There is no charge for these endorsements.

FILED

ALTA Endorsement 14.3(E-9453) and 14.3-06(E-9455)(6/17/06)

The new ALTA Endorsement 14.3 (Future Advance – Reverse Mortgage) insures the validity, enforceability, and priority of the lien of the insured mortgage for future Advances pursuant to a Reverse Mortgage. It also includes insurance as to variable interest and negative amortization. Unlike most Reverse Mortgage Endorsements, this Endorsement also insures against loss because of (1) failure of the Insured Mortgage to state the term for Advances, (2) failure of the Insured Mortgage to state the maximum amount secured by the Insured Mortgage, and (3) failure of the mortgagors to be at least 62 years of age (a HUD requirement). The charge for these endorsements will be the same as the Alta 14.1 and 14.2 endorsements which is \$50.00.

ALTA Endorsements 22(E-9469); 22-06(E-9470) and 22.1(E-9471); 22.1-06(E-9472) (6/17/06)

The new ALTA Endorsements 22 and 22.1 are similar to the CLTA Location Endorsement (116). ALTA Endorsement 22 (Location) insures that a specified improvement, known as a stated street address, is located on the Land at Date of Policy. ALTA Endorsement 22.1 (Location and Map) also insures that the map, if any, attached to the policy correctly shows the location and dimensions of the Land according to the Public Records. The charge for these endorsements will be \$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000).

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS**

The following addendum will be used to add the rate for the Endorsements as indicated below:

Endorsements:

ALTA Endorsement Form 14 (Future Advance-Priority) (E-9652) (10/22/03)

The Alta Endorsement Form 14 is a form of the Revolving Credit Endorsement. Mortgages sometimes secure accounts owing or to become owing to a lender where there will be frequent monetary advances and frequent repayments. The Alta Form 14 Endorsement is designed for insurance of priority of advances, regardless of whether the lender knows of the intervening liens and other matters. The ALTA 14 does not except to subsequent matters known by the insured at the time of advance. The endorsement may be issued on commercial or residential transactions. The charge for this endorsement will be \$50.00.

ALTA Endorsement Form 14.1 (Future Advance-Knowledge) (E-9654) (10/22/03)

The ALTA 14.1 endorsement is similar to the Alta 14 endorsement however it is designed for mortgages securing optional advances in those jurisdictions in which optional advances do not have priority if the insured has knowledge of the intervening matter. Unlike the Alta 14 endorsement, this endorsement contains an exclusion for lack of priority of any advance made after the insured has knowledge of a lien, encumbrance or other matter affecting the land. The endorsement may be issued on commercial or residential transactions. The charge for this endorsement will be \$50.00.

ALTA Endorsement Form 14.2 (Future Advance-Letter of Credit) (E-9656) (10/22/03)

The Alta 14.2 endorsement is designed for insurance of a mortgage securing a letter of credit or other surety or reimbursement agreement. Unlike the Alta 14 and Alta 14.1 endorsement, the Alta 14.2 endorsement does not insure with respect to interest rate adjustments. Unlike the Alta 14 and Alta 14.1 endorsement, this endorsement does not exclude advances made after a bankruptcy, consumer credit protection or truth-in-lending laws. It may be issued only on commercial transactions. The charge for this endorsement shall be \$50.00.

Alta Endorsement Form 15 (Non-Imputation-Full Equity Transfer) (E-9658) (10/22/03)

The Alta 15 endorsement is designed to be issued with a policy insuring the record title holder, where the investors are acquiring ownership of that record title holder. The endorsement contemplates acquisition of the full interest in the "insured" under the policy. The endorsement is designed for issuance with an Owner's Policy showing the titleholder as the insured, since it relates to action, inaction or knowledge as of Date of Policy. The endorsement limits applicability under paragraph 3(a), 3(b) and 3(c) of the Exclusion from Coverage section of the policy by reason of the action or inaction or knowledge of the named parties, all as more fully set forth in the Non-Imputation endorsement. The charge for this endorsement shall be 5% of the basic rate for the owner policy of title insurance.

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS**

Alta Endorsement Form 15.1 (Non-Imputation-Additional Insured) (E-9659) (10/22/03)

The Alta 15.1 endorsement is particularly designed to be issued after the Date of Policy and to show the new investor as an additional insured. The Alta 15.1 contemplates acquisition of an interest in the "insured" under the policy and adds an "additional insured" (new investor) by the endorsement. This endorsement contemplates that the additional insured will not acquire 100% of the record title holder. The endorsement is designed for issuance with an Owner's policy. Like the Alta 15 endorsement, the endorsement limits applicability under paragraph 3(a), 3(b) and 3(c) of the Exclusion from Coverage section of the policy by reason of the action or inaction or knowledge of the names parties, all as more fully set forth in the Non-Imputation endorsement. The charge for this endorsement shall be 5% of the basic rate for the owner policy of title insurance.

Alta Endorsement Form 15.2 (Non-Imputation-Partial Equity Transfer) (E-9660) (10/22/03)

The Alta 15.2 endorsement is designed to be issued in connection with a separate title policy to the new investor in the record title holder. The endorsement contemplates acquisition of an interest in the existing (partnership, limited liability company or corporation) owner and names the incoming (new investor) member, partner or shareholder in its own policy. The endorsement is designed for issuance with a new Owner policy. Like the Alta 15 and 15.1, the endorsement limits applicability under paragraph 3(a), 3(b) and 3(c) of the Exclusion from Coverage section of the policy by reason of the action or inaction or knowledge of the names parties, all as more fully set forth in the Non-Imputation endorsement.

The charge for this endorsement shall be 5% of the basic rate for the owner policy of title insurance.

Alta Endorsement Form 16 (Mezzanine Financing) (E-9661) (10/22/03)

If a lender makes a loan to an owner (direct or indirect) of an equity interest in the mortgagor/record title holder, the lender will commonly request a Mezzanine Endorsement to the Owner's Policy. The Mezzanine Lender does not secure a mortgage on the land, or a Loan Policy, but does secure title insurance by a Mezzanine Endorsement to the Owner's Policy. The Mezzanine endorsement makes the Mezzanine Lender an assignee of payments under the Owner's Policy not to exceed the debt owed to the Mezzanine Lender. The endorsement does not name the Mezzanine Lender as an additional insured by paragraph two of the endorsement. The endorsement may be issued simultaneously with or after the Date of the Owner Policy. The charge for this endorsement shall be 5% of the basic rate for the owner policy of title insurance.

Alta Endorsement Form 17 (Access and Entry) (E-9662) (10/22/03)

The Alta 17 endorsement when attached to an Owner's or Lenders Policy insures specific access to and from a physically open street or streets. This endorsement specifically refers to the street providing actual access, and insures the legal right of access along existing curb cuts or entries. The endorsement insures: (1) that the land abuts a named Street, (2) that the Street is physically open and publicly maintained, (3) that the land has actual pedestrian and vehicular access, and (4) that the insured has a right to use existing curb cuts along the abutting Street. There is no charge for this endorsement.

STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS

Alta Endorsement Form 17.1 (Indirect Access and Entry) (E-9668) (01/17/04)

The Alta 17.1 endorsement when attached to an Owner's or Lender's Policy insures access via an easement, to a physically open street or streets. The Endorsement insures: (1) that the insured easement provides access to a named Street, (2) that the Street is physically open and publicly maintained, (3) that the easement provides actual pedestrian and vehicular access, and (4) that the insured has a right to use existing curb cuts along the Street abutting the easement. There is no charge for this endorsement.

Alta Endorsement Form 18 (Single Tax Parcel) (E-9663) (10/22/03)

The Alta 18 endorsement when attached to an Owner's or Lender's Policy insures that the land (consisting of one parcel) is taxed as a separate tax parcel. It insures against loss if the land is taxed as part of a larger parcel or fails to constitute a separate tax parcel. There is no charge for this endorsement.

FILED

Alta Endorsement Form 18.1 (Multiple Tax Parcels) (E-9664) (10/22/03)

SEP 10 2018

The Alta 18.1 endorsement when attached to an Owner's or Lender's Policy insures against loss if (1) the parcels are not assessed for real estate tax purposes as the Tax Identification Numbers, (2) the parcels are taxed with any other land, or (3) the easements, if any, described in Schedule A can be cut off by non-payment of real estate taxes or assessments against the servient estate. This endorsement is issued if the land consist only of multiple tax parcels. There is no charge for this endorsement.

Alta Endorsement Form 19 (Contiguity-Multiple Parcels) (E-9665) (10/22/03)

The Alta 19 endorsement when attached to an Owner's or Lender's Policy insures that two or more insured parcels are contiguous along defined lines or boundaries. The endorsement also insures (to the same effect) that there are not gaps separating the insured contiguous boundary lines. The endorsement is issued where the contiguous tracts are insured by the policy. The charge for this endorsement shall be \$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000).

Alta Endorsement Form 19.1 (Contiguity-Single Parcel) (E-9666) (10/22/03)

The Alta 19.1 endorsement when attached to an Owner's or Lender's Policy insures that the insured parcel is contiguous to another, uninsured parcel of land along defined lines or boundaries. The endorsement also insures (to the same effect) that there are not gaps separating the insured parcel and the other, uninsured parcel. Typically, both parcels would be owned by the same owner, but would not have been acquired simultaneously. The endorsement is issued where the land is insured as contiguous to another tract that is not insured.

The charge for this endorsement shall be \$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000).

FILED
APR 20 2005
SANDY PRAEGER
Commissioner of Insurance

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS**

ALTA Endorsement Form 20 (First Loss-Multiple Parcel Transactions) (E-9684)(4/19/04)

The Alta 20 endorsement when attached to a Lender's Policy provides, under certain conditions, that the amount which the insurer shall be liable to pay under the policy shall be determined without requiring maturity of the indebtedness by acceleration or otherwise. An insured lender typically will not suffer a loss under a loan policy unless the loan is in default. On a multi-site loan as described, this could cause a hardship on the borrower and lender where the loan is otherwise in good standing, but for a threatened loss. This endorsement is then used typically on commercial transactions for these types of a multi-site loan.

The charge for this endorsement shall be \$25 for residential property or \$100 for commercial property.

ALTA Endorsement Form 21 (Creditor's Rights Endorsement) (E-9685) (4/19/04)

Exclusion 4 of the 1992 ALTA Owner's Policy and Exclusion 7 of the 1992 ALTA Loan Policy are the creditors' rights exclusion. These exclusions exclude liability because the insured transaction is a fraudulent transfer or voidable preference. Many transactions do not create such a risk, such as where the financing is for purchase money or construction on the land, and where the insured mortgage is promptly recorded. In those cases where we conclude the risk is acceptable, we would issue the ALTA Endorsement 21. This endorsement when attached to an Owner's or Loan Policy does insure against a claim that the insured conveyance or mortgage is avoidable as a fraudulent transfer or voidable preference, but does not insure against loss if the insured: (a) new when it acquired any estate, interest, or mortgage shown in Schedule A that the transfer, conveyance, or mortgage was intended to hinder, delay, or defraud any creditor; or (b) is found by a court not to be a transferee or purchaser in good faith.

The charge for this endorsement shall be \$25 for residential property or \$100 for commercial property.

