

CHARGES FOR ESCROW, CLOSING AND/OR OTHER SERVICES

1. COMMERCIAL ESCROW CLOSING	\$400.00 - Refinance
Includes escrow agreements, transfer of title documents (deed, etc.) settlement statement (HUD-1), disbursement of funds.	\$800.00 - Purchase \$400.00 - Seller \$400.00 - Buyer
2. RESIDENTIAL REAL ESTATE CLOSING	\$250.00 - Refinance \$300.00 - Purchase
3. SECOND MORTGAGE CLOSINGS (simultaneous close with first)	\$100.00
4. CONSTRUCTION DRAWS	\$ 75.00
5. WIRING FEES (per wire transfer)	\$ 25.00
6. OVERNIGHT/COURIER FEES (per piece)	\$ 25.00
7. RECORDING	\$ as charged
8. NEW CONSTRUCTION CLOSING	\$300.00
9. ADDITIONAL DOCUMENT PREPARATION	
a. Deeds	\$ 25.00
b. Curative Affidavits	\$ 25.00
c. Curative Assignments and Releases	\$ 25.00
d. Trustee Deeds	\$100.00
10. FEES FOR ANCILLARY SERVICES (In addition to the normal closing charge)	
a. Cash	\$100.00
b. Contract for Deed	\$ 75.00
c. Seller Carry Back	\$ 75.00
d. Assumption	\$100.00
e. Exchange of Property	\$150.00
11. LOT SALE TO BUYER (Single lot sale, not to builder)	\$150.00
a. No policy until improvement completed	
b. Policy issued for cost of lot	
12. EXCHANGE CLOSING	Double Escrow Fee
Closing transaction having more than one Parcel of real property.	
13. DISBURSEMENT OF FUNDS	\$100.00
No closing services, but asked to disburse money.	

# COMMERCIAL RATES

## 14. OWNERS TITLE INSURANCE POLICY PREMIUMS

Liability	Cost Per Thousand
0.00 – 150,000.00	\$500 (Flat Fee Minimum)
150,001.00 – 200,000.00	3.25
200,001.00 – 250,000.00	3.00
250,001.00 – 350,000.00	2.75
350,000.00 – 500,000.00	2.50
500,001.00 – 750,000.00	2.25
750,001.00 – 1,000,000.00	1.75
1,000,001.00 – 1,500,000.00	1.50
1,500,001.00 – 2,000,000.00	1.25
2,000,001.00 – 3,000,000.00	1.00
3,000,001.00 – 5,000,000.00	.90
5,000,001.00 – 10,000,000.00	.85
Over \$10,000,001.00	.80

## 15. MORTGAGE TITLE INSURANCE POLICY PREMIUMS

Issued to lenders in an amount not to exceed 120% of loan amount.

Liability	Cost Per Thousand
0.00 – 150,000.00	\$500 (Flat Fee Minimum)
150,001.00 – 200,000.00	3.25
200,001.00 – 250,000.00	3.00
250,001.00 – 350,000.00	2.75
350,000.00 – 500,000.00	2.50
500,001.00 – 750,000.00	2.25
750,001.00 – 1,000,000.00	1.75
1,000,001.00 – 1,500,000.00	1.50
1,500,001.00 – 2,000,000.00	1.25
2,000,001.00 – 3,000,000.00	1.00
3,000,001.00 – 5,000,000.00	.90
5,000,001.00 – 10,000,000.00	.85
Over \$10,000,001.00	.80

NOTE: For UCC Search of Secretary of State Records add \$50.00

## 16. SIMULTANEOUSLY-ISSUED MORTGAGE POLICY

\$250.00

Not exceeding the amount of owners policy issued simultaneous therewith.

## 17. SIMULTANEOUSLY-ISSUED MORTGAGE POLICY

\$250.00 plus excess rate from Owners Policy per rate schedule

Where the amount of coverage exceeds the owner's policy.

## 18. SIMULTANEOUSLY-ISSUED LEASEHOLD POLICY

30% of primary policy

Not exceeding the amount of owners policy.

