

Bay National Title Company

Charge for Escrow, closing and/or other services

1. Residential Real estate closing –
 - Purchase/sale transaction \$850.00
 - Refinance loan closing with disbursement \$550.00
 - Refinance loan closing with out disbursement \$300.00
 - Piggy back 2nd mortgage closing in conjunction with first mortgage closing add \$150.00
 - 2nd mortgage closing with disbursement \$300.00
 - 2nd mortgage closing without disbursement \$225.00

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2. Miscellaneous Fees not included in the residential real estate closing fee:

- Trip fee/adjournment fee \$ 75.00
- Courier/overnight package \$ 15.00
- Document preparation \$100.00
- Recording service fee \$ 30.00
- Dual signing – additional charge \$150.00
- Dual signing requiring attorney - additional charge \$225.00
- Title curative services \$ 75.00
- Subordination processing fee \$100.00
- Check stop payment fee \$ 20.00
- Check reissue fee \$ 20.00
- After hours closing (5 pm & weekends) – additional charge \$ 75.00
- Escrow holdback \$ 75.00

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Attachment 2

BAY NATIONAL TITLE COMPANY

Residential Title Insurance Rates

(1-4 Single Family Living Units)

TYPE OF TRANSACTION

RATE

SPECIAL COVERAGES

N/A **FILED**

RESIDENTIAL NEW CONSTRUCTION LOAN POLICY

issued with owners policy on new construction

N/A **JUN 23 2015**

SECOND MORTGAGE POLICIES – loan policies

Issued on 2nd, 3rd or more loans

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See Attachment #4
Item VI

HOLD OPEN CHARGES

N/A

RESIDENTIAL OWNERS POLICIES

Policies of title insurance protecting the interest
Of mortgage lenders

See Attachment #4
Items I & II

SIMULTANEOUSLY ISSUED LOAN POLICIES a

Loan policy issued simultaneously with the issue
Of an owners policy in an amount equal to or exceeding
The amount of said loan policy

See Attachment #4
Item IV

RESIDENTIAL CONSTRUCTION LOAN POLICY

A loan policy issued specifically for the protection of the
Interest in property taken as the result of the filing
Of a mortgage for construction purposes

N/A

CONSTRUCTION LOAN BINDER (COMMITMENT)

A commitment for title insurance issued specifically for
The protection of the interest in property taken as the result
Of the filing of a mortgage for construction purposes

N/A

COMMERCIAL TITLE INSURANCE RATES

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

N/A

CANCELLATION FEE – a charge made for actual work
Performed on a title insurance file that for some reason
Or circumstances does not result in the issuance of title
Insurance policy

N/A

OTHER – (specify)

N/A

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

N/A

BUILDERS RATE – (residential owners policies) – a rate
Afforded to builder/developers which is less than the
Normal residential owners rates due to discount for
Volume as well as simplicity of search and examination

N/A

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

N/A

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

See Attachment #4
Item V

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

N/A

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

N/A

ENDORSEMENTS – coverages added to the basic
insurance contract which add additional coverage
to the insured and consequently additional risk to
the insurer.

See Attachment #4
Item VII

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

See Attachment #4
Items I & II

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

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I. Original Title Insurance Rates for Residential Owner's or Leasehold Policies:

Liability	Rate Per Thousand
Up to \$50,000	\$3.50
Over \$50,001 and up to \$100,000, add	\$3.00
Over \$100,001 and up to \$5,000,000 add	\$2.00
Over \$5,000,001 and up to \$10,000,000 add	\$1.75
Over \$10,000,001 and up to \$15,000 add	\$1.50
Over \$15,000,001 add	\$1.25
Minimum Premium	\$100.00

Note: Consider any fraction of \$1,000 as full \$1,000

The premium for an enhanced owner's or leasehold policy is calculated as follows*:

Up to \$40,000 of coverage -----	\$160.00 flat fee
\$40,001 to \$1,000,000, an additional -----	\$ 4.00 per \$1,000
\$1,001,000 and above, an additional -----	\$ 2.75 per \$1,000

II. Reissue Title Insurance Rates for Owner's or Leasehold Policies

Liability	Rate Per Thousand
Up to \$50,000	\$2.10
Over \$50,000 and up to \$100,000, add	\$1.80
Over \$100,000 add	\$1.20
Minimum premium	\$10.00

Note: Consider any fraction of \$1,000 as full \$1,000

III. Simultaneously Issuance of Owner's and Mortgage Policies:

Rates applicable for the Owner's policy shall be the regular Owner's rates referenced in section I. above. The rates for the mortgage policy simultaneously issued will be \$175.00 for the amount of insurance not in excess of the Owner's policy. Premium on any excess amount of mortgage policy exceeding the Owner's policy shall be charged at regular original title insurance rates for the first mortgage.

IV. Original Title Insurance Rates for Residential Loan Policies:

Liability	Rate Per Thousand
Up to \$50,000	\$2.50
Over \$50,001 and up to \$100,000, add	\$2.00
Over \$100,001 and up to \$500,000 add	\$1.75
Over \$500,001 and up to \$10,000,000 add	\$1.50
Over \$10,000,001 and up to \$15,000,000 add	\$1.25
Over \$15,000,001 add	\$1.00
Minimum Premium	\$25.00

Note: Consider any fraction of \$1,000 as full \$1,000

V. Reissue Title Insurance Rates for Residential Loan Policies:

By definition, the reissue rate, when applicable, is 60% of the rate for the original insurance. The reissue rate can be applied only up to the amount of insurance of previously issued policy. The excess amount of insurance, if any, must be calculated at charges under applicable brackets. Reissue rates are applicable under the following circumstances:

1. A purchaser or lessee or real estate from one whose title thereto, as owner, has been insured by any title insurance company within seven (7) year prior to the application for a new owner's or leasehold policy shall be entitled to the reissue rate for owner's title insurance in a amount up to the face liability of such former policy. A copy of said former policy must be furnished to the new insurer (new issuing agent) prior to issuance of the new owner's policy.
2. An assured under an owner's or leasehold owner's policy grants a mortgage on the property insured desires to furnish his mortgagee with a policy of title insurance. The premium for the Lender's policy is calculated as stated in the definition above.
3. No reissue credit shall be given if the examination of title reveals any of the following occurrences since the effective date of the prior policy: bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a conveyance of title into divided interests of less than 1/16, more than 20 additional easements.