ALTA Short Form Commitment (006-UN) (1/17/04)

The ALTA Short Form Commitment may be used when we commit to issue a Short Form Residential Loan Policy or Short Form Expanded Coverage Residential Loan Policy. The ALTA Short Form Commitment has all the insuring provisions, terms, and conditions of the ALTA Title Insurance Commitment dated 10/6/82.

ALTA Homeowner's Policy of Title Insurance (0-9682) (10/22/03) (Modified)

We are submitting the ALTA Homeowner's Policy of Title Insurance (0-9682) (10/22/03), an amended version of the previously filed and approved ALTA Homeowner's Policy of Title Insurance (10/17/98). The only change in the two forms concerns Covered Risk 12 of the policy. The ALTA Form Committee has modified this covered risk in order to clarify that the policy does not insure against violations of covenants, conditions or restrictions relating to maintenance or repair on the land relating to environmental protection. This is consistent with the general proposition that our policies do not insure the physical condition of the land. The original form was never intended to cover these excluded matters and this added language simply clarifies that original intention. There is no rate change for the ALTA Homeowner's Policy of Title Insurance associated with this filing.

STEWART TITLE GUARANTY COMPANY

ADDENDUM TO THE KANSAS TITLE INSURANCE RATES:

The following addendum will be used to add the rates for the Policies and Endorsements as indicated below:

ALTA Expanded Coverage Residential Loan Policy (M-9811)

ALTA Short Form Expanded Coverage Residential Loan Policy (U-9812)

These policies supplement the policies already approved for use in Kansas by expanding the coverage currently offered and providing a choice to the potential insured. They provide more coverage than the other ALTA Loan Policies and contain 28 insuring clauses (Covered Risks). The ALTA Expanded Coverage Residential Loan Policy is an enhanced version of the ALTA Loan Policy (10/17/92) approved for use in Kansas and includes many of the same expanded coverages provided to the consumer by the ALTA Homeowner's Policy of Title Insurance, as well as a number of additional coverages unique to lenders.

FILED
SEP 11 2001
KEN SELZER
Commissioner of Insurance

The rates for the ALTA Expanded Coverage Residential Loan Policy (M-9811) and the ALTA Short Form Expanded Coverage Residential Loan Policy (U-9812) will be 110% of the rate applicable for the Basic Loan Policy, currently approved for Kansas, plus any additional charges, if any, for endorsements issued separately or included in the ALTA Expanded Coverage Residential Loan Policy coverages.

ALTA 13 (Leasehold Owner's) (E-9813) and ALTA 13.1 (Leasehold Loan) (E-9814)

ALTA 13 and ALTA 13.1 are leasehold endorsements. The ALTA 13 is to be issued in connection with an ALTA Owner's Policy while the ALTA 13.1 is to be attached to an ALTA Loan Policy. These new endorsements are designed to respond to criticism of existing Leasehold Policies and prior Leasehold endorsements. These endorsements provide improvements in protection for damages that an insured lessee or insured leasehold lender could suffer in the event of the failure of the leasehold estate.

There will be no charge for these endorsements.

EFFECTIVE

MAY 13 2002

KATHLEEN SEBELIUS
COMM. of INSURANCE

April 10, 2002

STEWART TITLE GUARANTY COMPANY

ADDENDUM TO THE KANSAS TITLE INSURANCE RATES:

The following addendum will be used to add the rates for the Policies and Endorsements as indicated below:

ALTA Residential Limited Coverage Junior Loan Policy (M-9873) and the ALTA Short Form Residential Limited Coverage Junior Loan Policy (M-9876):

The charge for these limited coverage policies shall be set at \$2.00 per thousand with a minimum of \$35.00. There will be no charge for the Supplemental Coverage Endorsement Form JR 1 (E-9877) or the Endorsement Form JR 2 (Revolving Credit/Variable Rate Endorsement) (E-09878) when used in connection with either policy referred to above.

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SEP 10 2018
KEN SELZER
Commissioner of Insurance

ALTA Form 11 - Modification Endorsement (E-9874)

The charge for the use of this endorsement will be \$35.00.

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: \$350.00.
- 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 January 1, 2010.
 (Charges subject to change without notice.)

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Amount of Insurance		Title Charge
60,000 or LESS		265.00
60,001 to 70,000		275.00
70,001 to 80,000		280.00
80,001 to 90,000		295.00
90,001 to 100,000		305.00
100,001 to 110,000		315.00
110,001 to 120,000		330.00
120,001 to 130,000		340.00
130,001 to 140,000		355.00
140,001 to 150,000		370.00
150,001 to 160,000		380.00
160,001 to 170,000		395.00
170,001 to 180,000		405.00
180,001 to 190,000		420.00
190,001 to 200,000		430.00
200,001 to 210,000		445.00
210,001 to 220,000		460.00
220,001 to 230,000		470.00
230,001 to 240,000		485.00
240,001 to 250,000		495.00
250,001 to 260,000		510.00
260,001 to 270,000		520.00
270,001 to 280,000		535.00
280,001 to 290,000		550.00
290,001 to 300,000		560.00
300,001 to 325,000		575.00
325,001 to 350,000		590.00
350,001 to 375,000		600.00
375,001 to 400,000		615.00
400,001 to 425,000		630.00
425,001 to 450,000		640.00
450,001 to 475,000		655.00
475,001 to 500,000		670.00

FILED
 SEP 10 2010
 KEN SELZER
 Commissioner of Insurance

Offices located in

Blue Springs
 Belton
 Downtown
 Corporate Woods

Gladstone
 Leawood
 Lee's Summit
 Liberty

Overland Park
 Platte City
 Plattsburg
 Wichita

McPherson
 Marion

stewart

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: \$350.00.
- 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 January 1, 2010.
 (Charges subject to change without notice.)

Amount of Insurance		Title Charge
50,000 or LESS		285.00
50,001 to 60,000		305.00
60,001 to 70,000		325.00
70,001 to 80,000		345.00
80,001 to 90,000		365.00
90,001 to 100,000		380.00
100,001 to 110,000		395.00
110,001 to 120,000		410.00
120,001 to 130,000		425.00
130,001 to 140,000		440.00
140,001 to 150,000		455.00
150,001 to 160,000		470.00
160,001 to 170,000		485.00
170,001 to 180,000		500.00
180,001 to 190,000		515.00
190,001 to 200,000		530.00
200,001 to 210,000		545.00
210,001 to 220,000		560.00
220,001 to 230,000		575.00
230,001 to 240,000		590.00
240,001 to 250,000		605.00
250,001 to 260,000		620.00
260,001 to 270,000		635.00
270,001 to 280,000		650.00
280,001 to 290,000		665.00
290,001 to 300,000		680.00
300,001 to 325,000		695.00
325,001 to 350,000		710.00
350,001 to 375,000		725.00
375,001 to 400,000		740.00
400,001 to 425,000		755.00
425,001 to 450,000		770.00
450,001 to 475,000		785.00
475,001 to 500,000		800.00

FILED
 SEP 10 2010
 KEN SELZER
 Commissioner of Insurance

www.stewart.com/kansas-city

Offices located in

Blue Springs
 Belton
 Downtown
 Corporate Woods

Gladstone
 Leawood
 Lee's Summit
 Liberty

Overland Park
 Platte City
 Plattsburg
 Wichita

McPherson
 Marion

FIDELITY NATIONAL TITLE INSURANCE COMPANY

SECTION 2 STANDARD CHARGES

2.01 Summary of Charges for Residential Owner's Policies. (Rates apply to one-to-four family residential properties only for purchase.)

- A) Summary of charges for **Owner's Title Insurance Policies** (Rates apply to one-to-four family residential properties only for purchase.)
- B) For policies issued on properties improved by one-to-four family residential structures, the rates shown below include the fees for risk and search and examination. These fees are lumped together and stated as a single charge, rather than expressed separately. Settlement services charges are not included in this rate. These rates apply to every county in Kansas when the policy is written by a Company owned office. If an owner's policy is issued simultaneously with a loan policy, see Sections 2.04 and/or 2.05

SEP 10 2018

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NEW LOAN RATES APPLY TO TRANSACTIONS WITH OR WITHOUT A PRIOR POLICY

Amount of Insurance	Fee for Resale, Owners Policy
Up to \$80,000	433.00
80,001 to 90,000	451.00
90,001 to 100,000	470.00
100,001 to 110,000	482.00
110,001 to 120,000	494.00
120,001 to 130,000	506.00
130,001 to 140,000	519.00
140,001 to 150,000	531.00
150,001 to 160,000	544.00
160,001 to 170,000	556.00
170,001 to 180,000	569.00
180,001 to 190,000	581.00
190,001 to 200,000	593.00
200,001 to 210,000	606.00
210,001 to 220,000	618.00
220,001 to 230,000	630.00
230,001 to 240,000	643.00
240,001 to 250,000	655.00
250,001 to 275,000	685.00
275,001 to 300,000	717.00
300,001 to 325,000	748.00
325,001 to 350,000	779.00
350,001 to 375,000	810.00
375,001 to 400,000	840.00
400,001 to 425,000	871.00
425,001 to 450,000	902.00
450,001 to 475,000	933.00
475,001 to 500,000	964.00
500,001 to 525,000	980.00
525,001 to 550,000	995.00
550,001 to 575,000	1,010.00
575,001 to 600,000	1,026.00
600,001 to 625,000	1,041.00
625,001 to 650,000	1,057.00

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650,001 to 675,000	1,072.00
675,001 to 700,000	1,088.00
700,001 to 725,000	1,103.00
725,001 to 750,000	1,119.00

Calculating premiums over card amount:

Round liability amount up to nearest \$1,000 before calculation details.

Round policy amount up to nearest \$1.

For policies over \$750,000 and up to \$1,000,000 - Add \$0.66 per thousand.

For policies over \$1,000,000 and up to \$5,000,000 - Add \$0.50 per thousand.

For policies over \$5,000,000 and up to infinity - Add \$0.65 per thousand.

2.02 Summary of Charges for Residential Refinance Loan Policies (Rates apply to one-to-four family residential properties only for refinance transactions.)

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SEP 10 2018

- A) Summary of Charges for Residential Refinance Loan policies when Fidelity National Title Insurance is clearing ~~title encumbrances~~ ^{loan policies} and handling the associated escrow process. (Rates apply to one-to-four family residential properties only for refinance transactions.)
- B) For policies issued on properties improved by one-to-four family residential structures, the rates shown below include the fees for risk and search and examination. These fees are lumped together and stated as a single charge, rather than expressed separately. Settlement services charges are not included in this rate. If an owner's policy is issued simultaneously with a loan policy, see Sections 2.04 and/or 2.05

NEW LOAN RATES APPLY TO TRANSACTIONS WITH OR WITHOUT A PRIOR POLICY!