Buffalo Land Title, LLC

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JAN 24 2006

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19. REFINANCE POLICIES	card rate (attached exhibit "A") **
Loan policy issued on property as a result of refinancing a previous loan.	
20. SECOND MORTGAGE POLICIES	\$250.00 if simultaneously issued, if not, then mortgage policy rates apply
Loan policy issued on 2 <sup>nd</sup> , 3 <sup>rd</sup> , or more.	
21. REISSUE POLICIES	75% of card rate
Policies issued on previously insured property.	
22. NEW CONSTRUCTION PENDING DISBURSEMENT POLICY	\$100.00 per endorsement, increased liability charged thereafter per mortgage policy rates. (See Paragraph 14)
Policy calling for periodic endorsements for increasing liability and extending time of policy.	
23. NEW CONSTRUCTION OWNER'S POLICY	See Paragraph 13
24. NEW CONSTRUCTION LOAN POLICY	See Paragraphs 14, 15 or 16
Issued to construction lender on construction loan (includes binder or construction loan policies).	
25. HOLD OPEN CHARGES	\$175.00
26. ENDORSEMENT TO POLICIES (Subject to availability)	Cost per Thousand
a. Zoning 3.0	\$.05/\$50.00 Minimum
b. Zoning 3.1	\$.05/\$50.00 Minimum
c. Non-imputation	\$.05/\$50.00 Minimum
d. Comprehensive	\$.00
e. Doing Business	\$.05/\$50.00 Minimum
f. Increased Coverage	\$.05/\$50.00 Minimum
g. Contiguity	\$.00
h. Location	\$.00
i. Revolving Credit	\$.05/\$50.00 Minimum
j. Creditors' Rights	\$.05/\$50.00 Minimum
k. Balloon Mortgage	\$25.00
27. INFORMATIONAL COMMITMENT	\$250.00
Additional Tracts	\$250.00
28. UP-DATE OF EXISTING COMMITMENT (if over 6 months old)	\$ 75.00
29. OWNERSHIP AND ENCUMBRANCE REPORT	\$175.00 - \$300.00 Commercial \$75.00 - \$170.00 Residential
30. ENVIRONMENTAL SEARCH	\$125.00/hr \$500.00 Minimum

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**JAN 24 2006**

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## RESIDENTIAL RATES

31. RESIDENTIAL NEW CONSTRUCTION LOAN \$150.00  
Policy issued with owners policy on new Construction
32. HOME EQUITY LOANS See Attached Exhibit B
33. HOLD OPEN CHARGES \$175.00
34. RESIDENTIAL OWNERS POLICIES Card Rate (Attached Exhibit A)  
\*\*  
Policies of title insurance protecting the owners interest in one-four family residences.
35. RESIDENTIAL MORTGAGEES POLICIES Card Rate (Attached Exhibit A)  
\*\*  
Policies of title insurance protecting the interest of mortgage lenders.
36. SIMULTANEOUSLY ISSUED LOAN POLICIES \$175.00  
A loan policy issued simultaneously with the issuance of an owner's policy in an amount equal to or exceeding the amount of said loan policy.
37. RESIDENTIAL CONSTRUCTION LOAN POLICY Card Rate (Attached Exhibit A)  
\*\*  
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.
- \*\* \$500,000.00 to \$750,000.00 \$2.50/\$1,000.00  
\$750,001.00 to \$1,000,000.00 \$2.00/\$1,000.00
38. DEVELOPMENT LOAN POLICY \$.80 per \$1,000.00  
of liability, \$175.00 Minimum  
Mortgagees policy 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).
39. BUILDER RATE (RESIDENTIAL OWNERS POLICIES) \$1.50 per \$,1000 of liability  
to \$400,000.00, \$1.00 per \$1,000.00 of liability over \$400,000.00.  
A rate afforded to builder which is less than the normal residential owners rate due to discount for volume as well as simplicity of of search examination.

**FILED**  
**JAN 24 2006**  
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40. RE-FINANCE RATE FOR RESIDENTIAL  
MORTGAGE POLICIES

Card Rate (attached exhibit "A")  
\*\*

41. RE-ISSUE RATE

40% discount off of card  
Minimum of \$200.00

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.

42. MULTIPLE LOT OR TRACT CHARGES

\$50.00 per chain

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.

43. ABSTRACT RETIREMENT RATE

\$50.00 discount from card 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.

44. ENDORSEMENTS

Coverage added to basic insurance contract which add additional coverage to the insured and consequently additional risk to insurer. Specify type of endorsement and the charge/rate for each.

8.1 Environmental

\$ N/C

6.0 Variable Rate

\$ N/C

7.0 Variable Rate – Negative Amortization  
Comprehensive

\$ N/C

Survey

\$ N/C with current survey

Mechanic's Lien (Resale)

\$ N/C

Mechanic's Lien (New Construction)

\$ N/C subject to credit  
worthiness of builder

45. LEASEHOLD POLICIES

30% of card rate if simultaneous  
to owners or if not, card rate

- a. Policies issued to protect the interest of a lessee in real property.
- b. Insuring the validity of an option to purchase granted to a lessee.