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VI. ALTA Residential Limited Coverage Junior Loan Policy:

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Alta Limited Coverage Junior Loan Policy may be issued to institutional lenders where the loan policy being insured is in a second or junior position, per the following schedule of policy/liability amount:

Liability
Up to \$250,000 of coverage\$250.00 flat fee

VII. Endorsements:

There shall be no charge for Endorsements other than:

Alta JR-1 Supplemental Coverage	No charge for issuance of 1 endorsement with policy, \$25.00 for each additional. Must be issued within 6 months of policy.
Alta JR-2 Revolving Credit/Variable Interest rate coverage	No charge if issued with policy, \$20.00 if issued within 6 months of policy



June 4, 2015

Kansas Department of Insurance
Property and Casualty Section
420 SW 9th Street
Topeka, KS 66612

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JUN 23 2015

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Commissioner of Insurance

To whom it may concern:

Bay National Title Company is a licensed title agency in Kansas and wishes to file our current escrow, Closing and title insurance rates with the department.

Once this information is reviewed, please stamp your approval on the duplicate transmittal letter and attachments submitted and return them to the undersigned in the federal express envelope provided.

Thank you for your consideration in reviewing this filing. Please contact me if you have any questions.

Sincerely,

Theresa Williamson
EVP/National Compliance Director
twilliamson@bntc.com
727.474.8602

BAY NATIONAL TITLE COMPANY

TITLE INSURANCE RATES AND CHARGES FOR THE STATE OF KANSAS



EFFECTIVE: February 1, 2011
(Unless Otherwise Specified Herein)

FILED

AUG 4 2011

SANDY PRAEGER
Commissioner of Insurance

RECEIVED

KANSAS - BNTC OFFICE PRICING MANUAL

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SECTION 1 AUTHORITY TO QUOTE CHARGES

No employee may quote title insurance charges unless they are properly licensed as a title insurance agent in the state where the property is located. No employee may quote charges, other than set forth in this manual, without approval of the appropriate revenue manager or underwriter.

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

Note 2: There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

Note 3: In order to offer this rate, an agent or underwritten title company, and any office thereof offering this rate, must have a multi-state presence, must process transactions in a centralized electronic environment, and must perform the management functions otherwise required of the Company's centralized processing divisions under the provisions of this Section. In addition, no agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's agency management to do so for each originating lender.

Note 4: Short Term Rate does not apply.

5.14 A.I.R. Rates

For residential refinance transaction where BNTC is to be provided by electronic transmission all necessary information for order placement with reduced manual data entry, with use of a short form policy or master policy and certificate generally in the form of an ALTA Short Form Residential Loan Policy Format of ALTA Master Residential Loan Policy, with standardized exceptions in summary format and order processing and delivery through a centralized platform. Standard endorsements will be included at no additional charge upon request of the lender at the time of policy issuance.

<u>Policy Amount</u>	<u>Rate</u>
\$0 to \$250,000.....	\$600
\$250,001 to \$500,000	\$750
\$500,001 to \$750,000	\$850
\$750,001 to \$1,000,000.....	\$960
\$1,000,001 to \$1,250,000.....	\$1,060
\$1,250,001 to \$1,500,000.....	\$1,160

5.15 Mortgage Modification Guarantee

Assures that the validity, priority and enforceability of a recorded mortgage has not been diminished or lost by reason of a modification or amendment.

\$125.00 Flat Fee. Amount of Liability is the unpaid principal balance of the loan not to exceed \$250,000 liability.

SECTION 9 APPLICABILITY OF RATES

The rates and charges set forth in this manual apply to each and every county in the State of Kansas when the policy is written directly through a Company owned office.

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475,001 to 500,000.....	848.00
500,001 to 525,000.....	863.00
525,001 to 550,000.....	879.00
550,001 to 575,000.....	895.00
575,001 to 600,000.....	911.00
600,001 to 625,000.....	927.00
625,001 to 650,000.....	942.00
650,001 to 675,000.....	958.00
675,001 to 700,000.....	974.00
700,001 to 725,000.....	990.00
725,001 to 750,000.....	1005.00

Calculating premiums over card amount:

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 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.

<u>Amount of Insurance</u>	<u>Charge</u>	<u>Amount of Insurance</u>	<u>Charge</u>	<u>Amount of Insurance</u>	<u>Charge</u>
\$25,000 or less	325.00	\$145,001 to 150,000	725.00	\$400,001 to 425,000	1,275.00
\$25,001 to 30,000	350.00	\$150,001 to 155,000	735.00	\$425,001 to 450,000	1,325.00
\$30,001 to 35,000	375.00	\$155,001 to 160,000	745.00	\$450,001 to 475,000	1,375.00
\$35,001 to 40,000	400.00	\$160,001 to 165,000	755.00	\$475,001 to 500,000	1,425.00
\$40,001 to 45,000	425.00	\$165,001 to 170,000	765.00	\$500,001 to 525,000	1,450.00
\$45,001 to 50,000	450.00	\$170,001 to 175,000	775.00	\$525,001 to 550,000	1,475.00
\$50,001 to 55,000	470.00	\$175,001 to 180,000	785.00	\$550,001 to 575,000	1,500.00
\$55,001 to 60,000	490.00	\$180,001 to 185,000	795.00	\$575,001 to 600,000	1,525.00
\$60,001 to 65,000	510.00	\$185,001 to 190,000	805.00	\$600,001 to 625,000	1,550.00
\$65,001 to 70,000	530.00	\$190,001 to 195,000	815.00	\$625,001 to 650,000	1,575.00
\$70,001 to 75,000	550.00	\$195,001 to 200,000	825.00	\$650,001 to 675,000	1,600.00
\$75,001 to 80,000	565.00	\$200,001 to 210,000	845.00	\$675,001 to 700,000	1,625.00
\$80,001 to 85,000	580.00	\$210,001 to 220,000	865.00	\$700,001 to 725,000	1,650.00
\$85,001 to 90,000	595.00	\$220,001 to 230,000	885.00	\$725,001 to 750,000	1,675.00
\$90,001 to 95,000	610.00	\$230,001 to 240,000	905.00	\$750,001 to 775,000	1,700.00
\$95,001 to 100,000	625.00	\$240,001 to 250,000	925.00	\$775,001 to 800,000	1,725.00
\$100,001 to 105,000	635.00	\$250,001 to 260,000	945.00	\$800,001 to 825,000	1,750.00
\$105,001 to 110,000	645.00	\$260,001 to 270,000	965.00	\$825,001 to 850,000	1,775.00
\$110,001 to 115,000	655.00	\$270,001 to 280,000	985.00	\$850,001 to 875,000	1,800.00
\$115,001 to 120,000	665.00	\$280,001 to 290,000	1,005.00	\$875,001 to 900,000	1,825.00
\$120,001 to 125,000	675.00	\$290,001 to 300,000	1,025.00	\$900,001 to 925,000	1,850.00
\$125,001 to 130,000	685.00	\$300,001 to 325,000	1,075.00	\$925,001 to 950,000	1,875.00
\$130,001 to 135,000	695.00	\$325,001 to 350,000	1,125.00	\$950,001 to 975,000	1,900.00
\$135,001 to 140,000	705.00	\$350,001 to 375,000	1,175.00	\$975,001 to 1,000,000	1,925.00