Amount of Insurance	Fee for Refinance Loan Policy
Up to \$80,000	340.00
80,001 to 90,000	353.00
90,001 to 100,000	367.00
100,001 to 110,000	379.00
110,001 to 120,000	392.00
120,001 to 130,000	406.00
130,001 to 140,000	419.00
140,001 to 150,000	432.00
150,001 to 160,000	445.00
160,001 to 170,000	457.00
170,001 to 180,000	471.00
180,001 to 190,000	484.00
190,001 to 200,000	496.00
200,001 to 210,000	510.00
210,001 to 220,000	523.00
220,001 to 230,000	536.00
230,001 to 240,000	549.00
240,001 to 250,000	581.00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

250,001 to 275,000	614.00
275,001 to 300,000	646.00
300,001 to 325,000	679.00
325,001 to 350,000	711.00
350,001 to 375,000	744.00
375,001 to 400,000	776.00
400,001 to 425,000	809.00
425,001 to 450,000	840.00
450,001 to 475,000	873.00
475,001 to 500,000	889.00
500,001 to 525,000	905.00
525,001 to 550,000	922.00
550,001 to 575,000	938.00
575,001 to 600,000	955.00
600,001 to 625,000	970.00
625,001 to 650,000	987.00
650,001 to 675,000	1,003.00
675,001 to 700,000	1,020.00
700,001 to 725,000	1,035.00
725,001 to 750,000	1,049.00

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Calculating premiums over card amount:

Round liability amount up to nearest \$1,000 before calculation details.

Round policy amount up to nearest \$1.

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For policies over \$750,000 and up to \$1,000,000 - Add \$0.66 per thousand.

For policies over \$1,000,000 and up to \$5,000,000 - Add \$0.50 per thousand.

For policies over \$5,000,000 and up to infinity - Add \$0.65 per thousand.

2.03 Non-Residential Rate (Commercial)

The following charges apply to all properties other than those improved by 1-to-4-family residential structures. These charges include risk rate and search and examination fees lumped together and stated as a single charge. Settlement services charges are not included in this rate. This rate is also commonly referred to as the "Commercial Rate".

A. Policies for \$1,000,000 or less.

Amount of Insurance	Charge
\$0 to 100,000	710.00
\$100,001 to 105,000	712.00
\$105,001 to 110,000	723.00
\$110,001 to 115,000	734.00
\$115,001 to 120,000	745.00
\$120,001 to 125,000	756.00
\$125,001 to 130,000	768.00
\$130,001 to 135,000	779.00
\$135,001 to 140,000	790.00
\$140,001 to 145,000	801.00

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\$145,001 to 150,000	812.00
\$150,001 to 155,000	824.00
\$155,001 to 160,000	835.00
\$160,001 to 165,000	846.00
\$165,001 to 170,000	857.00
\$170,001 to 175,000	868.00
\$175,001 to 180,000	880.00
\$180,001 to 185,000	891.00
\$185,001 to 190,000	902.00
\$190,001 to 195,000	913.00
\$195,001 to 200,000	924.00
\$200,001 to 210,000	947.00
\$210,001 to 220,000	969.00
\$220,001 to 230,000	992.00
\$230,001 to 240,000	1,014.00
\$240,001 to 250,000	1,036.00
\$250,001 to 260,000	1,059.00
\$260,001 to 270,000	1,081.00
\$270,001 to 280,000	1,104.00
\$280,001 to 290,000	1,126.00
\$290,001 to 300,000	1,148.00
\$300,001 to 325,000	1,204.00
\$325,001 to 350,000	1,260.00
\$350,001 to 375,000	1,316.00
\$375,001 to 400,000	1,372.00
\$400,001 to 425,000	1,428.00
\$425,001 to 450,000	1,484.00
\$450,001 to 475,000	1,540.00
\$475,001 to 500,000	1,596.00
\$500,001 to 525,000	1,624.00
\$525,001 to 550,000	1,652.00
\$550,001 to 575,000	1,680.00
\$575,001 to 600,000	1,708.00
\$600,001 to 625,000	1,736.00
\$625,001 to 650,000	1,764.00
\$650,001 to 675,000	1,792.00
\$675,001 to 700,000	1,820.00
\$700,001 to 725,000	1,848.00
\$725,001 to 750,000	1,876.00
\$750,001 to 775,000	1,904.00
\$775,001 to 800,000	1,932.00
\$800,001 to 825,000	1,960.00
\$825,001 to 850,000	1,988.00
\$850,001 to 875,000	2,016.00
\$875,001 to 900,000	2,044.00
\$900,001 to 925,000	2,072.00

FILED

SEP 10 2018

KEN SELZER

Commissioner of Insurance

FIDELITY NATIONAL TITLE INSURANCE COMPANY

\$925,001 to 950,000	2,100.00
\$950,001 to 975,000	2,128.00
\$975,001 to \$1,000,000	2,156.00

For policies over \$1 million, charge \$2,156, plus \$0.90 per thousand up to \$5 million.

For policies over \$5 million, charge \$5,740 plus \$0.75 per thousand up to infinity.

Calculating premiums over card amount:

Round liability amount up to nearest \$1,000 before calculation details.

Round policy amount up to nearest \$1.

B. Policies over \$1,000,000.

FILED

Rates for policies over \$1,000,000 must be considered on a case-by-case basis. Reissue credits may be available, or other factors may reduce our work charges. Special coverages are often required and require special pricing considerations. The following rates are meant to serve as a guideline and starting point. They may be increased to reflect risk and work factors.

2.04 Simultaneous-Issue Loan Policies

- A. Basic Residential loan policies issued simultaneously with an owner's policy (provided the amount does not exceed the amount of the owner's policy):

Charge \$280

If the amount of the loan policy exceeds the amount of the owner's policy being issued simultaneously therewith, the charge for the loan policy shall be \$280 plus an excess liability charge (using the Residential Owner's Title Policy rate table in Section 2.01) for the difference between the owner's policy liability amount and the loan policy liability amount.

- B. Extended coverage loan policies issued simultaneously with an owner's policy (provided the amount does not exceed the amount of the owner's policy):

Charge \$290

If the amount of the loan policy exceeds the amount of the owner's policy being issued simultaneously therewith, the charge for the loan policy shall be \$290 plus an excess liability charge (using the Residential Owner's Title Policy rate table in Section 2.01) for the difference between the owner's policy liability amount and the loan policy liability amount.

- C. Nonresidential loan policies issued simultaneously with an owner's policy

FIDELITY NATIONAL TITLE INSURANCE COMPANY

(provided the amount does not exceed the amount of the owner's policy):

Under \$5 Million liability	\$750
\$5 Million liability and over	\$1,000

If the amount of the loan policy exceeds the amount of the owner's policy being issued simultaneously therewith, the charge for the loan policy shall be:

- a) \$750 if the loan policy liability is under \$5 million, plus an excess liability charge (using the Non-Residential (Commercial) rate table in Section 2.03) for the difference between the owner's policy liability amount and the loan policy liability amount; or
- b) \$1,000 if the loan policy liability is \$5 million or over, plus an excess liability charge (using the Non-Residential (Commercial) rate table in Section 2.03) for the difference between the owner's liability amount and the loan liability amount.

FILED
SEP 10 2018
KANSAS
L. J. LUTZ
Commissioner of Insurance

2.05 Simultaneous-Issue Leasehold Policies

- A. For leasehold policies simultaneously issued with a policy insuring an interest in a different estate in the land, refer to above schedules and charge 30% of the indicated amount.
- B. If the amount of the leasehold policy exceeds the amount of the policy being issued simultaneously therewith, charge 30% of the amount to be charged for the other policy, plus the difference between the amount being charged for the other policy and the amount that would otherwise be charged for such a leasehold policy not being simultaneously issued.

2.06 Reserved for Future Use

2.07 Residential Junior Lien Policy/Limited Loan Coverage Policy Rate.

This rate applies on second, third or fourth mortgages on 1-to-4 family residential platted subdivision properties only, where the Junior Lien Commitment Information Sheet is issued in lieu of the ALTA Commitment, and the ALTA Short Form Residential Loan Policy; or the Limited Loan Coverage Policy is issued.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

<u>Amount of Insurance</u>	<u>Rate</u>
Less than \$15,001	\$165
\$15,001 to \$20,000	180
20,001 to 30,000	195
30,001 to 40,000	210
40,001 to 50,000	230
50,001 to 60,000	250
60,001 to 70,000	270
70,001 to 80,000	290
80,001 to 90,000	310
90,001 to 100,000	330
Over 100,000, add	\$1.50 per thousand

FILED

SEP 10 2018

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Commissioner of Insurance

FIDELITY NATIONAL TITLE INSURANCE COMPANY

2.08 Summary of Charges for Homeowner's Title Insurance Policies.

Amount of Insurance	Fee
Up to \$80,000	\$470
\$80,001 to \$90,000	\$491
\$90,001 to \$100,000	\$511
\$100,001 to \$110,000	\$524
\$110,001 to \$120,000	\$538
\$120,001 to \$130,000	\$551
\$130,001 to \$140,000	\$564
\$140,001 to \$150,000	\$578
\$150,001 to \$160,000	\$591
\$160,001 to \$170,000	\$605
\$170,001 to \$180,000	\$618
\$180,001 to \$190,000	\$632
\$190,001 to \$200,000	\$645
\$200,001 to \$210,000	\$659
\$210,001 to \$220,000	\$672
\$220,001 to \$230,000	\$685
\$230,001 to \$240,000	\$699
\$240,001 to \$250,000	\$712
\$250,000 to \$275,000	\$745
\$275,001 to \$300,000	\$780
\$300,001 to \$325,000	\$813
\$325,001 to \$350,000	\$847
\$350,001 to \$375,000	\$880
\$375,001 to \$400,000	\$914
\$400,001 to \$425,000	\$931
\$425,001 to \$450,000	\$964
\$450,001 to \$475,000	\$997
\$475,001 to \$500,000	\$1,030

Calculating premiums over the above rates:

For policies over \$500,000 and up to \$1,000,000 – add \$0.74 per thousand

For policies over \$1,000,000 and up to \$5,000,000 – add \$0.56 per thousand

For policies over \$5,000,000 and up to infinity – add \$0.73 per thousand

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2.09 Summary of Charges for Extended Coverage Loan Policies

Amount of Insurance	Fee
Up to \$80,000	\$363
\$80,001 to \$90,000	\$377
\$90,001 to \$100,000	\$392
\$100,001 to \$110,000	\$405
\$110,001 to \$120,000	\$419
\$120,001 to \$130,000	\$433
\$130,001 to \$140,000	\$447
\$140,001 to \$150,000	\$461
\$150,001 to \$160,000	\$475
\$160,001 to \$170,000	\$488
\$170,001 to \$180,000	\$503
\$180,001 to \$190,000	\$517
\$190,001 to \$200,000	\$530
\$200,001 to \$210,000	\$545
\$210,001 to \$220,000	\$559
\$220,001 to \$230,000	\$572
\$230,001 to \$240,000	\$586
\$240,001 to \$250,000	\$620
\$250,000 to \$275,000	\$656
\$275,001 to \$300,000	\$690
\$300,001 to \$325,000	\$725
\$325,001 to \$350,000	\$759
\$350,001 to \$375,000	\$794
\$375,001 to \$400,000	\$828
\$400,001 to \$425,000	\$864
\$425,001 to \$450,000	\$898
\$450,001 to \$475,000	\$933
\$475,001 to \$500,000	\$949

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Calculating premiums over the above rates:

For policies over \$500,000 and up to \$1,000,000 – add \$0.74 per thousand
For policies over \$1,000,000 and up to \$5,000,000 – add \$0.56 per thousand
For policies over \$5,000,000 and up to infinity – add \$0.73 per thousand

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2.10 (SECTION HELD OPEN FOR FUTURE USE)

2.11 Master Home Equity Loan Policy

For home equity loan transactions up to \$250,000 with centralized order tracking and processing through National Lender's Solution or similar unit, pursuant to a written agreement, the rate shall be \$45.00.