**FILED**

**JAN 24 2006**

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46. COMMERCIAL TITLE INSURANCE  
RATES

See Paragraphs 13 & 14

Premium charged to policies issued on transactions involving commercial multi-family, or industrial real estate.

47. CANCELLATION FEE

\$100.00 if transaction does not close  
\$175.00 if transaction closes and  
order cancels

A charge made for actual work performed on a title insurance file that for some reason or circumstances does not result in the issuance of a title insurance policy.

48. HOLD-OPEN LOT SALE

\$25.00

A charge made for title work performed on a lot for new construction. This premium is charged to the builder/developer.

49. REHABILITATION LOAN POLICY

\$100.00

A second loan policy issued simultaneously with an owners and loan policy.

50. MANUFACTURED HOUSING  
LOAN POLICY

51. SUBDIVISION CHARGES

See Attached

52. OWNERSHIP AND ENCUMBRANCE REPORT  
CELL TOWER

\$250.00

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**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".

**FILED**  
**JAN 24 2006**  
**SANDY PRAEGER**  
**Commissioner of Insurance**

## SPECIAL RULES 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.

**FILED**  
**JAN 24 2006**  
**SANDY PRAEGER**  
**Commissioner of Insurance**



HOME EQUITY AND 2<sup>ND</sup> MORTGAGE  
POLICY RATES  
FOR WYANDOTTE AND JOHNSON COUNTIES

- These charges are applicable to loan policies on properties improved by one to four family residential structures in Wyandotte and Johnson Counties, Kansas.
- For policies over \$100,000 add \$1.50/1,000.
- Effective date September 1, 2005. (Charges subject to change without notice.)

AMOUNT OF INSURANCE	TITLE INSURANCE PREMIUM
Up to \$30,000	\$137.50
\$ 30,001 to \$ 40,000	\$162.50
\$ 40,001 to \$ 50,000	\$187.50
\$ 50,001 to \$ 60,000	\$207.50
\$ 60,001 to \$ 70,000	\$227.50
\$ 70,001 to \$ 80,000	\$242.50
\$ 80,001 to \$ 90,000	\$257.50
\$ 90,001 to \$100,000	\$267.50

O & E (Letter Reports) \$100.00

Transactions involving extraordinary risks,  
detailed title examination or multiple chains  
of title are subject to additional charges.

**ALL OTHER COUNTIES IN KANSAS, ADD AN ADDITIONAL  
\$100.00.**

**FILED**

**JAN 24 2006**

**SANDY PRAEGER**  
**Commissioner of Insurance**

RESIDENTIAL RATES FOR KANSAS  
BASIC

	Amount of Insurance		Title Charge	Discounted Owners Policy With Prior
<div style="border: 1px solid black; padding: 10px;"> <p>➤ These charges are applicable to owners, leasehold and loan policies on properties improved by one to four family structures.</p> <p>➤ For simultaneous issued loan policies not exceeding the amount of the owner's policy \$225.00.</p> <p>➤ 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.</p> <p>➤ Charges for settlement services are available upon request.</p> <p>➤ Minimum charge \$275.00</p> <p>➤ Effective date September 1, 2005. (Charges subject to change without notice.)</p> </div>	\$ 30,000 or LESS		275.00	275.00
	\$ 30,001 to \$ 40,000		325.00	275.00
	\$ 40,001 to \$ 50,000		375.00	275.00
	\$ 50,001 to \$ 60,000		415.00	275.00
	\$ 60,001 to \$ 70,000		455.00	275.00
	\$ 70,001 to \$ 80,000		485.00	291.00
	\$ 80,001 to \$ 90,000		515.00	309.00
	\$ 90,001 to \$100,000		535.00	321.00
	\$100,001 to \$110,000		555.00	333.00
	\$110,001 to \$120,000		575.00	345.00
	\$120,001 to \$130,000		595.00	357.00
	\$130,001 to \$140,000		615.00	369.00
	\$140,001 to \$150,000		635.00	381.00
	\$150,001 to \$160,000		655.00	393.00
	\$160,001 to \$170,000		675.00	405.00
	\$170,001 to \$180,000		695.00	417.00
	\$180,001 to \$190,000		715.00	429.00
	\$190,001 to \$200,000		735.00	441.00
	\$200,001 to \$210,000		755.00	453.00
	\$210,001 to \$220,000		775.00	465.00
	\$220,001 to \$230,000		795.00	477.00
	\$230,001 to \$240,000		815.00	489.00
	\$240,001 to \$250,000		835.00	501.00
	\$250,001 to \$260,000		855.00	513.00
	\$260,001 to \$270,000		875.00	525.00
	\$270,001 to \$280,000		895.00	537.00
	\$280,001 to \$290,000		915.00	549.00
	\$290,001 to \$300,000		935.00	561.00
	\$300,001 to \$325,000		955.00	573.00
	\$325,001 to \$350,000		975.00	585.00
	\$350,001 to \$375,000		995.00	597.00
	\$375,001 to \$400,000		1,015.00	609.00
	\$400,001 to \$425,000		1,035.00	621.00
	\$425,001 to \$450,000		1,055.00	633.00
	\$450,001 to \$475,000		1,075.00	645.00
	\$475,001 to \$500,000		1,095.00	657.00