\$140,001 to 145,000 715.00 \$375,001 to 400,000 1,225.00 \$400,001 to 425,000 1,275.00

For policies over \$1 million, charge \$1,925, plus \$0.80 per thousand up to \$5 million.
For policies over \$5 million, charge \$5,125, plus \$0.65 per thousand up to infinity.

B. Policies over \$500,000.

Rates for policies over \$500,000 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.

2.03 Simultaneous-Issue Loan Policies

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

Charge \$275

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

Under \$5 Million liability	\$250
\$5 Million liability and over	\$500

2.04 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.

2.05 Reserved for Future Use

2.06 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.

Amount of Insurance Rate

Less than \$15,001	\$155
\$15,001 to \$20,000.....	165
20,001 to 30,000.....	180
30,001 to 40,000.....	205
40,001 to 50,000.....	225
50,001 to 60,000.....	245
60,001 to 70,000.....	265
70,001 to 80,000.....	280
80,001 to 90,000.....	300
90,001 to 100,000.....	320
Over 100,000, add	\$1.50 per thousand

2.07 [Section held open for future use]

2.08 [Section held open for future use]

2.09 Title Insurance Rates for Owners Policies involving a recent Foreclosure and Third Party Relocation company in the transaction.

Seller closing fee for foreclosure transactions is \$550.00, all inclusive.

NOTE: Rates apply ONLY to Lender owned Foreclosed one-to-four family residential properties, and properties involving a third party relocation company in the transaction.

2.09 Title Insurance Rates for Owners Policies involving a recent Foreclosure and Third Party Relocation company in the transaction (continued).

Amount of Insurance	Foreclosure or Relocation File Rates
\$80,000 or less	\$715.00
\$80,001 to 90,000	\$733.00
\$90,001 to 100,000	\$745.00
\$100,001 to 110,000	\$760.00
\$110,001 to 120,000	\$775.00
\$120,001 to 130,000	\$790.00
\$130,001 to 140,000	\$805.00
\$140,001 to 150,000	\$820.00
\$150,001 to 160,000	\$835.00
\$160,001 to 170,000	\$850.00
\$170,001 to 180,000	\$865.00
\$180,001 to 190,000	\$880.00
\$190,001 to 200,000	\$895.00
\$200,001 to 210,000	\$910.00
\$210,001 to 220,000	\$925.00
\$220,001 to 230,000	\$940.00
\$230,001 to 240,000	\$955.00
\$240,001 to 250,000	\$970.00
\$250,001 to 260,000	\$985.00
\$260,001 to 270,000	\$1,000.00
\$270,001 to 280,000	\$1,015.00
\$280,000 to 290,000	\$1,030.00
\$290,001 to 300,000	\$1,045.00
\$300,001 to 325,000	\$1,060.00
\$325,001 to 350,000	\$1,075.00
\$350,001 to 375,000	\$1,090.00
\$375,001 to 400,000	\$1,105.00
\$400,001 to 425,000	\$1,120.00
\$425,001 to 450,000	\$1,135.00
\$450,001 to 475,000	\$1,150.00
\$475,001 to 500,000	\$1,165.00

2.10 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.

SECTION 3 CHARGES INVOLVING DEVELOPMENT OR CONSTRUCTION

3.01 Development Loans

The company will insure the lien of a development loan for site improvements, such as streets and sewers to lots in a platted subdivision, when the aggregate sales price of such lots is in excess of \$500,000.00, at a premium of \$.90 per thousand. No reissue credit from any prior policy will be allowed toward this premium, and no reissue credit will be allowed on any future policy by virtue of having issued a development loan policy at this price.

If a development loan does not qualify under these guidelines, charge the rate for a commercial loan policy set forth in Section 2.02. Reissue credit is available when the loan qualifies under Section 5.01 and does not qualify for the rate set forth above.

3.02 Construction Loans on One-To-Four-Family Residential Properties

Residential construction loans are handled as follows:

A commitment is issued to the construction lender. A \$75.00 commitment fee is charged when the construction loan mortgage is recorded. In most cases, a supplemental commitment will be issued showing the recorded documents. No additional charge is made for this supplemental report. If no construction loan policy is issued, the commitment is held open during construction. If a construction policy is required by the lender, the charge is \$75 for each six month policy. When the home is sold to the ultimate buyer and a permanent loan is made, we will issue the policies. No credit is given for the original commitment fee.

3.03 Builder's/Investor's Rate

The Builder's/Investor's Rate on orders placed after September 15, 2003, is \$1.50 per thousand for the first \$250,000 of liability, and \$1 per thousand for liability above \$250,000. The Builder's/Investor's Rate will apply in the following situations:

- A. Where two or more houses are constructed, or to be constructed, on building plots within the same chain of title, and requiring only one examination of the original base title; or
- B. Where one or more building plots have been acquired and so improved within a subdivision, the title to which we have insured; or
- C. Where one or more plots have been acquired by an established residential builder/investor; and
- D. Where the builder/investor is paying for the title insurance.