For home equity loan transactions from \$250,000 up to \$500,000 with centralized order tracking and processing through National Lender's Solution or similar unit, pursuant to a written agreement, the rate shall be \$75.00.

2.12 ALTA Limited Pre-Foreclosure Policy and Date Down Endorsement:

A. Amount of Insurance

The Amount of Insurance for an ALTA Pre-Foreclosure Policy shall equal either the face amount of the mortgage to be foreclosed or the outstanding balance of the mortgage to be foreclosed as requested by the Insured.

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B. Basic Rate for ALTA Limited Pre-Foreclosure Policy

For the first \$250,000.00 of liability - \$350.00

For each additional \$1,000.00 (or fraction thereof)
above \$250,000.00 and up to \$1,000,000 - \$ 0.60

For each additional \$1,000.00 (or fraction thereof)
above \$1,000,000.00 - \$ 0.40

C. Date Down Endorsement

ALTA Limited Pre-Foreclosure Date Down Endorsement** \$50.00
(See Section 5.13, Class L)

**(Endorsement to be issued only in connection with a previously issued ALTA Limited Pre-Foreclosure Policy to date down the policy prior to or during a foreclosure of the lender's mortgage insured by the policy).

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5.05 Residential Second Rate (also known as Home Equity Rate)

HOME EQUITY LOAN PROGRAM

POLICY TO BE ISSUED: Standard ALTA Loan Form

ENDORSEMENTS AVAILABLE (see Section 5.13 for endorsement pricing):

1. ALTA Form 6-06 and 6.2-06, Variable Rate Mortgage.
2. ALTA Form 14-06 Series, Future Advances.

RATE SCHEDULE:

\$155	\$15,000 or less	FILED
\$165	\$15,001 to \$20,000	
\$180	\$20,001 to \$30,000	SEP 10 2018
\$205	\$30,001 to \$40,000	
\$225	\$40,001 to \$50,000	KEN SELZER Commissioner of Insurance
\$245	\$50,001 to \$60,000	
\$265	\$60,001 to \$70,000	
\$275	\$70,001 to \$80,000	
\$300	\$80,001 to \$90,000	
\$320	\$90,001 to \$100,000	
Add \$1.50	Per thousand for policies greater than \$100,001	

SPECIAL CONDITIONS & PROCEDURES:

1. This rate does not include any escrow service and is limited to 1-to-4-family residential properties.
2. This rate is applicable when the policy to be issued insures any junior mortgage on residential property, provided all of the conditions set forth herein are met.

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5.06 Future Advances

Where the Company endorses an existing loan policy to cover a future advance, make a rundown charge of \$50.00, plus 60% of the regular rate on the amount of the advance, to the extent that the total indebtedness after the advance does not exceed the original face amount of the policy. If the total indebtedness after the advance does exceed the original face amount of the policy, charge 100% of the regular rate on the portion of the advance that causes the original face amount of the policy to be exceeded.

5.07 Swing Loans

A residential purchaser frequently contemplates using the proceeds of the sale of his prior residence to apply to the purchase of a new one. Where the prior residence has not yet been sold, or the sale thereof has not yet closed, it is sometimes necessary for him to obtain a "swing loan" on the prior residence to generate the funds necessary to close on the new one. The full rate, as determined under Sec. 2.01 hereof, should be charged for any policy insuring a swing loan mortgage on the prior residence. Thereafter, when the prior residence is sold, and we issue a policy to the purchaser, the seller is entitled to a credit against the premium therefor equivalent to the premium paid for the swing loan policy, less \$75.00

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5.08 Hold Open

Title to land is often acquired by an individual as nominee for a group of investors, or in some similar capacity. It is intended that a corporation or partnership will be formed by the group to which title is to be conveyed. It is requested that we withhold issuance of our owner's policy to reflect such transfer.

This is a reasonable request, and where the premium has already been paid and we do not have to hold the file open for more than twelve months, we will do so and charge only a processing charge which is \$75.00

5.09 Trade-Ins

In the case of residential properties accepted as trade-ins by brokers, where the premium for an owner's policy is paid by the broker's client in the amount established between the parties as the trade-in allowance, the file will be held open and a policy issued to the ultimate purchaser from the broker within six months from the date of the commitment, at a charge of \$75.00, plus the regular rate on any portion of the sale price representing an excess over the value established at the time of trade.

5.10 Contracts for Deed

Where an insured (as defined in paragraph 1(a) of the Conditions and Stipulations) in a contract for deed policy has or is about to acquire fee title by reason of full performance of the contract for deed, we will issue a dated-down policy showing title vested in our insured, which policy should be in the amount of the current fair market value of the property, for a processing charge of \$75.00, plus the regular rate on the excess of current fair market value over the original policy amount. The contract for deed policy must be surrendered for cancellation.

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5.11. Nonstandard Endorsement Charge

A nonstandard endorsement charge is imposed when a proposed insured requests and the Company agrees to a modification of the language of a standard endorsement. The charge is \$100 per endorsement.

5.12 ALTA Residential Limited Coverage Mortgage Modification Policy

The premium charge shall be:

Policy Amount	Rate
\$ 0-\$1,000,000	\$125
\$ 1,000,001 - \$1,500,000	\$250
\$ 1,500,001 - \$2,000,000	\$350

For each \$500,000 of liability above \$2,000,000 or part thereof up to \$20,000,000; add \$100.

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5.13 Standard Endorsements - Classification and Charges

Class A – Additional 25%¹ (\$250 minimum) (See Section 5.14)

- ALTA Form 10.1-06 (Assignment and Date Down) [Nonresidential]
- ALTA Form 11-06 (Mortgage Modification) [Nonresidential]
- ALTA Form 11.1-06 (Mortgage Modification with Subordination) [Nonresidential]
- ALTA Form 11.2-06 (Mortgage Modification with Additional Amount of Insurance) [Nonresidential]²
- ALTA Form 30-06 (One-to-Four Family Shared Appreciation Mortgage) [Residential]
- ALTA Form 30.1-06 (Commercial Participation Interest) [Nonresidential]
- Date-Down Endorsement 1 [Nonresidential and No Construction]
- Policy Modification 15 (Increase of Insurance)
- Post-Policy Transaction Modification [Nonresidential]

¹When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit.

²The charge for the endorsement is in addition to the appropriate additional premium for the increased amount of insurance.

³In zoning Risk Level 1, all of the following must be true:

- (a) No improvements within the last 12 months and none contemplated.
- (b) Zoning has been in effect at least one year.
- (c) Use of property is not changing.

If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2.

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Class B – Additional 20%

- ALTA Form 3.1-06 (Zoning – Completed Structure) (Risk Level 2)³
- ALTA Form 3.2-06 (Zoning – Land Under Development) (Risk Level 2)³

Class C – Additional 15%

{Reserved for Future Use}

Class D – Additional 10%

- ALTA Form 3-06 (Zoning – Unimproved Land) (Risk Level 2)³
- ALTA Form 15-06 (Non-Imputation – Full Equity Transfer)
- ALTA Form 15.1-06 (Non-Imputation – Additional Insured)
- ALTA Form 15.2-06 (Non-Imputation – Partial Equity Transfer)
- ALTA Form 31-06 (Severable Improvements)
- ALTA Form 43-06 (Anti-Taint)
- ALTA 46-06 (Option)
- Fairway (Change in Composition of Insured Entity)
- Option Endorsement
- Option Endorsement (Loan Policy)
- Option to Repurchase or Lease (Owner's Policy)
- SE 199 (Wind Farm Zoning Endorsement) (ALTA 3.1 MOD)

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Class E - 10 cents per Thousand

- 1001-KS (Mechanic's Lien - Statutory Bond)

Class F - \$400

- ALTA Form 3.1-06 (Zoning – Completed Structure) (Risk Level 1)³
- ALTA Form 3.2-06 (Zoning – Land Under Development) (Risk Level 1)³

Class G - \$350

- Small Commercial Loan Policy Endorsement Pack (ALTA 9-06 – Restrictions, Encroachments, Minerals; ALTA 22-06 – Location; ALTA 19-06/19.1-06 – Contiguity; ALTA 17-06 – Access; ALTA 18-06/18.1-06 – Tax Parcel; ALTA 25-06 – Same As Survey) [Nonresidential]

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Class H - \$200

- ALTA Form 3-06 (Zoning – Unimproved Land) (Risk Level 1)³
- ALTA Form 9.6-06 (Private Rights – Loan Policy) [Nonresidential]
- ALTA Form 9.6.1-06 (Private Rights – Current Assessments) [Nonresidential]
- ALTA Form 9.9-06 (Private Rights – Owner's Policy) [Nonresidential]
- ALTA Form 40-06 (Tax Credit – Owner's Policy)
- ALTA Form 40.1-06 (Tax Credit – Defined Amount – Owner's Policy)²
- Assumption [Nonresidential]
- Anti-Clogging
- Change of Name of Insured Endorsement [Nonresidential]
- Post-Policy Transaction Modification [Nonresidential Construction Date Down]
- Shopping Center [Nonresidential]
- Synthetic Lease (Lease vs. Mortgage) [Nonresidential]
- Tax Benefit Endorsement [Nonresidential]

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Class I - \$150

- ALTA Form 1-06 (Street Assessments) [Nonresidential]
- ALTA Form 4-06 (Condominium) [Nonresidential]
- ALTA Form 4.1-06 (Condominium) [Nonresidential]
- ALTA Form 5-06 (Planned Unit Development) [Nonresidential]
- ALTA Form 5.1-06 (Planned Unit Development) [Nonresidential]
- ALTA Form 6-06 (Variable Rate) [Nonresidential]
- ALTA Form 6.2-06 (Variable Rate Mortgage – Negative Amortization) [Nonresidential]
- Form 6.2-06 (Variable Rate Mortgage – Negative Amortization with Convertible Modification) [Nonresidential]
- ALTA Form 8.2-06 (Commercial Environmental Lien) [Nonresidential]
- ALTA Form 9-06 (Restrictions, Encroachments, Minerals – Loan Policy) [Nonresidential]
- ALTA Form 9.1-06 (Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy) [Nonresidential]
- ALTA Form 9.2-06 (Covenants, Conditions and Restrictions – Improved Land – Owner's Policy) [Nonresidential]
- ALTA Form 9.3-06 (Covenants, Conditions and Restrictions – Loan Policy) [Nonresidential]
- ALTA Form 9.6-06 (Private Rights – Loan Policy) [Residential]
- ALTA Form 9.6.1-06 (Private Rights – Current Assessments) [Residential]
- ALTA Form 9.7-06 (Restrictions, Encroachments, Minerals – Land under Development – Loan Policy) [Nonresidential]
- ALTA Form 9.8-06 (Covenants, Conditions and Restrictions – Land Under Development – Owner's Policy) [Nonresidential]
- ALTA Form 9.9-06 (Private Rights – Owner's Policy) [Residential]
- ALTA Form 9.10-06 (Restrictions, Encroachments, Minerals – Current Violations)

