

TITLE POLICY INSURANCE RATES

Updated 6/25/2024

BURNS, BURNS, WALSH & WALSH, P.A.
704 Topeka Avenue
P.O. Box 487
Lyndon, Kansas 66451

Owners Title Insurance Policy	\$250 for amounts up to \$19,999.99 \$275 for amounts \$20,000.00 - \$34,999.99 \$325 for amounts \$35,000.00 - \$49,999.99 \$350 for amounts \$50,000.00 - \$64,999.99 \$375 for amounts \$65,000.00 - \$79,999.99 \$425 for amounts \$80,000.00 - \$94,999.99 \$450 for \$95,000 \$450 plus \$3 per \$1000 for amounts over \$95,000.00
Mortgage Title Insurance Policy	rates are same as for Owners Policy
Mortgage Policy issued with Owners Policy - amount does not exceed amount of Owners Policy	\$100
Mortgage Policy issued with Owners Policy - amount exceeds amount of Owners Policy	\$100 plus the difference between the rate for the Owners Policy and additional amount of the Mortgage Policy (Example: Owners Policy \$50,000.00 - \$350 Mortgage Policy \$65,000.00 - \$100 Difference between amounts (375 - 350) \$ 25 Total Due (Owners + Mortgage) \$475
Prepare contract	\$450.00
Prepare deed	\$100.00
Closing Costs	\$250.00

TITLE POLICY INSURANCE RATES

Updated 6/25/2024

BURNS, BURNS, WALSH & WALSH, P.A.
704 Topeka Avenue
P.O. Box 487
Lyndon, Kansas 66451

Owners Title Insurance Policy



\$250 for amounts up to \$19,999.99
\$275 for amounts \$20,000.00 - \$34,999.99
\$325 for amounts \$35,000.00 - \$49,999.99
\$350 for amounts \$50,000.00 - \$64,999.99
\$375 for amounts \$65,000.00 - \$79,999.99
\$425 for amounts \$80,000.00 - \$94,999.99
\$450 for \$95,000
\$450 plus \$3 per \$1000 for amounts over \$95,000.00

Mortgage Title Insurance Policy

rates are same as for Owners Policy

Mortgage Policy issued with Owners Policy - amount does not exceed amount of Owners Policy

\$100

Mortgage Policy issued with Owners Policy - amount exceeds amount of Owners Policy

\$100 plus the difference between the rate for the Owners Policy and additional amount of the Mortgage Policy
(Example: Owners Policy \$50,000.00 - \$350
 Mortgage Policy \$65,000.00 - \$100
Difference between amounts (375 - 350) \$ 25
Total Due (Owners + Mortgage) \$475

Prepare contract

\$450.00

Prepare deed

\$100.00

Closing Costs

\$250.00

79

LAW OFFICES
BURNS & BURNS, P.A.
P.O. BOX 487

LYNDON, KANSAS 66451-0487

PH. (913) 828-4418

Fax No. (913) 828-3269

**Marian M. Burns
Clyde M. Burns
Janet C. Walsh
Patrick G. Walsh**

Osage City Office: P.O. Box 153
Osage City, Kansas 66523-0153
Ph. (913) 528-3186

July 6, 1990

**Mr. Jerry W. Tompkins
Fire and Casualty Policy Examiner
KANSAS INSURANCE DEPARTMENT
420 SW 9th
Topeka, Kansas 66612-1678**

RE: Title Insurance Rate Filing

Dear Mr. Tompkins:

Enclosed please find the revised attachments which we have changed to meet your request.

If you have any questions or comments, please feel free to contact our office.

Thanking you.

Yours truly,

**Marian M. Burns
of BURNS & BURNS, P.A.**

**MMB:gb
Encl.**

Charge for Escrow, Closing and/or Other ServicesServiceChargeCOMMERCIAL ESCROW CLOSING

\$75.00 per hour

includes preparation of contracts,
 escrow agreements, transfer of title
 documents (deed, mortgage, notes,
 assignments, etc.), settlement
 statement (HUD-1), disbursement of
 funds *on FHA closings \$225.00 includes all papers in closing

Contracts - \$35.00 to \$150.00
 Deeds - \$20.00 to \$150.00
 Closing - \$50.00 to \$75.00
 Mortgage - \$35.00
 Notes - \$20.00

THESE SERVICES ARE PERFORMED AS AN ATTORNEY.

RESIDENTIAL REAL ESTATE CLOSING

\$ 75.00 per hour

Includes preparation of contracts,
 escrow agreements, transfer of title
 documents (deed, mortgage, notes,
 assignments, etc.), settlement
 statements. Without assistance of
 attorney and/or broker.

