



FILED

05/03/2024

RATE AND FORM COMPLIANCE DIVISION



CAPITAL TITLE

& ESCROW OF KANSAS, LLC

Residential Closing Services

Transaction Type	Charge
Sale Transaction with agent Transaction is subject to administrative fees	\$500.00
Sale Transaction without agent For Sale By Owner. Transaction is subject to administrative fees and Document Preparation Fees	\$700.00
Refinance Closing Transaction is subject to administrative fees	\$450.00
Second Mortgage Closing Simultaneous with a First Mortgage	\$195.00
Residential Real Estate Closing Closing for Non-owner-occupied property for the purpose of Investor Purchasing for resale. Transaction is subject to administrative fees	\$450.00
Vacant Lot Closing – Developer to Builder Transaction. Commercial Closing Fee if in excess of Four Lots	\$100.00
New Construction Closing Builder (Seller) Fee	\$75.00
Buyer Fee	\$300.00
Loan Only of Witness Only Closing	\$400.00
Loan Only or Witness Only Closing without disbursements	\$300.00

Commercial Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000 may apply
Sale without an agent	\$800.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000 may apply
Second mortgage closing simultaneous with First mortgage closing	\$300.00
Second mortgage closing	\$400.00

Commercial transactions are defined as follows:

- Transactions of \$500,000.00 and above;
- within the city limits and zoned commercial by governing authorities;
- outside the city limits and land is devoted to agricultural and or ranch use by governing authorities.

Escrow Services
Servicing of long-term contracts

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Payment Service Fee	\$25.00
Close Out Fee	\$50.00
Quarterly, Semi Annual or Annual Payment Service Fee, not paid monthly.	\$30.00
Insurance Disbursement, monthly, semi-monthly, not paid annually.	\$5.00
Insufficient Funds Fee	\$50.00

Ancillary Services

Additional services which **may be** offered in conjunction with any other service or as a service itself.

Service	Charge
Overnight/Express Delivery Service	\$35.00 per overnight
E-Recording Fee	\$5.00 per recordable document
Document Retrieval Fee	\$50.00
Technology Fee	\$245.00
Mail Out Fee Additional fees may apply	\$50.00 - Seller (per customer signing in different locations may apply) \$100.00 – Buyer (per customer signing loan documents in separate locations may apply)
Deed Preparation (Includes preparation of a title report and deed.)	\$250.00
Wire Fee (Incoming and/or Outgoing)	\$35.00 per wire
Closing Protection Letter	\$25.00
Escrow Agreement in conjunction with a closing (For the purpose of escrowing money for repairs or clearing title defects.)	\$75.00
Preparation of Note and/or Mortgage	\$200.00 for each document may apply
Contract for Deed Preparation	\$250.00 may apply
Miscellaneous Document Preparation	\$50.00 per document
Elimination of Title for Mobile or Modular Home	\$400.00 may apply
Indemnity Deposit (Held in escrow and no closing.)	\$300.00
Short Sale Transaction	\$250.00 may apply
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 (Up to 5 waivers; \$50.00 each additional waiver)
Insufficient Funds Charge	\$50.00 per occurrence
Miscellaneous Research (Not in conjunction with a title order. 1 hour min.)	\$150.00 per hour
Copy Charge (Including but not limited to exception documents.)	\$1.50 per page (Minimum charge of \$25.00)
Recording Service (In-county and not in conjunction with a title order)	\$50.00 may apply
Recording Service (Out of County and not in conjunction with a title order)	\$75.00 may apply
Amortization Schedule	\$25.00

Rent the use of the in-house indices	\$150.00 per hour 1-hour minimum charge Copy charges not included.
Courtesy Document Signing (notarization) Transaction is subject to administrative fees.	\$150.00 (seller documents) \$250.00 (buyer documents)
Notary Fee (not in conjunction with a closing)	\$150.00
1031 Exchange	\$750.00
Reverse 1031 Exchange	\$2,500.00

Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate (Includes 1 update)	\$200.00 \$100.00 (Lender requested)
Additional Update within 6 months of effective date (For the following products: Ownership & Encumbrance Certificate, Ownership & Encumbrance Certificate with Easements and Restrictions and Certificates of Title)	\$25.00
Additional Update within 12 months of effective date (For the following products: Ownership & Encumbrance Certificate, Ownership & Encumbrance Certificate with Easements and Restrictions and Certificates of Title)	\$75.00
Judgment Search (Which includes UCC, Federal Tax Lien, State Tax Lien & Civil Search per name, written or verbal)	\$75.00 plus \$2.00 per page for copies
UCC Search and Open Mortgage Search	\$75.00 plus \$2.00 per page for copies
Last Deed of Record Search	\$50.00
Last Mortgage of Record Search	\$50.00
Certified Ownership Lists	\$300.00 plus \$20.00 per platted parcel and \$25.00 per un-platted parcel (radius of 350 feet or less) \$600.00 plus \$20.00 per platted parcel and \$25.00 per un-platted parcel (radius of more than 350 feet)
Abstracts	\$500.00 base fee \$25.00 per instrument \$30.00 per court case An additional \$100.00 per hour research may apply after 1 hour of research.
Re-Certification of Abstract	\$250.00
Cancellation Fee of Abstracting Services	\$100.00 (1 hour of research completed) \$175.00 (more than 1 hour of research completed) – may apply

Title Insurance Rates Residential

1-4 Family, Agricultural, Vacant Land, Including Leasehold

Transaction Type	Charge
Owner's Policies	Card rate to \$1,000,000.00 \$1.50 per \$1,000.00 thereafter
HTP Owner's Policies	110% of attached rate card
Builder's/Developer's Rate	40% discount But not less than minimum charge.
Re-Issue Rate (Must be provided with a copy of the Seller's prior owner's policy within <u>the last 3 years.</u>)	40% discount (off the Seller's portion of the charge) But not less than minimum charge.
Re-Issue Rate (Must be provided with a copy of the Seller's prior owners policy from another qualified national underwriter within the last 3 years.)	25% discount (off the Seller's portion of the charge) But not less than the minimum charge.
Loan Policies	Rate card attached
Loan Policies – Refinance	60% of Card rate but not less than min. charge (A rate afforded to homeowners where a lenders policy is required by the lender as the result of a refinance of the owners existing financing.) 75% of Card rate but not less than min. charge (A rate afforded to homeowners where a lenders policy is required by the lender as a result of a refinance if NO financing exists.)
Second Mortgage Policies	75% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$225.00 to \$1,000,000.00 Plus \$1.50 per \$1,000.00 over \$1,000,000.00 thereafter (Plus card rate for any amount exceeding the owner's policy amount)
Construction Loan Commitment (No policy issued)	\$1.00 per \$1,000.00
Lot Sale Commitment (No policy issued to Builder/Developer)	\$150.00
Cancellation Fee	\$250.00 fee may apply
Additional Tract Fee, for multiple tracts or lots	\$200.00 per each additional tract/chain of title may apply
Relocation Commitments	\$300.00
Informational Commitments	\$500.00 for property valued up to \$500,000.00 \$750.00 for property valued over \$500,000.00
Each additional update	\$50.00 per update
Cancellation of an Informational Title Commitment	\$250.00 may apply
Foreclosure Binder	\$300.00

Updates	\$100.00 per occurrence
Disbursement Policy (Calling for periodic endorsements for increasing liability and extending the time of the policy)	Card Rate for Policy plus \$75.00 for each endorsement
Replacement of Lost Policy after 2 years	\$75.00
Owner's Survey Endorsement	15% of premium
Increase Policy Amount Endorsement	Card Rate on Additional Amount
Extend Effective Date Endorsement	\$150.00
Assignment of Mortgage Endorsement	\$150.00
Deletion of Exception Endorsement	\$150.00
Additional Research	\$150.00 per hour (after 3 hours) may apply
Local agent fee/Out of County Search/Expenses	\$250.00 may apply plus the actual amount of the charge presented by the provider
Other requested endorsements (as filed in Kansas by any underwriter for which Capital Title and Escrow of Kansas, LLC is an agent)	\$175.00 minimum, subject to U & U

Title Insurance Rates Commercial

Agricultural, Includes Vacant Land, Property Intended or Zoned for Commercial Use.