3.04 Subdivision Charge

A special charge known as the subdivision charge will be granted under the following circumstances:

- A. Premises owned by one owner have been platted into 10 or more lots, or where one owner owns 10 or more lots within a platted subdivision; and
- B. The owner proposes to sell vacant lots to individual purchasers and furnish an owner's title insurance policy to each purchaser, as evidence of title, in lieu of furnishing an abstract of title; and
- C. The owner of such premises has either an outstanding owner's title insurance policy thereon, issued by the Company, or has caused the Company to prepare a blanket title report covering all of said premises owned by him. (Note: A minimum charge for the preparation of such blanket title report may be necessary in individual cases.)

The Subdivision Charge shall be quoted by the revenue manager. The quote shall be in writing and given a contract rate number. All subsequent orders placed pursuant to this quotation shall have this number affixed to the "Order Sheet". Copies of all Subdivision Charge quotations are to be given to the Metro Manager, the affected Branch Manager, and Office Counsel. A copy of each contract shall be filed in the Contract Rate Book.

Before the rate is established and quoted to the customer, it must be filed with the Kansas Insurance Department under the "U & U Rule".

3.05 Developer and Builder Rate

Where the Developer is also the builder on one or more building plots within a subdivision and we have already insured the Developer's underlying subdivision base Title.

The Developer and Builder rate is \$2.00 per thousand for the first \$200,000 of Liability, and \$.50 per thousand for liability above \$200,000.

3.06 (SECTION HELD OPEN FOR FUTURE USE)

3.07 (SECTION HELD OPEN FOR FUTURE USE)

3.08 Rundown and Endorsement on Construction Loan Policies.

Where the Company is disbursing construction funds pursuant to a construction loan escrow and disbursing agreement, there is no additional charge for periodic title rundown and endorsements to cover each disbursement. Where the Company is not disbursing the funds, however, the charge for each rundown and endorsement shall be \$100.

3.09 Permanent Loans on New Commercial Projects

Where the Company has previously insured the lien of a construction loan on a commercial project, and collected the appropriate premium therefor, we will insure the lien of a permanent mortgage, which replaces the construction mortgage, for a processing or work charge only. If the amount of the permanent mortgage exceeds the amount of the construction mortgage, it will be necessary to bill additional premium for the excess amount. The processing charge is \$250.00. Of course, any extended or special coverages given in the permanent loan policy should be billed at the appropriate rate in addition to the work charge.

If an unusual amount of work is involved, we must file our rate under the "U and U Rule".

3.10 (SECTION HELD OPEN FOR FUTURE USE)

SECTION 4 CHARGES FOR ADDITIONAL OR SPECIAL SERVICES AND COVERAGES

4.01 Additional Charges

All of the above charges are for ordinary or normal cases.

When the premises to be insured consist of multiple tracts coming from separate chains of title, an additional charge of \$100.00 for each additional tract shall be made.

In cases involving a long and intricate title, an appropriate additional charge, fixed by the examiner, will be made.

In order to comply with Kansas law, a special rate filing will need to be made under the "Unique and Unusual Rule". Consult the Area Manager in these cases.

4.02 Commitment Charges

Information Report charges or commitment charges are made to compensate the Company for the work done in preparing a commitment when no policy is issued.

An "Information Report charge" is made when a title report is issued with no likelihood of a policy being issued in the next 6 months.

A "Commitment charge" is made when there is a strong possibility a policy will be written, but we are aware of contingencies that will result in cancellation of the order.

- A. The fee for an Informational Report on 1-to-4-family residential properties is \$250.00. Charge \$125.00 for each update report issued.
- B. The fee for an Informational Report on commercial properties is \$350.00.
- C. If more than three hours of search and examination time is required, add \$100.00 to the charge for the Informational Report or Commitment.
- D. A commitment fee of \$150.00 is made on 1-to-4-family residential properties. If copies of deeds and/or exceptions are required, the fee is \$200.00.
- E. A commitment fee of \$300.00 is made on commercial properties.
- F. A foreclosure commitment fee of \$350.00 will be charged on 1-to-4-family residential properties.

The Commitment Charges at "C", "D" and "E" above shall also apply as cancellation fees in cases where an order for a policy is cancelled. To collect these fees, the customer must be advised, before the commitment is issued, that there will be a cancellation or commitment fee.

Amounts paid for Informational Reports or Commitments, except construction binders issued by Bay National Title (Section 3.02 of this manual), shall be credited toward the premium due for any policy issued pursuant to those reports. If the report or commitment was issued by another company, the credit shall not exceed \$175.00.

4.03 Special Coverages

Extraordinary Risks

Our published schedule of rates creates sufficient reserves to cover losses arising from our assumption of "normal" risks. While we sometimes accept greater-than-normal risks, our loss experience is naturally less favorable in such cases. It is therefore the Company's policy that, where appropriate underwriting authority has determined that an extraordinary risk is nevertheless acceptable, the Company should be compensated accordingly. It is not possible to enumerate these risks, but they might be such things as insuring against forced removal by reason of an encroachment, or deleting some cloud on the title, such as by adverse possession affidavit, without requiring suit to quiet title. The possibilities are as diverse as the imaginations of counsel are fertile. Likewise, it

is not possible to formulate any schedule of charges for such risks. Unless there is a sufficient experience or custom factor to serve as a guide, an officer should be consulted.

If unusual or unique circumstances require additional charges, a special rate filing under the "U and U Rule" is required.

4.04 (SECTION HELD OPEN FOR FUTURE USE)

4.05 Service and Closing Fees

I. Residential Properties:

Standard Escrow Related Fees across all metro area residential escrow offices. All fees below will be charged to the party shown unless instructed otherwise in contract.

SALE TRANSACTIONS WITH NEW LOAN

Seller Fees:	\$0	New Construction transaction where seller is builder, or transactions where developer is selling individual lot to builder.
\$150		Customary Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services).
	\$550	All inclusive rate for transactions where foreclosing lender is seller; or where seller is/has negotiated a short sale with their lender.
	\$300	Relocation Transactions where all-inclusive seller fee is required and commitment has been issued by agent of the company.
	\$325	Relocation Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services).
Buyer Fees	\$325	Escrow Fee/Settlement Services when loan obtained by institutional lender (All inclusive fee)
	\$125	Jr. Lien Closing Fee, if closed simultaneous with first.