(Same as commercial escrow closing)

THESE SERVICES ARE PERFORMED AS AN ATTORNEY

RESIDENTIAL REAL ESTATE CLOSING

\$75.00 per hour

Includes preparation of contracts,
 escrow agreements, transfer of title
 documents (deed, mortgage, notes,
 assignments, etc.), settlement
 statements. With assistance of
 attorney and/or broker.

(Same as commercial escrow closing)

THESE SERVICES ARE PERFORMED AS AN ATTORNEY

RESIDENTIAL LOAN CLOSING

\$75.00 per hour

includes preparation of all loan
 documents required by the lender
 including, but not limited to mortgage,
 deed of trust, notes, riders,
 assignments, government regulation
 reports and disclosures, disbursement
 of funds

(Same as commercial escrow closing)

THESE SERVICES ARE PERFORMED AS AN ATTORNEY

DOCUMENT PREPARATION when not
 included in closings:

\$ 75.00 per hour

1. deeds - \$20.00 to \$150.00
2. mortgages, notes - \$35.00, \$20.00
3. affidavits - \$35.00
4. assignments, releases - \$35.00 each
5. contract for deed/option contracts - \$35.00 to \$150.00
6. real estate contracts - \$35.00 to \$150.00
7. escrow deposit agreements - \$50.00

THESE SERVICES ARE PERFORMED AS AN ATTORNEY

FEES FOR ANCILLARY SERVICES

\$ 75.00 per hour

notary public fees - None

cash

contract for deed - \$35.00 to \$150.00

seller carry back

assumption - \$35.00 to \$150.00

equity purchase

exchange of property

loan closing for third party lender - \$50.00 to \$75.00

other

THESE SERVICES ARE PERFORMED AS AN ATTORNEY



FORECLOSURE COMMITMENT

commitment issued for filing foreclosure proceedings.

- a. Do not take policy
- b. Do take policy

\$ 175.00

\$ 175.00

LOT SALE TO BUYER
(not builder)

- a. No policy until improvement completed
- b. Policy issued for cost of lot

\$ 175.00

\$ 175.00

PLATTING COMMITMENT

issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc. Nominal amount.

\$ 175.00

INFORMATIONAL COMMITMENT

issued for "amount to be agreed upon" where customer wants check of title before sale/mortgage

\$ 175.00

CONVERT CONTRACT PURCHASERS POLICY
TO OWNERS POLICY

issued when contract purchaser pays off contract and wants current policy showing title in his name.

\$ 175.00

MECHANICS LIEN WORK OUT

obtaining lien waivers, disbursing funds to pay claimants

\$ 75.00 per hour
THESE SERVICES ARE PERFORMED
AS AN ATTORNEY

EXCHANGE CLOSING

closing transaction having more than one parcel of real property

\$ 75.00 per hour
THESE SERVICES ARE PERFORMED
AS AN ATTORNEY

DISBURSEMENT OF FUNDS

no closing services but asked to disburse money - \$35.00 minimum

\$ 75.00 per hour
THESE SERVICES ARE PERFORMED
AS AN ATTORNEY

DISBURSEMENT OF FUNDS

no closing services, disbursing funds and collecting signatures on documents furnished to us

\$ 75.00 per hour
THESE SERVICES ARE PERFORMED
AS AN ATTORNEY

INDEMNITY DEPOSIT

held in escrow, no closing - \$20.00 minimum

\$ 75.00 per hour
THESE SERVICES ARE PERFORMED
AS AN ATTORNEY

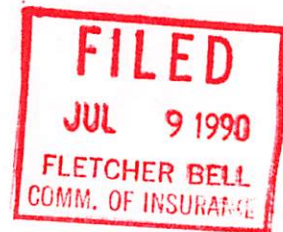
OTHER (Specify)

\$ _____
\$ _____
\$ _____



*SERVICES CUSTOMARILY PROVIDED THAT ARE
NOT INCLUDED IN THE ABOVE RATES (LIST)

*If there is a charge for such services, they should be included on the previous page.



