

FILED

JUL 25 2019
VICKI SCHMIDT
Commissioner of Insurance

BETTER SETTLEMENT SERVICES, LLC.

Charges For Escrow, Closing, and/or Other Services

STATE of KANSAS

**Title Insurance Agency Rate Filings (Effective Date: 8/1/2019)
Better Settlement Services, LLC (“BSS”)
License No. 832498849**

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CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES

Service	Charge
COMMERCIAL ESCROW CLOSING: Includes preparation of escrow agreements, settlement statement (CD), and disbursement of funds.	\$1,500.00
RESIDENTIAL REAL ESTATE CLOSING: Includes preparation of escrow agreements, settlement statements (CD) and disbursement of funds.	\$850.00 FILED JUL 25 2019 VICKI SCHMIDT
STANDARD RESIDENTIAL PURCHASE AND SALE CLOSING: Includes preparation of escrow agreements, settlement statement (ALTA/CD), and disbursement of funds. This fee applies for a single side of the transaction. In the event we are selected to complete both sides of the transaction, an additional fee of \$200 will be applicable.	\$550.00 \$750.00 Complimentary
RESIDENTIAL LOAN CLOSING (Non Centralized): Includes preparation of escrow agreements, settlement statement (CD/ALTA), and disbursement of funds. Fee includes mobile closing fee.	\$575.00
RESIDENTIAL LOAN CLOSING (Centralized): Includes preparation of escrow agreements, settlement statement (CD/ALTA), and disbursement of funds. The rate applies to Loan Transactions for Centralized client processing, electronic ordering and delivery of documents and data. Centralized client processing relates to a transaction in which there is a single point of contact. For example: eg. A national lender with 58 branches and 58 points of contact does not apply. eg. A national lender with a central point of contact that organizes the transactions for all their branches would apply. Fee includes mobile closing fee.	\$425.00
DOCUMENT PREPARATION: • Deeds	\$55.00

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Service	Charge
NON-SUFFICIENT FUNDS (NSF) CHECK FEE: There shall be a charge for processing Non-Sufficient Funds (NSF) returned checks plus actual bank charges, if any, for each NSF returned check. Actual banking charges for NSF returned checks shall be documented.	\$25.00 FILED JUL 25 2019 VICKI SCHMIDT Commissioner of Insurance
STOP PAYMENT AND CHECK RE-ISSUE FEE: A fee of \$35.00 shall be charged when applicable for processing a stop payment on a check written from an escrow, except for stop payments placed on checks at the request of escrow personnel.	\$35.00
MANUFACTURED HOUSING FEE: A fee will be charged if applicable on all residential escrow transactions involving a manufactured home.	\$350.00
CANCELLATION FEE: A fee may be charged if applicable on all residential escrow transactions involving a cancelled order.	\$250.00
MOBILE CLOSING FEE: A fee will be charged if an out of office closing is requested/completed on a Standard Purchase and Sale Transaction and a REO transaction. NOTE: this fee will not be charged on Residential loan transactions.	\$150.00
REMOTE ONLINE NOTARY FEE: A fee will be charged if a remote online notarization is requested.	\$125.00 (Cash) \$150.00 (Loan)
ESCROW HOLDBACK FEE: A fee will be charged where parties require escrow agent to hold funds until verification of post-closing improvements, repairs, or other contingencies.	\$150.00

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III. SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

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. **FILED**

REQUESTS FOR THE 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.

Better Settlement Services, LLC
250 Greenwich St.
Floor 36
New York, NY 10006

XX,XX, 2019

Kansas Insurance Department
420 S.W. 9th Street
Topeka, KS 66612-1678

TITLE INSURANCE INDIVIDUAL RISL FILED UNIQUE
AND UNUSUAL RULE

Greetings,

We wish to submit the following individual risk filing pursuant to our Unique and Unusual Rule presently on file with your department.

1. Name of Insured/Property Insured:
XX
2. Property Location:
XX, Kansas
3. Policy/Commitment/File Number: File No. XX
4. Charge/Rate: This is an Owners Title Policy on Residential Property with \$XX limit of liability. We charged \$XX for the policy. This is \$XX more than the filed charge of \$XX.

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5. Filed Charge/Rate: Our filed charge of \$XX is obtained from our rate schedule.

6. Reason for Deviation from Filed Charge:

Multiple chain of title involved which required two hours of additional work in the title search, hence the additional charge of \$XX.

FILED

Please let us know if you have any questions with regards to this individual risk filing

JUL 25 2019

VICKI SCHMIDT
Commissioner of Insurance

Regards,



Agent
On Behalf of
Better Settlement Services, LLC