SALE TRANSACTION WITH OTHER FINANCING OR CASH

Seller Fees:	\$0	New Construction transaction where seller is builder, or transactions where developer is selling individual lot to builder.
	\$150	Customary Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services)
	\$550	All inclusive rate for transactions where foreclosing lender is seller, or where seller is/has negotiated a short sale with their lender).
	\$300	Relocation Transactions where all-inclusive seller fee is required and commitment has been issued by agent of the company.
	\$325	Relocation Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services).
Buyer Fee	\$375	Escrow/Settlement Services

REFINANCES

Borrower	\$325	Escrow Fee/Settlement Services
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OTHER

Witness Signing	\$200	Accommodation Signing - Buyer/Borrower
Witness Signing	\$75	Accommodation Signing - Seller
Document Preparation	\$50	
After Hours Closing	\$50	Scheduled after 5:30 pm in our offices
Traveling Closing	\$100	Closing at client's location per customer request
Weekend Closing	\$200	At customer request in our offices
Hold Open Fee	\$75	For resale (charge premium according to sales price on first transaction + hold open; on 2 nd transaction, determine premium for new sales price, then deduct premium already paid - NO CREDIT FOR HOLD OPEN FEE given) - good for 6 months
	\$75	Renewal fee for hold open to be good for another 6 months; search of records will be

		required.
Courier/Overnight Delivery	\$28	Handling and delivery fee for overnight delivery
Rush Delivery	\$28	One hour courier - handling and delivery fee
Wire Fee	\$28	For outgoing wire of seller or Borrower funds
Online Document Transfer Fee	\$35	Applied to witness only signings and transactions that require multiple document printings.
Certified Check Fee	\$50	When any party in the transaction requires a cashier's check for proceeds from a transaction

HUD PREPARATION, DISBURSEMENT AND RECORDING

HUD Statement, Notary Preparation, Disburse, and Recording Service	\$270	Settlement services for mail out or outside service closings
Disbursement and Recording Services	\$100	Closing done by the lender, with lender HUD.
Disbursement Only Transactions	\$75	For lender prepared and closed.

TITLE SERVICE FEES

Residential Relo Search Package	\$250	Property search without issuing a commitment for relocation transaction
Document Copies	\$25	Up to five (5) pages – additional pages at \$2 each.

II. Commercial Properties:

	A. Routine Escrow	\$600.00	Less than 6 hours
but	B. Complex Closings	\$1,000.00	More than 6 hours, less than 12 hours
	C. Major Closings	\$1,500.00	More than 12 hours, but less than 22 hours
	D. Project Closings	\$2,000.00	More than 22 hours

[NOTE: These charges do not apply to post-policy transactions. See Section 5.12.]

4.06 Copies of Policies

If an insured requests a copy of his policy more than 6 months after the original has been issued, we require that the request be in writing, and charge \$25.00.

These charges shall be waived if the insured establishes to our satisfaction that he never received the original policy.

4.07 Charge for Mortgage failing to meet register of deeds format requirements

A service charge of \$100 will be made when a mortgage submitted for recording and issuance of title insurance fails to meet the register of deeds' formatting requirements concerning width of margins.

SECTION 5 OTHER SPECIAL RATES

5.01 Reissue Rate

The reissue rate applies only to policies on property other than one-to-four family. The reissue rate is the Commercial Rate, less the reissue credit.

Reissue rates apply when a prior title insurance policy on the premises in question has been issued by an underwriter licensed in Kansas to the current owner and is available to us.

Reissue Credit.

- A. The reissue credit shall be 40 percent of the regular rate on the amount of the prior owner's policy, or the most recent loan policy, if more recent and for a greater amount.

Liability in excess of the amount of the prior policy will be billed at the regular rate.

- B. If the examination of title reveals any of the following since the prior policy: a bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a passage of title into divided interests of less than 1/16, more than 25 additional easements, then no reissue credit is available.

5.02 Abstract Conversion Rate

Where the prior title evidence on property upon which we are asked to issue a title insurance policy is an abstract, we will give an abstract conversion rate, which is \$100.00 off the amount set forth in Secs. 2.01 or 2.02 above, subject to the following:

- A. The abstract must be surrendered to us prior to commencement of our

examination and becomes our property. In appropriate cases, such as where the abstract is in the possession of a lender and cannot be obtained until the loan is paid, the requirement that it be surrendered prior to examination may be waived.

- B. The abstract must be the title evidence relied upon at the time the current seller acquired the property, and must be continued to a date more or less contemporaneous to his acquisition, although it need not actually cover his deed.
- C. In no event will an abstract conversion rate be given which is less than the minimum card rate.

5.03 Commercial Substitution Rate

In cases involving commercial or industrial property where we have an existing loan policy not over three years old, and the same borrower asks us to issue a new loan policy on a substitute loan, we will charge 60% of the standard rate up to the principal amount of the original loan, plus standard rates for any increase in the loan amount over said amount.

5.03.1 No longer applicable - Open for future use

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

HOME EQUITY LOAN PROGRAM

POLICY TO BE ISSUED: Standard ALTA Loan Form

ENDORSEMENTS AVAILABLE:

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

RATE SCHEDULE:

\$155	\$15,000 or less
\$165	\$15,001 to \$20,000
\$180	\$20,001 to \$30,000
\$205	\$30,001 to \$40,000
\$225	\$40,001 to \$50,000
\$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
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SPECIAL CONDITIONS & PROCEDURES:

1. This rate does not include any escrow service and is limited to 1-to-4-family residential properties.
2. An instruction letter, in the form below, and the other documents referred to therein, must be furnished to the Company at the time of delivery of the mortgage intended to be insured.
3. 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.