EXHIBIT A

**FILED**

**JAN 24 2006**

**SANDY PRAEGER**  
Commissioner of Insurance

# MANUFACTURED HOUSING RATES

AMOUNT OF INSURANCE	ALL INCLUSIVE TITLE/ESCROW PREMIUM
\$25,000.00 or Less	\$ 575.00
\$ 25,000.00 to \$ 30,000.00	\$ 585.00
\$ 30,001.00 to \$ 35,000.00	\$ 595.00
\$ 35,001.00 to \$ 40,000.00	\$ 610.00
\$ 40,001.00 to \$ 45,000.00	\$ 625.00
\$ 45,001.00 to \$ 50,000.00	\$ 640.00
\$ 50,001.00 to \$ 55,000.00	\$ 660.00
\$ 55,001.00 to \$ 60,000.00	\$ 680.00
\$ 60,001.00 to \$ 65,000.00	\$ 700.00
\$ 65,001.00 to \$ 70,000.00	\$ 720.00
\$ 70,001.00 to \$ 75,000.00	\$ 740.00
\$ 75,001.00 to \$ 80,000.00	\$ 755.00
\$ 80,001.00 to \$ 85,000.00	\$ 770.00
\$ 85,001.00 to \$ 90,000.00	\$ 785.00
\$ 90,001.00 to \$ 95,000.00	\$ 800.00
\$ 95,001.00 to \$100,000.00	\$ 815.00
\$100,001.00 to \$105,000.00	\$ 825.00
\$105,001.00 to \$110,000.00	\$ 835.00
\$110,001.00 to \$115,000.00	\$ 845.00
\$115,001.00 to \$120,000.00	\$ 855.00
\$120,001.00 to \$125,000.00	\$ 865.00
\$125,001.00 to \$130,000.00	\$ 875.00
\$130,001.00 to \$135,000.00	\$ 885.00
\$135,001.00 to \$140,000.00	\$ 895.00
\$140,001.00 to \$145,000.00	\$ 905.00
\$145,001.00 to \$150,000.00	\$ 915.00
\$150,001.00 to \$155,000.00	\$ 925.00
\$155,001.00 to \$160,000.00	\$ 935.00
\$160,001.00 to \$165,000.00	\$ 945.00
\$165,001.00 to \$170,000.00	\$ 955.00
\$170,001.00 to \$175,000.00	\$ 965.00
\$175,001.00 to \$180,000.00	\$ 975.00
\$180,001.00 to \$185,000.00	\$ 985.00
\$185,001.00 to \$190,000.00	\$ 995.00
\$190,001.00 to \$195,000.00	\$1,005.00
\$195,001.00 to \$200,000.00	\$1,015.00
\$200,001.00 to \$210,000.00	\$1,035.00

**FILED**  
**OCT 14 2005**  
**SANDY PRAEGER**  
**Commissioner of Insurance**



**VIA OVERNIGHT MAIL**

**January 19, 2006**

**Mr. Martin J. Hazen  
POLICY EXAMINER  
FIRE & CASUALTY DIVISION  
KANSAS INSURANCE DEPARTMENT  
420 Southwest Ninth Street  
Topeka, Kansas 66612-1678**

**Dear Mr. Hazen:**

**Pursuant to Buffalo Land Title becoming a licensed title insurance agency on August 18, 2005, enclosed is the revised schedule of the company's charges for escrow, closing and/or other services, and title insurance premium rates.**

**If you have comments or questions, please contact me at 918/746-5550.**

**Sincerely,**

**BUFFALO LAND TITLE, LLC**

**Robert J. Getchell  
Senior Vice-President**

**RJG:mkj  
Encl**

**FILED**

**JAN 24 2006**

**SANDY PRAEGER  
Commissioner of Insurance**