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- Loan Policy) [Nonresidential]
- ALTA Form 10-06 (Assignment) [Nonresidential]
- ALTA Form 10.1-06 (Assignment and Date Down) [Residential]
- ALTA Form 11-06 (Mortgage Modification) [Residential]
- ALTA Form 11.1-06 (Mortgage Modification with Subordination) [Residential]
- ALTA Form 11.2-06 (Mortgage Modification with Additional Amount of Insurance) [Residential]²
- ALTA Form 12-06 (Aggregation – Loan Policy)
- ALTA Form 12.1-06 (Aggregation – State Limits – Loan Policy)
- ALTA Form 14-06 (Future Advance – Priority) [Nonresidential]
- ALTA Form 14.1-06 (Future Advance – Knowledge) [Nonresidential]
- ALTA Form 14.2-06 (Future Advance – Letter of Credit) [Nonresidential]
- ALTA Form 14.3-06 (Future Advance – Reverse Mortgage) [Nonresidential]
- ALTA Form 16-06 (Mezzanine Financing)
- ALTA Form 17-06 (Access and Entry) [Nonresidential]
- ALTA Form 17.1-06 (Indirect Access and Entry) [Nonresidential]
- ALTA Form 17.2-06 (Utility Access) [Nonresidential]
- ALTA Form 18-06 (Single Tax Parcel) [Nonresidential]
- ALTA Form 18.1-06 (Multiple Tax Parcel) [Nonresidential]
- ALTA Form 19-06 (Contiguity – Multiple Parcels) [Nonresidential]
- ALTA Form 19.1-06 (Contiguity – Single Parcel) [Nonresidential]
- ALTA Form 19.2-06 (Contiguity – Specified Parcels) [Nonresidential]
- ALTA Form 20-06 (First Loss – Multiple Parcel Transaction)
- ALTA Form 22-06 (Location) [Nonresidential]
- ALTA Form 22.1-06 (Location and Map) [Nonresidential]
- ALTA Form 24-06 (Doing Business) [Nonresidential]
- ALTA Form 25-06 (Same as Survey) [Nonresidential]
- ALTA Form 25.1-06 (Same as Portion of Survey) [Nonresidential]
- ALTA Form 26-06 (Subdivision) [Nonresidential]
- ALTA Form 28-06 (Easement – Damage or Enforced Removal)
- ALTA Form 28.1-06 (Encroachments – Boundaries and Easements)
- ALTA Form 28.2-06 (Encroachments – Boundaries and Easements – Described Improvements)
- ALTA Form 28.3-06 (Encroachments – Boundaries and Easements – Described Improvements and Land Under Development)
- ALTA Form 29-06 (Interest Rate Swap – Direct Obligation)
- ALTA Form 29.1-06 (Interest Rate Swap – Additional Interest)
- ALTA Form 29.2-06 (Interest Rate Swap – Direct Obligation – Defined Amount)²
- ALTA Form 29.3-06 (Interest Rate Swap – Additional Interest – Defined Amount)²
- ALTA Form 35-06 (Minerals and Other Subsurface Substances – Buildings)
- ALTA Form 35.1-06 (Minerals and Other Subsurface Substances – Improvements)
- ALTA Form 35.2-06 (Minerals and Other Subsurface Substances – Described Improvements)
- ALTA Form 35.3-06 (Minerals and Other Subsurface Substances – Land Under Development)

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- ALTA Form 36-06 (Energy Project – Leasehold/Easement – Owner's Policy)
- ALTA Form 36.1-06 (Energy Project – Leasehold/Easement – Loan Policy)
- ALTA Form 36.2-06 (Energy Project – Leasehold – Owner's Policy)
- ALTA Form 36.3-06 (Energy Project – Leasehold – Loan Policy)
- ALTA Form 36.4-06 (Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's Policy)
- ALTA Form 36.5-06 (Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan Policy)
- ALTA Form 36.6-06 (Energy Project – Encroachments)
- ALTA Form 36.7-06 (Energy Project – Fee Estate – Owner's Policy)
- ALTA Form 36.8-06 (Energy Project – Fee Estate – Loan Policy)
- ALTA Form 37-06 (Assignment of Rents or Leases) [Nonresidential]
- ALTA Form 38-06 (Mortgage Tax)
- ALTA Form 41-06 (Water – Buildings)
- ALTA Form 41.1-06 (Water – Improvements)
- ALTA Form 41.2-06 (Water – Described Improvements)
- ALTA Form 41.3-06 (Water – Land Under Development)
- ALTA Form 42-06 (Commercial Lender Group) [Nonresidential]
- ALTA Form 45-06 (Pari Passu Mortgage)
- Post-Policy Transaction Modification [Residential – Date Down]
- Bondholder (Mod 119.4)
- Bonds – Loss Payee
- Bonds – Non Merger of Sub-Leasehold
- CLTA Form 107.9 (Additional Insured) [Nonresidential]
- CLTA Form 111 (Mortgage Priority, Partial Reconveyance) [Nonresidential]
- Effect of Tax Sale on Easement
- Encroachment Endorsement 1
- Encroachment Endorsement 2
- Foundation – Survey Endorsement [Nonresidential]
- Inflation Protection – One-to-Four Family [Residential]
- Installment Contract Purchaser [Nonresidential]
- Large Mutual Note [Nonresidential]
- Merger – Mortgage and Fee [Nonresidential]
- Restrictions 4A (Violation of Building Line) [Nonresidential]
- SE 198 - Wind Farm – Electrical Generation and Transmission
- SE 201 - Wind Farm – Single Integrated Project Access and Entry
- SE 248 - Wind Farm – Contiguity Endorsement
- Successor Endorsement
- USA Form Policy – Date Down
- All endorsement forms filed with the Kansas Insurance Commission not otherwise listed in this Section other

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Class J – RESERVED FOR FUTURE USE

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Class K - \$75 - Residential Only

- ALTA Form 7 Series
- ALTA Form 10-06 (Assignment)
- Assumption
- Change of Name of Insured Endorsement
- Post-Policy Transaction Modification [Residential – No Date Down]

Class L – \$50

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- ALTA Form 32-06 (Construction Loan – Loss of Priority)
- ALTA Form 32.1-06 (Construction Loan – Loss of Priority – Direct Payment)
- ALTA Form 32.2-06 (Construction Loan – Loss of Priority – Insured's Direct Payment)
- ALTA Form 33-06 (Disbursement)
- ALTA Limited Pre-Foreclosure Date Down Endorsement (See Section 2.12(C))
- Installment Contract Purchaser [Residential]

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Class M - \$25 - Residential Only

- ALTA Form 17-06 (Access and Entry)
- ALTA Form 17.1-06 (Indirect Access and Entry)
- ALTA Form 17.2-06 (Utility Access)
- ALTA Form 18-06 (Single Tax Parcel)
- ALTA Form 18.1-06 (Multiple Tax Parcel)
- ALTA Form 19-06 (Contiguity – Multiple Parcels)
- ALTA Form 19.1-06 (Contiguity – Single Parcel)
- ALTA Form 19.2-06 (Contiguity – Specified Parcels)
- ALTA Form 24-06 (Doing Business)
- ALTA Form 25-06 (Same as Survey)
- ALTA Form 25.1-06 (Same as Portion of Survey)
- ALTA Form 26-06 (Subdivision)
- ALTA Form 37-06 (Assignment of Rents or Leases)
- ALTA JR Loan Endorsement 1
- ALTA JR Loan Endorsement 2
- CLTA Form 107.9 (Additional Insured)
- CLTA Form 111 (Mortgage Priority, Partial Reconveyance)
- Foundation – Survey Endorsement
- Merger – Mortgage and Fee

Class N - No Charge – Residential Only

- ALTA Form 1-06 (Street Assessments)
- ALTA Form 4-06 (Condominium)

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- ALTA Form 4.1-06 (Condominium)
- ALTA Form 5-06 (Planned Unit Development)
- ALTA Form 5.1-06 (Planned Unit Development)
- ALTA Form 6-06 (Variable Rate)
- ALTA Form 6.2-06 (Variable Rate Mortgage – Negative Amortization)
- Form 6.2-06 (Variable Rate Mortgage – Negative Amortization with Convertible Modification)
- ALTA Form 7-06 (Manufactured Housing Unit)
- ALTA Form 7.1-06 (Manufactured Housing – Conversion – Loan Policy)
- ALTA Form 7.2-06 (Manufactured Housing – Conversion – Owner's Policy)
- ALTA Form 8.1-06 (Environmental Protection Lien)
- ALTA Form 9-06 (Restrictions, Encroachments, Minerals – Loan Policy)
- ALTA Form 9.1-06 (Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy)
- ALTA Form 9.2-06 (Covenants, Conditions and Restrictions – Improved Land – Owner's Policy)
- ALTA Form 9.3-06 (Covenants, Conditions and Restrictions – Loan Policy)
- ALTA Form 9.7-06 (Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy)
- ALTA Form 9.8-06 (Covenants, Conditions and Restrictions – Land Under Development – Owner's Policy)
- ALTA Form 9.10-06 (Restrictions, Encroachments, Minerals – Current Violations – Loan Policy)
- ALTA Form 14-06 (Future Advance – Priority)
- ALTA Form 14.1-06 (Future Advance – Knowledge)
- ALTA Form 14.2-06 (Future Advance – Letter of Credit)
- ALTA Form 14.3-06 (Future Advance – Reverse Mortgage)
- ALTA Form 22-06 (Location)
- ALTA Form 22.1-06 (Location and Map)
- Bi-weekly
- FNMA Balloon Mortgage Endorsement
- Large Mutual Note
- Restrictions 4A (Violation of Building Line)

Class O – Price based on Risk Assumed

- ALTA Form 34-06 (Identified Risk Coverage)
- Blank Endorsement

Class P – No Charge

- ALTA Form 13-06 (Leasehold – Owner's Policy)
- ALTA Form 13.1-06 (Leasehold – Loan Policy)

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- ALTA Form 23-06 (Coinsurance – Single Policy)
- ALTA Form 39-06 (Policy Authentication)
- ALTA Form 44-06 (Insured Mortgage Recording)
- Lack of Signatures – Loan Policy
- Lack of Signatures – Owner's Policy
- Facilities Endorsement
- SE 200 (Wind Farm – Leasehold and Easement Endorsement) (ALTA 13.06 MOD)
- Waiver of Arbitration

5.14 Endorsements Subsequent to Policy Issuance

For Class A endorsements on post-policy transactions, ("PPT"⁴ endorsements), the charge is the greater of:

1. 25% of the whole premium applicable to the policy; or
2. \$50 per hour with a minimum charge of \$250

[This charge is not divided with agents. Agent charges, if applicable, are in addition to the charge so determined.]

⁴Any endorsement issued in conjunction with a transaction involving the land or the insured mortgage subsequent to the issuance of the policy, in connection with which any of the following occur: (1) the name of the insured is changed; (2) we are asked to amend the description of the insured mortgage to include another instrument; (3) the description of the land is changing by either addition or deletion of land; (4) we are asked to redate the policy to a current date; or (5) we are asked to insure against instruments appearing of record between the policy date and the current date.