INSTRUCTION LETTER FOR USE WITH RESIDENTIAL SECOND RATE AND HOME
EQUITY LOAN PROGRAM

Bay National Title Company
1227 Rogers Street, Ste E
Clearwater, FL 33756

Attention: _____

Re: Loan To _____
Loan No. _____
CTIC File _____

Dear _____:

Enclosed herewith is our mortgage and borrower's affidavit in connection with the captioned loan.

When you are prepared to issue to us your loan policy of title insurance in your customary form, in the amount of the mortgage, subject only to the following exceptions:

1. Exception Nos. _____ which are shown in title insurance policy No. _____ issued by _____ (copy of which has previously been furnished you), and any mortgage shown in Schedule A of said policy;
2. Special and general taxes for _____;
3. The standard exceptions pertaining to matters of survey and unrecorded easements; and
4. _____

you are authorized to proceed to record the mortgage and to issue said policy.

Our check in the amount of \$ _____ for the title insurance premium and mortgage registration tax in the amount of \$ _____ is enclosed.

Very truly yours,

5.04 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.

5.05 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

5.06 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

5.07 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.

5.08 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.

- 5.09 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.

5.10 (SECTION HELD OPEN FOR FUTURE USE)

5.11 Standard Endorsements - Classification and Charges

Class A - [see sec. 5.12]

- 3064 Assignment of Mortgage [Nonresidential]
3510 ALTA 10.1 Assignment with Date Down [Nonresidential]
ALTA 10.1-06 Assignment and Date Down [Nonresidential]
3444 ALTA 11 Mortgage Modification [Nonresidential]
ALTA 11-06 Mortgage Modification [Nonresidential]
3894 Date Down Endorsement 1 [Nonresidential and no construction]
* Post-Policy Transaction Modification [Nonresidential]
* Change of Name of Insured Endorsement
* Successor Endorsement

Class B - Additional 25%¹

- 2281-01 ALTA Form 3.1 - Zoning (Owner; Risk level 2)²
ALTA 3.1-06 Zoning - Completed Structure (Owner; Risk Level 2)²
* Policy Modification 15 (Increase of insurance)
* ALTA Endorsement Form 15 (Non-Imputation - Full Equity Transfer)
ALTA Endorsement Form 15-06 (Non-imputation - Full Equity Transfer)
* ALTA Endorsement Form 15.1 (Non-Imputation - Additional Insured)
ALTA Endorsement Form 15.1-06 (Non-imputation Additional Insured)
* ALTA Endorsement Form 15.2 (Non-Imputation - Partial Equity Transfer)
ALTA Endorsement Form 15.2-06 (Non-imputation - Partial Equity Transfer)
* Shared Appreciation

Class C - Additional 20%

- 2281 (R.3/88) ALTA Form 3 - Zoning (Owner; Risk level 2)

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

²In 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.

2281-01 ALTA 3-06 (Zoning) (Owner; Risk Level 2)
ALTA Form 3.1 - Zoning (Lender; Risk level 2)
ALTA Form 3.1-06 (Zoning-Completed Structure) (Lender; Risk Level 2)

Class D - Additional 15%

2281 (R.3/88) ALTA Form 3 - Zoning (Lender; Risk level 2)
ALTA Form 3-06 - Zoning (Lender; Risk Level 2)
* ALTA Endorsement Form 16 - Mezzanine Financing
* ALTA Endorsement Form 16-06 - Mezzanine Financing

Class E - Additional 10%

2006-KC Option Endorsement
* Option Endorsement (Lender)
* Option to Repurchase or Lease (Owner)
* Application of Payments [Last Dollar]
* Fairway (Change in composition of insured entity)
* Tie-In Endorsement
3445 ALTA 12 - Aggregation
ALTA 12-06 - Aggregation
* Contingent Loss/First Loss
* Revenue Bonds (Mortgage priority)
* ALTA 20 - First Loss - Multiple Parcels
ALTA 20-06 - First Loss - Multiple Parcels

Class F - 10 cents per Thousand

1001-KC Modified Coverage
1001-KS Mechanic's Lien - Statutory Bond
1002 Mechanic's Lien - Priority
2302 ALTA Construction Loan - Form A
2305 ALTA Construction Loan Policy, Form D

Class G - \$400 per policy

2281-01 ALTA Form 3.1 - Zoning (Risk level 1)
ALTA Form 3.1-06 - Zoning - Completed Structure (Risk Level 1)
* Utility Facility

Class H - \$350 per policy

Small Commercial Loan Policy Endorsement Pack (ALTA Form 9 and
ALTA 9-06 - REM; Location 1 [Land Dimensions; Type of Improvement];
Contiguity; Access; Tax Parcel; Same As Survey)

Class I - \$200 per policy

- * Post-Policy Transaction Modification [Nonresidential Construction Date Down]
- 2281 (R.3/88) ALTA Form 3 - Zoning (Risk level 1)
ALTA Form 3-06 - Zoning (Risk Level 1)
- * Doing Business Endorsement
- * Subdivision Endorsement - Kansas
- * Mortgage Registration Tax
- 3501-KS ALTA Form 9 - REM - Owner's Policy Equivalent [Nonresidential]
ALTA Form 9-06 - Restrictions, Encroachments, Minerals
[Nonresidential]
- * ALTA Form 9.1 - Owner - Unimproved Land [Nonresidential]
ALTA Form 9.1-06 - Owner - Unimproved Land - Restrictions,
Encroachments, Minerals [Nonresidential]
- * ALTA Form 9.2 - Owner - Improved Land [Nonresidential]
ALTA Form 9.2-06 - Owner - Improved Land - Restrictions,
Encroachments, Minerals [Nonresidential]
- * CLTA 112.1(Amendments definition of Insured to include holder of bonds, etc.,
defines bonds and amends Para 5 of Conditions and Stipulations)

Class J - \$150 per policy

- * Post-Policy Transaction Modification [residential - datedown]