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 \$1.50 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous Loan Policy (Not exceeding the amount of the owner's policy issued)	\$275.00 to \$1,000,000.00 plus \$.15 per \$1,000.00 thereafter (Plus card rate for any amount exceeding the owner's policy amount)
Simultaneous Leasehold Policy	\$275.00 to \$1,000,000.00 plus \$.15 per \$1,000.00 thereafter (Plus card rate for any amount exceeding the owner's policy amount)
Loan Policies – Refinance	60% of Card rate But not less than minimum charge (A rate afforded to homeowners where a lenders policy is required by the lender as the result of a refinance of the owners existing financing.) 75% of Card rate but not less than min. charge (A rate afforded to homeowners where a lenders policy is required by the lender as a result of a refinance if NO financing exists.)
Second Mortgage Policies	60% of Card rate But not less than minimum charge
Re-Issue Rate (Must be provided at the time product is ordered with a copy of the Seller's prior policy from another qualified national underwriter within the last 3 years.)	25% Discount (off the Seller's portion of the charge) But not less than minimum charge
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$125.00 for each endorsement
Additional Tract Charge, for multiple tracts or lots	\$200.00 per each additional tract
Informational Title Commitment	\$750.00 for property valued up to \$500,000.00 \$1,000.00 for property valued over \$500,000.00 (After 1 hour of research, a \$100.00 per hour charge may apply.)
Update Fee	\$150.00 per update
Foreclosure Commitment (no policy)	\$550.00
Update Fee	\$150.00

Platting Commitment (no policy)	\$350.00
Additional Research	\$200.00 per hour (after 3 hours) may apply
Cancellation Fee	\$550.00 may apply
Replacement of Lost Policy (within 2 years)	\$100.00
Replacement of Lost Policy (after 2 years)	\$250.00
Local agent fee/Out of County Search/Expenses	\$300.00 plus the actual amount of the charge presented by the provider

Endorsements

Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 Residential -1-4 family-No Charge
ALTA 3.0 - Zoning	\$400.00
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	\$600.00 plus attorney’s opinion fee
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use within 1 year of policy date)	25% of Policy Premium \$600.00 minimum
ALTA 4 Series – Condominium	\$175.00 Residential -1-4 family-No Charge
ALTA 5 Series – Planned Unit Development	\$175.00 Residential -1-4 family-No Charge
ALTA 6 Series – Variable Rate	\$175.00 Residential -1-4 family-No Charge
ALTA 7 Series – Manufactured Housing	\$175.00 Residential -1-4 family-No Charge
ALTA 8.1 - Residential	\$175.00 Residential -1-4 family-No Charge
ALTA 8.2 – Commercial	\$175.00
ALTA 9 Series – Restrictions and Encroachments (Except 9.7 and 9.8)	\$175.00 Residential 1-4 family-No Charge
ALTA 9.7 and 9.8 – Land under development	\$300.00
ALTA 10 Assignment of Mortgage (no extension of policy date)	\$200.00 – Commercial \$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 and 11.1 Mortgage Modification	25% of original policy premium – minimum of \$400.00
ALTA 11.2 Mortgage Modification – Increase of coverage amount	Alta 11 fee, plus Mortgage Policy premium for coverage amount increase.
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of \$200.00
ALTA 13 Series – Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 Residential -1-4 family-No Charge
ALTA 15 Series – Non-Imputation	25% of Policy Premium – minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of \$500.00
ALTA 17 Series – Access	\$200.00 – Commercial \$100.00 - Residential
ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 Residential -1-4 family-No Charge
ALTA 18.1 & 18.2 Multiple Tax Parcel	\$200.00 plus \$5.00 for each additional tax ID
ALTA 19 Series – Contiguity	\$200.00
ALTA 20 – Frist Loss	10% of Policy Premium – minimum of \$500.00

ALTA 22 Series - Location	\$200.00 Residential -1-4 family-No Charge
ALTA 23 – Co-Insurance	\$200.00
ALTA 24 – Doing Business	\$175.00
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 Residential -1-4 family-No Charge
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Interest Rate Swap	10% of Policy Premium – minimum of \$500.00
ALTA 31 Severable Improvements	\$175.00 Residential -1-4 family-No Charge
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to additional administrative fees)	Card Rate
Other requested endorsements (as filed in Kansas by any underwriter for which Capital Title and Escrow of Kansas, LLC is an agent)	\$200.00 minimum, subject to U & U

Title Insurance
Special Rule for Rate Unique and 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.