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5.15 Centralized Refinance Rates

A. Centralized Refinance Rate I

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Centralized Refinance Rate I
\$1 - \$250,000	\$360
\$250,001 - \$500,000	\$540
\$500,001 - \$750,000	\$660
\$750,001 - \$1,000,000	\$800
\$1,000,001 - \$1,250,000	\$925
\$1,250,001 - \$1,500,000	\$1,000
\$1,500,001 - \$2,000,000	\$1,075
\$2,000,001 - \$3,000,000	\$1,300

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The Centralized Refinance Rate I applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$3,000,000.00;
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. The loan proceeds must be used to refinance an existing loan secured by the same property;
4. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and;
5. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&Rs, easements, minerals, mineral rights or survey matters.

Note 1: Not applicable to construction loans or loan policies issued concurrently with owner's policies.

Note 2: Where the applicable rate(s) and form(s) is filed, or otherwise authorized to be issued, coverages provided under the following endorsements will be included at no additional charge upon request of the lender at the time of policy issuance: ALTA 4-06, ALTA 5-06, ALTA 6-06, ALTA 6.2-06, and ALTA 9-06, ALTA 22-06 and ALTA 28-06. All other endorsements shall be charged in accordance with this manual.

Note 3: No agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's management to do so for each lender.

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B. Centralized Refinance Rate II

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Centralized Refinance Rate II
\$1 - \$250,000	\$320
\$250,001 - \$500,000	\$400
\$500,001 - \$750,000	\$460
\$750,001 - \$1,000,000	\$520
\$1,000,001 - \$1,250,000	\$630
\$1,250,001 - \$1,500,000	\$750

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The Centralized Refinance Rate II applies only to loan transactions which meet the following criteria:

1. The lender must enter into an agreement with either the Company's centralized processing units or with an agent or underwritten title company authorized by the Company in writing to offer this rate which specifies, among other matters, a maximum cancellation rate and the methods of order opening and tracking;
2. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment;
3. The loan is not in excess of \$1,500,000.00;
4. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
5. The loan proceeds must be used to refinance an existing loan secured by the same property;
6. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
7. Orders must be opened with the Company's centralized processing units or with an agent or underwritten title company authorized by the Company to offer this rate;
8. Cancelled orders must not exceed the maximum cancellation rate established by the Company's centralized processing units or by an agent or underwritten title company authorized by the Company to offer this rate; and
9. ALTA Short Form Residential Loan Policy must be issued.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

SECTION 8 KANSAS RATE REGULATION

Kansas law requires that each agent and insurer file all charges and rates made in connection with the issuance of a title insurance policy.

Once filed, these are the rates that must be charged. No deviations can be permitted unless a special rate is filed in accordance with the "Unique and Unusual Rule". This rule has been filed with our rates and is to be followed wherever a rate is to be quoted that varies from those filed with the Kansas Department of Insurance.

FILED

8.01 The "U and U" Rule :

SEP 10 2018

TITLE INSURANCE

KEN SELZER
Commissioner of 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.



September 7, 2018

Kansas Department of Insurance
Attention: Property and Casualty Department
420 SW 9th Street
Topeka, KS 66612-1678

RE: Re-Filing of Title Insurance Rates and Charges

Dear Sir or Madam,

Enclosed please find the title insurance rates and charges to be filed with your department for BCHH, Inc. (License No. 371554879). Please see that they replace those rates and fees presently on record for our company.

Thank you.

Sincerely,

A handwritten signature in blue ink, appearing to read "Sean Bello".

Sean Bello
Director of Compliance
sbello@bchhinc.com

Encl.
Cc: file

JUL 25 2011

STEWART

SEP 10 2018

KEN SELZER
Commissioner of Insurance

BCHH, INC
TITLE INSURANCE
RATES

BCIH CLOSING
FEE: 750.00

SEARCH
FEE: 250.00

TITLE INSURANCE PREMIUM
(RISK RATE)
FOR ALL KANSAS COUNTIES

FILED
JUL 28 1995
KATHLEEN SEBELIUS
COMM. OF INSURANCE

RISK CLASSIFICATIONS

<u>Description of Risk Amount</u>	<u>Original Title Insurance for Owners and Leasehold Owners Policies</u>	<u>Reissue Title Insurance for Owners and Leasehold Owners Policies</u>	<u>Title Insurance for Conversion of Contract Purchaser's and Leasehold Policies</u>	<u>Original Title Insurance for Loan Policies</u>	<u>Reissue Title Insurance for Loan Policies</u>	<u>Title Insurance For Owners or Leasehold Owners. Policies Upon Acquisition In Satisfaction of Debt</u>	<u>Title Insurance For Substitution</u>	<u>Simultaneous Issue Policies</u> (Actual Amount not Per \$1,000)	<u>Title Insurance for Builder/Developer (Subdivision Rates)</u>	<u>Zoning Endorsements</u> # 3 # 3.1	<u>Home Equity Policy</u> 1294	
Up to \$50,000 of Liability Written	\$1.40	\$0.84	\$1.40	\$1.00	\$0.60	\$1.40	\$0.60	\$4.00	\$0.84	\$0.07	\$0.14	\$0.50
Over \$50,000 and Up To \$100,000, Add	\$1.20	\$0.72	\$1.20	\$0.80	\$0.48	\$1.20	\$0.48	\$4.00	\$0.72	\$0.06	\$0.12	\$0.60
Over \$100,000 and Up To \$5,000,000, Add	\$0.80	\$0.48	\$0.80	\$0.70	\$0.42	\$0.80	\$0.42	\$4.00	\$0.48	\$0.04	\$0.08	\$0.60
Over \$5,000,000 and Up To \$10,000,000, Add	\$0.70	\$0.42	\$0.70	\$0.60	\$0.36	\$0.70	\$0.36	\$4.00	\$0.42	\$0.04	\$0.08	\$0.60
Over \$10,000,000 and Up To \$15,000,000, Add	\$0.60	\$0.36	\$0.60	\$0.50	\$0.30	\$0.60	\$0.30	\$4.00	\$0.36	\$0.025	\$0.07	\$0.60
Over \$15,000,000, Add	\$0.50	\$0.30	\$0.50	\$0.40	\$0.24	\$0.50	\$0.24	\$4.00	\$0.30	\$0.025	\$0.06	\$0.60
Minimum Premium	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00			\$4.00

STEWART TITLE GUARANTY COMPANY

ADDENDUM TO THE KANSAS TITLE INSURANCE RATES:

The following addendum will be used to add the rates for the Policies and Endorsements as indicated below:

ALTA Residential Limited Coverage Junior Loan Policy (M-9873) and the ALTA Short Form Residential Limited Coverage Junior Loan Policy (M-9876):

The charge for these limited coverage policies shall be set at \$2.00 per thousand with a minimum of \$35.00. There will be no charge for the Supplemental Coverage Endorsement Form JR 1 (E-9877) or the Endorsement Form JR 2 (Revolving Credit/Variable Rate Endorsement) (E-09878) when used in connection with either policy referred to above.

ALTA Form 11 - Modification Endorsement (E-9874)

The charge for the use of this endorsement will be \$35.00.

ABROGATED
SEP 10 2018
KEN SELZER
Commissioner of Insurance

FILED
JUL 25 2011
SANDY PRAEGER
Commissioner of Insurance

June 16, 1997

STEWART TITLE GUARANTY COMPANY

ADDENDUM TO THE KANSAS TITLE INSURANCE RATES:

The following addendum will be used to add the rates for the Policies and Endorsements as indicated below:

ALTA Expanded Coverage Residential Loan Policy (M-9811) **ABROGATED**
ALTA Short Form Expanded Coverage Residential Loan Policy (U-9812) **SEP 10 2018**

These policies supplement the policies already approved for use in Kansas by expanding the coverage currently offered and providing a choice to the potential insured. They provide more coverage than the other ALTA Loan Policies and contain 28 insuring clauses (Covered Risks). The ALTA Expanded Coverage Residential Loan Policy is an enhanced version of the ALTA Loan Policy (10/17/92) approved for use in Kansas and includes many of the same expanded coverages provided to the consumer by the ALTA Homeowner's Policy of Title Insurance, as well as a number of additional coverages unique to lenders.

The rates for the ALTA Expanded Coverage Residential Loan Policy (M-9811) and the ALTA Short Form Expanded Coverage Residential Loan Policy (U-9812) will be 110% of the rate applicable for the Basic Loan Policy, currently approved for Kansas, plus any additional charges, if any, for endorsements issued separately or included in the ALTA Expanded Coverage Residential Loan Policy coverages.

ALTA 13 (Leasehold Owner's) (E-9813) and ALTA 13.1 (Leasehold Loan) (E-9814)

ALTA 13 and ALTA 13.1 are leasehold endorsements. The ALTA 13 is to be issued in connection with an ALTA Owner's Policy while the ALTA 13.1 is to be attached to an ALTA Loan Policy. These new endorsements are designed to respond to criticism of existing Leasehold Policies and prior Leasehold endorsements. These endorsements provide improvements in protection for damages that an insured lessee or insured leasehold lender could suffer in the event of the failure of the leasehold estate.

There will be no charge for these endorsements.

April 10, 2002

EFFECTIVE

MAY 18 2002

KATHLEEN SEBELIUS
COMM. of INSURANCE

FILED

JUL 25 2011

SANDY PRAEGER
Commissioner of Insurance

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS**

The following addendum will be used to add the rate for the Endorsements as indicated below:

Endorsements:

ALTA Endorsement Form 14 (Future Advance-Priority) (E-9652) (10/22/03)

ABROGATED

The Alta Endorsement Form 14 is a form of the Revolving Credit Endorsement. Mortgages sometimes secure accounts owing or to become owing to a lender where there will be frequent monetary advances and frequent repayments. The Alta Form 14 Endorsement is designed for insurance of priority of advances, regardless of whether the lender knows of the intervening liens and other matters. The ALTA 14 does not except to subsequent matters known by the insured at the time of advance. The endorsement may be issued on commercial or residential transactions. The charge for this endorsement will be \$50.00.

SEP 10 2018

**KEN SELZER
Commissioner of Insurance**

ALTA Endorsement Form 14.1 (Future Advance-Knowledge) (E-9654) (10/22/03)

The ALTA 14.1 endorsement is similar to the Alta 14 endorsement however it is designed for mortgages securing optional advances in those jurisdictions in which optional advances do not have priority if the insured has knowledge of the intervening matter. Unlike the Alta 14 endorsement, this endorsement contains an exclusion for lack of priority of any advance made after the insured has knowledge of a lien, encumbrance or other matter affecting the land. The endorsement may be issued on commercial or residential transactions. The charge for this endorsement will be \$50.00.

ALTA Endorsement Form 14.2 (Future Advance-Letter of Credit) (E-9656) (10/22/03)

The Alta 14.2 endorsement is designed for insurance of a mortgage securing a letter of credit or other surety or reimbursement agreement. Unlike the Alta 14 and Alta 14.1 endorsement, the Alta 14.2 endorsement does not insure with respect to interest rate adjustments. Unlike the Alta 14 and Alta 14.1 endorsement, this endorsement does not exclude advances made after a bankruptcy, consumer credit protection or truth-in-lending laws. It may be issued only on commercial transactions.