Class K - \$100 per policy

- 3841 ALTA Form 1 - Street Assessments
ALTA Form 1-06 - Street Assessments
- 3522 ALTA Form 2 - Truth in Lending
ALTA Form 2-06 - Truth in Lending
- 1853 ALTA Form 4 - Condominium
ALTA Form 4-06 - Condominium
- 115 ALTA Form 5 - Planned Unit Development
ALTA Form 5-06 - Planned Unit Development
- 125 ALTA Form 6.2 - Negative Amortization
ALTA 6.2-06 - Variable Rate Mortgage - Negative Amortization
- 125 Same, with Convertible Modification
- 126 ALTA Form 6 - Variable Rate Mortgages
ALTA Form 6-06 - Variable Rate Mortgage
- 127 ALTA Form 6.1 - Variable Rate; state law
- 3514 ALTA Form 8.1 - Environmental Protection Liens
ALTA Form 8.1-06 - Environmental Protection Lien
- 3503 ALTA Form 9 - REM - Loan
ALTA Form 9-06 - Restrictions, Encroachments, Minerals
- 3509 ALTA Form 10 - Assignment (9/24/94)

ALTA Form 10-06 - Assignment
 * ALTA Endorsement Form 17 (Access and Entry)
 ALTA Endorsement Form 17-06 (Access and Entry)
 * ALTA Endorsement Form 18 (Single Tax Parcel)
 ALTA Endorsement Form 18-06 (Single Tax Parcel)
 * ALTA Endorsement Form 18.1 (Multiple Tax Parcels)
 ALTA Endorsement Form 18.1-06 (Multiple Tax Parcel)
 * ALTA Endorsement Form 19 (Contiguity - Multiple Parcels)
 ALTA Endorsement Form 19-06 (Contiguity - Multiple Parcels)
 * ALTA Endorsement Form 19.1 (Contiguity - Single Parcel)
 ALTA Endorsement Form 19.1-06 (Contiguity - Single Parcel)
 3594 [Blank Endorsement] - Nonresidential (applies to any nonstandard
 nonresidential endorsement, including modifications to standard
 endorsements; but does not apply to post-policy transaction
 modifications)
 * CLTA Form 100.13 (R. 2/20/61)
 * Effect of Tax Sale on Easement
 * Encroachment Endorsement 1
 * Encroachment Endorsement 2
 3178 FNMA Balloon Mortgage Endorsement
 * ALTA Endorsement Form 14 Series (Future Advances) [Nonresidential]
 ALTA Endorsement Form 14-06 Series (Future Advance) [Nonresidential]
 119 Installment Contract Purchaser
 2340 [Large Mutual Note]
 3825 Location 1
 * Location 5
 3903 Restrictions 4A (Violation of Building Line)
 * Same as Survey
 3135-01(7/80) USA Form Policy - Date Down

Class L - \$75 per policy - Residential Only

* Post-Policy Transaction Modification [residential - no datedown]
 * Assumption
 3509 ALTA Form 10 - Assignment (9/24/94)
 ALTA Form 10-06 - Assignment

Class M - \$50 per policy - Residential Only

119 Installment Contract Purchaser
 123 Installment Contract Purchaser - Residential Policy

Class N - \$25 per policy - Residential Only

129 Residential Owner's Condominium
 3064 Assignment of Mortgage [Residential]

* ALTA 9.1 - Owner - Unimproved
 ALTA 9.1-06 - Restrictions, Encroachments, Minerals - Owner - Unimproved

* ALTA 9.2 - Owner - Improved
 ALTA 9.2-06 - Restrictions, Encroachments, Minerals - Owner - Improved

3825 Location 1 [Nonresidential]

3841 ALTA Form 1 - Street Assessments
 ALTA Form 1-06 - Street Assessments

* CLTA Form 100.13 (R. 2/20/61)

* ALTA Endorsement Form 17 (Access and Entry)
 ALTA Endorsement Form 17-06 (Access and Entry)

* Location 4

* Location 5

* ALTA Endorsement Form 18 (Single Tax Parcel)
 ALTA Endorsement Form 18-06 (Single Tax Parcel)

**Class O - No Charge if ordered prior to policy issuance;
 \$25 if ordered subsequently - Residential Only**

1853 ALTA Form 4 - Condominium
 ALTA Form 4-06 - Condominium

115 ALTA Form 5 - Planned Unit Development
 ALTA Form 5-06 - Planned Unit Development

125 ALTA Form 6.2 - Negative Amortization
 ALTA Form 6.2-06 - Variable Rate Mortgage - Negative Amortization

125 Same, with Convertible Modification

126 ALTA Form 6 - Variable Rate Mortgages
 ALTA Form 6-06 - Variable Rate Mortgage

127 ALTA Form 6.1 - Variable Rate; state law

3110 ALTA Form 7 - Manufactured Housing Unit
 ALTA Form 7-06 - Manufactured Housing Unit

3514 ALTA Form 8.1 - Environmental Protection Liens
 ALTA Form 8.1-06 - Environmental Protection Lien

3503-KS ALTA Form 9 - REM - Loan
 ALTA Form 9-06 - Restrictions, Encroachments, Minerals

* Bi-weekly

* Encroachment Endorsement 1

* Encroachment Endorsement 2

* ALTA Endorsement Form 14 Series (Future Advances) [Residential]
 ALTA Endorsement Form 14-06 Series (Future Advances)

3178 FNMA Balloon Mortgage Endorsement

2340 [Large Mutual Note]

3825 Location 1

- 3903 Restrictions 4A (Violation of Building Line)
* ALTA 13 (Owner's Leasehold) [Residential and Nonresidential]
 ALTA 13-06 (Leasehold - Owners)
* ALTA 13.1 (Leasehold Loan) [Residential and Nonresidential]
 ALTA 13.1-06 (Leasehold - Loan)

5.12 Endorsements Subsequent to Policy Issuance

For Class A endorsements on post-policy transactions, ("PPT"³ 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.]

³Any 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.

5.13 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	\$360.00
\$250,001 - \$500,000	\$540.00
\$500,001 - \$750,000	\$660.00
\$750,001 - \$1,000,000	\$800.00
\$1,000,001 - \$1,250,000	\$925.00
\$1,250,001 - \$1,500,000	\$1,000.00

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

1. The loan is not in excess of \$1,500,000.00;
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 re finance an existing loan secured by the same property;
4. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
5. Orders must be opened with the Company's centralized processing divisions or with an agent or underwritten title company authorized by the Company to offer this rate;
6. ALTA Short Form Commitment must be issued; and
7. ALTA Short Form Residential Loan Policy must be issued.