Commercial Title Insurance Rates

(Properties Except 1-4 Single Family Dwelling Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>OWNERS TITLE INSURANCE POLICY</u>	\$ 150.00 minimum up to \$20,000.00
policies will be issued to owners, \$20,000 - \$35,000	\$ 175.00 \$65,000 - \$80,000 \$275.00
contract vendees and lessees \$35,000 - \$50,000	\$ 225.00 \$80,000 - \$95,000 \$325.00
\$50,000 - \$65,000	\$ 250.00 \$95,000 - up \$350 min.**
<u>MORTGAGE TITLE INSURANCE POLICY</u>	same as owners title insurance policy
issued to lenders in an amount not to exceed 120% of loan amount	
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u>	\$ 50.00
not exceeding the amount of owners policy issued simultaneous therewith	
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u>	\$ 50.00
where the amount of coverage exceeds the owners policy	
<u>SIMULTANEOUS-ISSUED LEASEHOLD POLICY</u>	\$ 50.00
not exceeding the amount of owners policy issued to lessee	
<u>REFINANCE POLICIES - Loan Policy</u>	\$ 50.00
issued on property as a result of refinancing a previous loan	
<u>SECOND MORTGAGE POLICIES - loan</u>	\$ 50.00
policy issued on 2nd, 3rd or more loans	
<u>REISSUE POLICIES - policies issued on</u>	\$ same as owners title insurance policy
previously insured property	
<u>NEW CONSTRUCTION PENDING DISBURSEMENT POLICY</u>	\$ same as owners title insurance policy
calling for periodic endorsements for increasing liability and extending time of policy	
<u>NEW CONSTRUCTION OWNERS POLICY</u>	\$ same as owners title insurance policy
<u>NEW CONSTRUCTION LOAN POLICY</u>	same as owners title insurance policy
issued to construction lender on construction loan (includes binder or construction loan policies)	
<u>HOLD OPEN CHARGES</u>	\$ same as owners title insurance policy

**plus \$3.00 per \$1,000.00 over \$95,000.00

ENDORSEMENT TO OWNERS POLICIES

- 1.
- 2.
- 3.

\$ same as owners title insurance
policy

ENDORSEMENT TO LOAN POLICIES

- 1.
- 2.
- 3.
- 4.

\$ same as owners title insurance
policy

OTHER (Specify)

\$ _____
\$ _____
\$ _____



Residential Title Insurance Rates

(1-4 Single Family Living Units)

TYPE OF TRANSACTIONRATESPECIAL COVERAGES

\$ same as commercial title insurance rates

RESIDENTIAL NEW CONSTRUCTION LOAN
POLICY issued with owners policy on new construction

\$ same as commercial title insurance rates

SECOND MORTGAGE POLICIES - loan policies issued on 2nd, 3rd or more loans

\$ " " " " "

HOLD OPEN CHARGES

\$ " " " " "

RESIDENTIAL OWNERS POLICIES - policies of title insurance protecting the owners interest in one-four family residences

\$ " " " " "

RESIDENTIAL MORTGAGEES POLICIES - policies of title insurance protecting the interest of mortgage lenders

\$ " " " " "

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

\$ " " " " "

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.

\$ " " " " "

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

\$ " " " " "



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)

\$ same as listed in Attachment #2

BUILDERS RATE - (Residential Owners Policies) - a rate afforded to builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination

\$ same as listed in Attachment #2

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

\$ same as listed in Attachment #2

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.

\$ same as listed in Attachment #2

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.

\$ same as listed in Attachment #2

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



\$ same as listed as commercial title insurance rates

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

\$ same as listed in Attachment #2

\$ _____
\$ _____
\$ _____

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

\$ same as listed in Attachment #2
A

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

COMMERCIAL TITLE INSURANCE RATES -
premiums charged on policies issued on
transactions involving commercial,
multi-family, or industrial real
estate

\$ same as listed in Attachment #2

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 a title insurance policy

\$ 175.00

OTHER - (Specify)

\$ _____
\$ _____
\$ _____
\$ _____

FCBW1A(ATTACHMENTS)
TXTBULL



✓ 12-7

LAW OFFICES
BURNS & BURNS, P.A.

P.O. BOX 487

LYNDON, KANSAS 66451-0487

PH. (913) 828-4418

Fax No. (913) 828-3269

54
Marian M. Burns
Clyde M. Burns
Janet C. Walsh
Patrick G. Walsh

Osage City Office: P.O. Box 153
Osage City, Kansas 66523-0153
Ph. (913) 528-3186

December 5, 1989

Insurance Department
Fletcher Bell, Commissioner
420 S.W. 9th
Topeka, Kansas 66612

Dear Sirs:

Pursuant to your Bulletin No. 1989-31, we wish to amend our rate filing to incorporate the special rule for rating unique or unusual conditions as follows:

"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."

We do hereby incorporate the above rule in our rate filing.

Yours truly,

Clyde M. Burns
Marian M. Burns

Clyde M. Burns
Marian M. Burns
of BURNS & BURNS, P.A.

MMB:gb