The charge for this endorsement shall be \$50.00.

FILED

JUL 25 2011

**SANDY PRAEGER
Commissioner of Insurance**

Alta Endorsement Form 15 (Non-Imputation-Full Equity Transfer) (E-9658) (10/22/03)

The Alta 15 endorsement is designed to be issued with a policy insuring the record title holder, where the investors are acquiring ownership of that record title holder. The endorsement contemplates acquisition of the full interest in the "insured" under the policy. The endorsement is designed for issuance with an Owner's Policy showing the titleholder as the insured, since it relates to action, inaction or knowledge as of Date of Policy. The endorsement limits applicability under paragraph 3(a), 3(b) and 3(c) of the Exclusion from Coverage section of the policy by reason of the action or inaction or knowledge of the named parties, all as more fully set forth in the Non-Imputation endorsement.

The charge for this endorsement shall be 5% of the basic rate for the owner policy of title insurance.

FILED

APR 20 2009

**SANDY PRAEGER
Commissioner of Insurance**

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS**

Alta Endorsement Form 15.1 (Non-Imputation-Additional Insured) (E-9659) (10/22/03)

The Alta 15.1 endorsement is particularly designed to be issued after the Date of Policy and to show the new investor as an additional insured. The Alta 15.1 contemplates acquisition of an interest in the "insured" under the policy and adds an "additional insured" (new investor) by the endorsement. This endorsement contemplates that the additional insured will not acquire 100% of the record title holder. The endorsement is designed for issuance with an Owner's policy. Like the Alta 15 endorsement, the endorsement limits applicability under paragraph 3(a), 3(b) and 3(c) of the Exclusion from Coverage section of the policy by reason of the action or inaction or knowledge of the names parties, all as more fully set forth in the Non-Imputation endorsement. The charge for this endorsement shall be 5% of the basic rate for the owner policy of title insurance.

ABROGATED

SEP 10 2018

Alta Endorsement Form 15.2 (Non-Imputation-Partial Equity Transfer) (E-9660) (10/22/03)

The Alta 15.2 endorsement is designed to be issued in connection with a separate title policy to the new investor in the record title holder. The endorsement contemplates acquisition of an interest in the existing (partnership, limited liability company or corporation) owner and names the incoming (new investor) member, partner or shareholder in its own policy. The endorsement is designed for issuance with a new Owner policy. Like the Alta 15 and 15.1, the endorsement limits applicability under paragraph 3(a), 3(b) and 3(c) of the Exclusion from Coverage section of the policy by reason of the action or inaction or knowledge of the names parties, all as more fully set forth in the Non-Imputation endorsement.

KEN SELZER
Commissioner of Insurance

The charge for this endorsement shall be 5% of the basic rate for the owner policy of title insurance.

Alta Endorsement Form 16 (Mezzanine Financing) (E-9661) (10/22/03)

If a lender makes a loan to an owner (direct or indirect) of an equity interest in the mortgagor/record title holder, the lender will commonly request a Mezzanine Endorsement to the Owner's Policy. The Mezzanine Lender does not secure a mortgage on the land, or a Loan Policy, but does secure title insurance by a Mezzanine Endorsement to the Owner's Policy. The Mezzanine endorsement makes the Mezzanine Lender an assignee of payments under the Owner's Policy not to exceed the debt owed to the Mezzanine Lender. The endorsement does not name the Mezzanine Lender as an additional insured by paragraph two of the endorsement. The endorsement may be issued simultaneously with or after the Date of the Owner Policy. The charge for this endorsement shall be 5% of the basic rate for the owner policy of title insurance.

Alta Endorsement Form 17 (Access and Entry) (E-9662) (10/22/03)

The Alta 17 endorsement when attached to an Owner's or Lenders Policy insures specific access to and from a physically open street or streets. This endorsement specifically refers to the street providing actual access, and insures the legal right of access along existing curb cuts or entries. The endorsement insures: (1) that the land abuts a named Street, (2) that the Street is physically open and publicly maintained, (3) that the land has actual pedestrian and vehicular access, and (4) that the insured has a right to use existing curb cuts along the abutting Street. There is no charge for this endorsement.

FILED

JUL 25 2011

FILED

SANDY PRAEGER
Commissioner of Insurance

APR 20 2005

SANDY PRAEGER
Commissioner of Insurance

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS**

Alta Endorsement Form 17.1 (Indirect Access and Entry) (E-9668) (01/17/04)

The Alta 17.1 endorsement when attached to an Owner's or Lender's Policy insures access via an easement, to a physically open street or streets. The Endorsement insures: (1) that the insured easement provides access to a named Street, (2) that the Street is physically open and publicly maintained, (3) that the easement provides actual pedestrian and vehicular access, and (4) that the insured has a right to use existing curb cuts along the Street abutting the easement. There is no charge for this endorsement.

Alta Endorsement Form 18 (Single Tax Parcel) (E-9663) (10/22/03)

The Alta 18 endorsement when attached to an Owner's or Lender's Policy insures that the land (consisting of one parcel) is taxed as a separate tax parcel. It insures against loss if the land is taxed as part of a larger parcel or fails to constitute a separate tax parcel. There is no charge for this endorsement.

ABROGATED

SEP 10 2018

KEN SELZER

Commissioner of Insurance

Alta Endorsement Form 18.1 (Multiple Tax Parcels) (E-9664) (10/22/03)

The Alta 18.1 endorsement when attached to an Owner's or Lender's Policy insures against loss if (1) the parcels are not assessed for real estate tax purposes as the Tax Identification Numbers, (2) the parcels are taxed with any other land, or (3) the easements, if any, described in Schedule A can be cut off by non-payment of real estate taxes or assessments against the servient estate. This endorsement is issued if the land consist only of multiple tax parcels. There is no charge for this endorsement.

Alta Endorsement Form 19 (Contiguity-Multiple Parcels) (E-9665) (10/22/03)

The Alta 19 endorsement when attached to an Owner's or Lender's Policy insures that two or more insured parcels are contiguous along defined lines or boundaries. The endorsement also insures (to the same effect) that there are not gaps separating the insured contiguous boundary lines. The endorsement is issued where the contiguous tracts are insured by the policy. The charge for this endorsement shall be \$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000).

Alta Endorsement Form 19.1 (Contiguity-Single Parcel) (E-9666) (10/22/03)

The Alta 19.1 endorsement when attached to an Owner's or Lender's Policy insures that the insured parcel is contiguous to another, uninsured parcel of land along defined lines or boundaries. The endorsement also insures (to the same effect) that there are not gaps separating the insured parcel and the other, uninsured parcel. Typically, both parcels would be owned by the same owner, but would not have been acquired simultaneously. The endorsement is issued where the land is insured as contiguous to another tract that is not insured.

The charge for this endorsement shall be \$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000).

FILED

JUL 25 2011

FILED

**SANDY PRAEGER
Commissioner of Insurance**

APR 20 2005

**SANDY PRAEGER
Commissioner of Insurance**

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS**

ALTA Endorsement Form 20 (First Loss-Multiple Parcel Transactions) (E-9684) (4/19/04)

The Alta 20 endorsement when attached to a Lender's Policy provides, under certain conditions, that the amount which the insurer shall be liable to pay under the policy shall be determined without requiring maturity of the indebtedness by acceleration or otherwise. An insured lender typically will not suffer a loss under a loan policy unless the loan is in default. On a multi-site loan as described, this could cause a hardship on the borrower and lender where the loan is otherwise in good standing, but for a threatened loss. This endorsement is then used typically on commercial transactions for these types of a multi-site loan.

ABROGATED

The charge for this endorsement shall be \$25 for residential property or \$100 for commercial property.

SEP 1 0 2018

KEN SELZER

Commissioner of Insurance

ALTA Endorsement Form 21 (Creditor's Rights Endorsement) (E-9685) (4/19/04)

Exclusion 4 of the 1992 ALTA Owner's Policy and Exclusion 7 of the 1992 ALTA Loan Policy are the creditors' rights exclusion. These exclusions exclude liability because the insured transaction is a fraudulent transfer or voidable preference. Many transactions do not create such a risk, such as where the financing is for purchase money or construction on the land, and where the insured mortgage is promptly recorded. In those cases where we conclude the risk is acceptable, we would issue the ALTA Endorsement 21. This endorsement when attached to an Owner's or Loan Policy does insure against a claim that the insured conveyance or mortgage is avoidable as a fraudulent transfer or voidable preference, but does not insure against loss if the insured: (a) new when it acquired any estate, interest, or mortgage shown in Schedule A that the transfer, conveyance, or mortgage was intended to hinder, delay, or defraud any creditor; or (b) is found by a court not to be a transferee or purchaser in good faith.

The charge for this endorsement shall be \$25 for residential property or \$100 for commercial property.

ALTA Short Form Commitment (006-UN) (1/17/04)

The ALTA Short Form Commitment may be used when we commit to issue a Short Form Residential Loan Policy or Short Form Expanded Coverage Residential Loan Policy. The ALTA Short Form Commitment has all the insuring provisions, terms, and conditions of the ALTA Title Insurance Commitment dated 10/6/82.

FILED

APR 20 2005

SANDY PRAEGER
Commissioner of Insurance

ALTA Homeowner's Policy of Title Insurance (0-9682) (10/22/03) (Modified)

We are submitting the ALTA Homeowner's Policy of Title Insurance (0-9682) (10/22/03), an amended version of the previously filed and approved ALTA Homeowner's Policy of Title Insurance (10/17/98). The only change in the two forms concerns Covered Risk 12 of the policy. The ALTA Form Committee has modified this covered risk in order to clarify that the policy does not insure against violations of covenants, conditions or restrictions relating to maintenance or repair on the land relating to environmental protection. This is consistent with the general proposition that our policies do not insure the physical condition of the land. The original form was never intended to cover these excluded matters and this added language simply clarifies that original intention. There is no rate change for the ALTA Homeowner's Policy of Title Insurance associated with this filing.

FILED

JUL 25 2011

SANDY PRAEGER
Commissioner of Insurance

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS**

The following addendum will be used to add the rate for the Policies and Endorsements as indicated below:

Policies:

ALTA 2006 Owner and Loan Policies (O-9401) and M-9402)(6/17/06):

The 2006 Policies were officially adopted by the American Land Title Association on June 17, 2006. These policies have been designed to be more logically organized and precise in wording. We feel that these policies will provide an acceptable, and more favorable product and will provide the insured with superior coverage. There will be no rate change for these policies as we are filing these ALTA 2006 policies at the same basic rate structure as presently approved in your state.

ABROGATED

SEP 10 2018

**KEN SELZER
Commissioner of Insurance**

ALTA Short Form Residential Loan Policy (2006) (U-9404)(6/17/06):

The new Short Form Residential Loan Policy One to Four Family was also adopted by the American Land Title Association on June 17, 2006. The policy is an abbreviated short form version of the new 2006 Alta Loan Policy and has all the terms and provisions of this policy. The policy is designed so that certain Alta endorsements forms are either included or may be specified by marking a box on the policy. The changes to the 2006 Alta Short Form Residential Loan Policy are: additional potential endorsements such as the Alta 14-06; 14.1-06; 14.3-06; and 22-06 for Schedule A; On Schedule B, the deletion of exceptions as to taxes not yet due and payable and to survey matters were removed as they were viewed as no longer necessary. The exception relating to covenants, conditions and restrictions concerning environmental matters was amended. There will be no rate change for this policy as we are filing this policy using the same basic loan rate presently approved in your state.