TITLE INSURANCE

Summary of charges for Owner, Loan and Leasehold Policies

AMOUNT UP TO	CHARGE	REFINANCE	AMOUNT UP TO	CHARGE	REFINANCE
50,000	\$470.00	\$470.00	510,000	\$1,590.00	\$954.00
60,000	\$540.00	\$470.00	520,000	\$1,610.00	\$966.00
70,000	\$570.00	\$470.00	530,000	\$1,620.00	\$972.00
80,000	\$620.00	\$470.00	540,000	\$1,630.00	\$978.00
90,000	\$660.00	\$470.00	550,000	\$1,640.00	\$984.00
100,000	\$700.00	\$470.00	560,000	\$1,650.00	\$990.00
110,000	\$730.00	\$470.00	570,000	\$1,660.00	\$996.00
120,000	\$750.00	\$470.00	580,000	\$1,670.00	\$1,002.00
130,000	\$780.00	\$470.00	590,000	\$1,680.00	\$1,008.00
140,000	\$800.00	\$480.00	600,000	\$1,690.00	\$1,014.00
150,000	\$820.00	\$492.00	610,000	\$1,700.00	\$1,020.00
160,000	\$840.00	\$504.00	620,000	\$1,710.00	\$1,026.00
170,000	\$860.00	\$516.00	630,000	\$1,720.00	\$1,032.00
180,000	\$890.00	\$534.00	640,000	\$1,730.00	\$1,038.00
190,000	\$910.00	\$546.00	650,000	\$1,740.00	\$1,044.00
200,000	\$930.00	\$558.00	660,000	\$1,750.00	\$1,050.00
210,000	\$950.00	\$570.00	670,000	\$1,760.00	\$1,056.00
220,000	\$970.00	\$582.00	680,000	\$1,770.00	\$1,062.00
230,000	\$990.00	\$594.00	690,000	\$1,780.00	\$1,068.00
240,000	\$1,020.00	\$612.00	700,000	\$1,800.00	\$1,080.00
250,000	\$1,040.00	\$624.00	710,000	\$1,810.00	\$1,086.00
260,000	\$1,060.00	\$636.00	720,000	\$1,820.00	\$1,092.00
270,000	\$1,080.00	\$648.00	730,000	\$1,830.00	\$1,098.00
280,000	\$1,100.00	\$660.00	740,000	\$1,840.00	\$1,104.00
290,000	\$1,120.00	\$672.00	750,000	\$1,860.00	\$1,116.00
300,000	\$1,150.00	\$690.00	760,000	\$1,870.00	\$1,122.00
310,000	\$1,170.00	\$702.00	770,000	\$1,880.00	\$1,128.00
320,000	\$1,190.00	\$714.00	780,000	\$1,890.00	\$1,134.00
330,000	\$1,210.00	\$726.00	790,000	\$1,900.00	\$1,140.00
340,000	\$1,230.00	\$738.00	800,000	\$1,910.00	\$1,146.00
350,000	\$1,260.00	\$756.00	810,000	\$1,920.00	\$1,152.00
360,000	\$1,280.00	\$768.00	820,000	\$1,930.00	\$1,158.00
370,000	\$1,300.00	\$780.00	830,000	\$1,940.00	\$1,164.00
380,000	\$1,320.00	\$792.00	840,000	\$1,950.00	\$1,170.00
390,000	\$1,340.00	\$804.00	850,000	\$1,960.00	\$1,176.00
400,000	\$1,370.00	\$822.00	860,000	\$1,970.00	\$1,182.00
410,000	\$1,390.00	\$834.00	870,000	\$1,990.00	\$1,194.00
420,000	\$1,410.00	\$846.00	880,000	\$2,000.00	\$1,200.00
430,000	\$1,430.00	\$858.00	890,000	\$2,010.00	\$1,206.00
440,000	\$1,450.00	\$870.00	900,000	\$2,020.00	\$1,212.00
450,000	\$1,470.00	\$882.00	910,000	\$2,030.00	\$1,218.00
460,000	\$1,490.00	\$894.00	920,000	\$2,050.00	\$1,230.00
470,000	\$1,510.00	\$906.00	930,000	\$2,060.00	\$1,236.00
480,000	\$1,530.00	\$918.00	940,000	\$2,070.00	\$1,242.00
490,000	\$1,550.00	\$930.00	950,000	\$2,080.00	\$1,248.00
500,000	\$1,570.00	\$942.00	960,000	\$2,090.00	\$1,254.00
			970,000	\$2,100.00	\$1,260.00
			980,000	\$2,110.00	\$1,266.00
			990,000	\$2,120.00	\$1,272.00
			1,000,000	\$2,140.00	\$1,284.00