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

Note 2: There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

Note 3: In order to offer this rate, an agent or underwritten title company, and any office thereof offering this rate, must have a multi-state presence, must process transactions in a centralized environment, and must perform the management functions otherwise required of the Company's centralized processing divisions under the provisions of this Section. In addition, no agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's management to do so.

Note 4: Short Term Rate does not apply.

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	\$320.00
\$250,001 - \$500,000	\$400.00
\$500,001 - \$750,000	\$460.00
\$750,001 - \$1,000,000	\$520.00
\$1,000,001 - \$1,250,000	\$630.00
\$1,250,001 - \$1,500,000	\$750.00

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

1. The originating 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. The loan is not in excess of \$1,500,000.00;
3. 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;
4. The loan proceeds must be used to re finance an existing loan secured by the same property;
5. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
6. 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;
7. 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;
8. ALTA Short Form Commitment must be issued; and
9. ALTA Short Form Residential Loan Policy must be issued.

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

Note 2: There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

Note 3: In order to offer this rate, an agent or underwritten title company, and any office thereof offering this rate, must have a multi-state presence, must process transactions in a centralized electronic environment, and must perform the management functions otherwise required of the Company's centralized processing divisions under the provisions of this Section. In addition, no agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's agency management to do so for each originating lender.

Note 4: Short Term Rate does not apply.

5.14 A.I.R. Rates

For residential refinance transaction where is to be provided by electronic transmission all necessary information for order placement with reduced manual data entry, with use of a short form policy or master policy and certificate generally in the form of an ALTA Short Form Residential Loan Policy Format of ALTA Master Residential Loan Policy, with standardized exceptions in summary format and order processing and delivery through a centralized platform. Standard endorsements will be included at no additional charge upon request of the lender at the time of policy issuance.

<u>Policy Amount Rate</u>	
\$0 to \$250,000.....	\$600
\$250,001 to \$500,000	\$750
\$500,001 to \$750,000	\$850
\$750,001 to \$1,000,000.....	\$960
\$1,000,001 to \$1,250,000.....	\$1,060
\$1,250,001 to \$1,500,000.....	\$1,160

5.15 Mortgage Modification Guarantee

Assures that the validity, priority and enforceability of a recorded mortgage has not been diminished or lost by reason of a modification or amendment.

\$125.00 Flat Fee. Amount of Liability is the unpaid principal balance of the loan not to exceed \$250,000 liability.

SECTION 6 OWNERSHIP INFORMATION SERVICES AND FEES

6.01 Ownership and Encumbrance Certificate - One to Four Family Residential Property - \$125.00

This product is offered when the customer requests written, verified ownership and encumbrance information but does not require insurance.

It includes:

- Name(s) in which Title is currently held
- Legal Description
- All unreleased mortgages, liens, judgments, cases
- Real estate tax amounts, paid or unpaid

The amount of this fee can be applied toward a Bay National Title insurance product if requested within 6 months of the certificate issue date.

6.02 Ownership and encumbrance report - Commercial Property - \$200.00

Copy charges are in addition to the report fee at \$25 for up to 25 pages, and \$1 for each additional page

6.03 Complete Property Information Report - One to Four Family Residential Property - No insurance \$250.00, Updates \$125 each.

This product is offered when there is no expectation of producing an insurance product within the next six months.

It Includes:

- Name(s) in which Title is currently held
- Legal Description
- All unreleased mortgages, liens, judgments, cases
- Real estate tax amounts, paid or unpaid
- Easements and restrictions affecting the property

The amount of this fee can be applied toward a Bay National Title insurance product if requested within 6 months of the certificate issue date.

6.04 Complete Property Information Report - Commercial Property - \$350.00

Copy charges are in addition to the report fee at \$25 for up to 25 pages, and \$1 for each additional page.

SECTION 7 REAL ESTATE SETTLEMENT PROCEDURES ACT OF 1974

Section 8(b) of the Real Estate Settlement Procedures Act of 1974, (Title 12 U.S.C., Sec. 2607) prohibits the giving or acceptance of "...any fee, kickback, or thing of value pursuant to any agreement or understanding, oral or otherwise, that business incident to or a part of a real estate settlement service involving a federally related mortgage loan shall be referred to any person."

Violation of this section is a felony. Employees are warned that discriminatory or favorable pricing practices offered to a particular customer, which are not available to all customers similarly situated, may be considered a "kickback" or "thing of value" if the customer in question is in a position to direct future RESPA-covered orders to us, even though the transaction in question may not be a RESPA-covered transaction.

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.

8.01 The "U and U" Rule :

TITLE

INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

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

REQUESTS FOR TREATMENT UNDER THIS RULE SHALL BE SUBMITTED TO THE INSURANCE COMMISSIONER AND SHALL BE ACCOMPANIED BY EVIDENCE SPECIFICALLY SETTING FORTH THE REASONS FOR THE REQUEST ALONG WITH FULL SUPPORTING INFORMATION EVIDENCING THAT THE SPECIAL TREATMENT IS NOT A VIOLATION OF K. S.A. 40-2404(14) RELATING TO REBATES AND OTHER INDUCEMENTS IN TITLE INSURANCE. SUCH RATES MUST BE FILED WITH THE COMMISSIONER OF INSURANCE PRIOR TO QUOTATION OR BEING MADE EFFECTIVE.

SECTION 9 APPLICABILITY OF RATES

The rates and charges set forth in this manual apply to each and every county in the State of Kansas when the policy is written directly through a Company owned office.

FILED
AUG 4 2011
SANDY PRAEGER
Commissioner of Insurance



Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

August 4, 2011

Ms. Tina O'Connor
Bay National Title & Escrow Company
1227 Rogers Street, Suite E
Clearwater, FL, 33756

COPY

Re: Filing of Title Insurance Rates and Charges
Your Correspondence Dated: August 3, 2011

Dear Ms. O'Connor:

This will acknowledge receipt of your letter as referenced above submitting the material required by K.S.A. 40-952(c).

This material has been placed on file August 4, 2011.

Sincerely,

Martin J. Hazen
Property & Casualty Policy Examiner

Phone: (785) 296-3405
Email: mjhazen@ksinsurance.org