New ALTA Commitments:

The new Alta commitments adopted by the American Land Title on June 17, 2006 are the Alta Commitment Form (6/17/06)(004-UN and the Alta Plain Language Commitment Form (6/17/06)(245). These commitments should be used when the 2006 Policies will be issued. There is no charge for these forms.

Endorsements:

ALTA Endorsement 7.1 (E-9425) and 7.1-06 (E-9424)(6/17/06)

The new ALTA Endorsement 7.1 is issued with a Loan Policy and insures (1) that the owner of the land owns the manufactured housing unit, (2) that the manufactured housing unit is on the land, (3) that the manufactured housing unit is real property, (4) that there are no personal property liens against the manufactured housing unit (unless excepted in Schedule B), (5) that the lien of the insured mortgage attaches to the manufactured housing unit, and (6) that the lien of the Insured Mortgage can be foreclosed in a single foreclosure procedure against the manufactured housing unit and (remaining) land. There is no charge for these endorsements.

Addendum Dated October 9, 2006
Effective Nov. 10, 2006

FILED

JUL 25 2011

**SANDY PRAEGER
Commissioner of Insurance**

ALTA Endorsement 7.2 (E-9426) and 7.20-6 (E-9427)(6/17/06)

The new ALTA Endorsement 7.2 is issued with an Owner's Policy and provides the same insurance as the ALTA Endorsement 7.1, except that it does not insure that the lien of the Insured Mortgage attaches to the manufactured housing unit or that the lien can be foreclosed in a single foreclosure procedure. There is no charge for these endorsements.

ALTA Endorsements 9.3(E-9435), 9.3-06(E-9436); 9.4(E-9437), 9.4-06(E-9438); and 9.5(E-9439); 9.5-06(E-9440)(6/17/06)

The ALTA also adopted new Endorsements 9.3, 9.4, and 9.5. The ALTA Endorsement 9.3 is similar to the existing ALTA Endorsement 9, the ALTA Endorsement 9.4 is similar to the existing ALTA Endorsement 9.1, and the ALTA Endorsement 9.5 is similar to the existing ALTA Endorsement 9.2. These endorsements provide new coverage against damage to existing or future improvements because of development of minerals. There is no charge for these endorsements.

ALTA Endorsement 14.3(E-9453) and 14.3-06(E-9455)(6/17/06)

The new ALTA Endorsement 14.3 (Future Advance – Reverse Mortgage) insures the validity, enforceability, and priority of the lien of the insured mortgage for future Advances pursuant to a Reverse Mortgage. It also includes insurance as to variable interest and negative amortization. Unlike most Reverse Mortgage Endorsements, this Endorsement also insures against loss because of (1) failure of the Insured Mortgage to state the term for Advances, (2) failure of the Insured Mortgage to state the maximum amount secured by the Insured Mortgage, and (3) failure of the mortgagors to be at least 62 years of age (a HUD requirement). The charge for these endorsements will be the same as the Alta 14.1 and 14.2 endorsements which is \$50.00.

ALTA Endorsements 22(E-9469); 22-06(E-9470) and 22.1(E-9471); 22.1-06(E-9472) (6/17/06)

The new ALTA Endorsements 22 and 22.1 are similar to the CLTA Location Endorsement (116). ALTA Endorsement 22 (Location) insures that a specified improvement, known as a stated street address, is located on the Land at Date of Policy. ALTA Endorsement 22.1 (Location and Map) also insures that the map, if any, attached to the policy correctly shows the location and dimensions of the Land according to the Public Records. The charge for these endorsements will be \$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000).

ABROGATED
SEP 10 2018
KEN SELZER
Commissioner of Insurance

FILED
JUL 25 2011
SANDY PRAEGER
Commissioner of Insurance

STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS
SUBMITTED: 02/06/09

The following addendum will be used to amend the rate for the Secondary Market Short Form Residential Loan Policy-One-To-Four as indicated below:

Secondary Market Short Form Residential Loan Policy-One-To-Four Family

ABROGATED

SEP 10 2018

KEN SELZER

Commissioner of Insurance

The Secondary Market Short Form Residential Loan Policy One-to-Four Family policy is designed to provide limited title insurance that meets the title insurance requirements of the Guides of Fannie Mae and Freddie Mac. The Policy is available for first lien refinance and first lien home equity loans as well as first lien purchase transactions. In the latter case, a full priced owner policy will be issued when applicable. The Policy does not contain all of the insuring provisions of the regular ALTA Loan Policy and does not contain specific title exceptions as to matters recorded in the public records. The policy does insure the validity and priority of the mortgage and does insure against title matters to the extent required by the Guides of Fannie Mae and Freddie Mac. This form has been approved by Fannie Mae and Freddie Mac, so its coverage will be acceptable to the lending community. The Policy would be issued only for one-to-four family improved residential properties in established subdivisions for mortgages issued to institutional lienholders.

The policy has been specifically designed for Internet originated loans and the pricing and cost structure has been designed for a centrally processed, Internet ordered title insurance product. In order to produce this Policy at a reduced rate, Stewart Title Guaranty Company would issue it (in accordance with any applicable state law) only if the order, applicable legal description or address, and names of parties to loan transaction for issuance were placed and communications were sent electronically through websites or other electronic communications locations explicitly designated by Stewart Title Guaranty Company for placement of the Secondary Market Short Form Residential Loan Policy-One-To-Four Family. To the extent allowed by applicable federal and state law, the policies would be delivered electronically to lenders, if such delivery is acceptable to lenders, using the same software platforms used for order.

The charge for the Secondary Market Short Form Residential Loan Policy-One-To Four Family will be based on the charges for the loan transaction as indicated as follows for each range set out below:

Range of Liability

Fee:

Up to \$100,000.00 of liability written:	\$350
Over \$100,000.00 and up to \$250,000.00	\$350
Over \$250,000.00 and up to \$500,000.00	\$475
Over \$500,000.00 and up to \$750,000.00	\$725
Over \$750,000.00 and up to \$1,000,000.00	\$925
Over \$1,000,000.00 and up to \$1,250,000.00	\$1,100
Over \$1,250,000.00 and up to \$1,500,000.00	\$1,300

Stewart Title Guaranty Company
Addendum dated: February 6, 2009

FILED

JUL 25 2011

SANDY PRAEGER
Commissioner of Insurance

STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS
SUBMITTED: 02/19/09

The following addendum will be used to amend the rate for the Stewart Master Residential Loan Policy Schedules A&B as indicated below:

Stewart Master Residential Loan Policy Schedules A&B

ABROGATED

SEP 10 2018

KEN SELZER
Commissioner of Insurance

These schedules are to be issued with the American Land Title Association Loan Policy (06/17/06). Together, they are designed to insure only equity loans on the primary residence or secondary residence of the owner/borrower. Coverage under the policy is not available for any first liens or for refinances of first liens on primary residences or secondary residences or any other type of property owned by the borrowers.

The charges for the policy will be as follows:

Range of Liability:	Fee:
Up to \$25,000 of liability written	\$25
Over \$25,001 and up to \$250,000	\$65
Over \$250,001 and up to \$500,000	\$125

FILED
JUL 25 2011
SANDY PRAEGER
Commissioner of Insurance

**STEWART TITLE GUARANTY COMPANY
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS
FOR THE STATE OF KANSAS**

The following addendum will be used to add the rate for the Endorsements, Commitment and Modification Guarantee as indicated below:

Endorsements:

ALTA Endorsement 8.2-06 Commercial Environmental Protection Lien

The Commercial Environmental Protection Lien endorsement is issued in conjunction with a loan policy and can be used to insure property which is considered commercial type property. It provides assurances that there are no environmental protection liens filed in the local public records or in the federal district court clerk's office that could have priority over the lien of the insured mortgage (unless any such lien is excepted).

The recommended charge for this endorsement is \$50.00.

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ALTA Endorsement 17.2-06 Utility Access

The new ALTA Endorsement 17.2-06 (Utility Access) insures against loss if there is a lack of a right of access to specific utilities or services over, under or upon rights-of-way or easements because of: (1) a gap or gore between the boundaries of the Land and the rights-of-way or easements, (2) a gap between the boundaries of the rights-of-way of easements, or (3) a termination by a grantor, or its successor, of the rights-of-way or easements. The recommended charge for this endorsement is \$100.00.

ALTA Endorsement 24-06 Doing Business

The new ALTA Endorsement 24-06 (Doing Business) insures against unenforceability of the lien of the insured mortgage because making the loan violated doing business laws of the state in which the land is located. The recommended charge for this endorsement is \$50.00.

ALTA Endorsement 25-06 Same As Survey

The new ALTA Endorsement 25-06 (Same As Survey) insures that the description of the land shown in Schedule A of the policy is the same as the land shown on the mentioned survey. The recommended charge for this endorsement is \$50.00.

ALTA Endorsement 25.1-06 Same as Portion of Survey

The new ALTA Endorsement 25.1-06 (Same as Portion of Survey) insures that the description of the land shown in Schedule A of the policy is the same land shown on a defined parcel of the mentioned survey. The recommended charge for this endorsement is \$50.00.

ALTA Endorsement 26-06 Subdivision

The new ALTA Endorsement 26-06 (Subdivision) insures against failure of the land to constitute a lawfully created parcel according to the subdivision and local subdivision ordinances. The recommended charge for this endorsement is \$50.00.

ALTA Endorsement 27-06 Usury

The new ALTA Endorsement 27-06 (Usury) is issued only in conjunction with the Loan Policy. The endorsement insures against loss by reason of invalidity or unenforceability of the lien of the insured mortgage resulting from violation of the usury laws of a specific state in effect at the date of the policy. The recommended charge for this endorsement is \$100.00.

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ALTA Endorsement 28-06 Easement-Damage or Enforced Removal

The new ALTA Endorsement 28-06 (Easement-Damage or Enforced Removal) provides insurance to a lender against loss in the event that a specific easement holder shall (1) cause damage to a building located on the land at date of policy, or (2) compel the removal or alterations of an existing building located on the land at date of policy. The recommended charge for this endorsement is \$50.00.

ALTA Short Form Commitment (10/16/08):

The ALTA Short Form Commitment adopted October 16, 2008 by the American Land Title Association, may be used when we commit to issue a Short Form Residential Loan Policy or Short Form Expanded Coverage Residential Loan Policy. There is no rate change for this product. The ALTA Short Form Commitment has all the insuring provisions, terms, and conditions of the ALTA Plain Language Commitment (06/17/06).

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Modification Guarantee

The Modification Guarantee may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property only if the order, applicable legal description or address, and names of parties to the modification for issuance are placed and communications sent electronically through websites or other electronic communications to locations explicitly designated by Stewart Title Guaranty Company for placement or orders for the Modification Guarantee. The Modification Guarantee may be modified and extended by one or more continuations or down dates. The rate for the Modification Guarantee shall be \$150.00. The rate for each continuation or down date shall be \$25.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

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Commissioner of Insurance

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