

FILED

MAY 29 2020

VICKI SCHMIDT
Commissioner of Insurance

CENVOYY, LLC

RATE FILING

STATE OF KANSAS

CENVOYY, LLC – RATE MANUAL

Please note that the Closing and Settlement Fees to be used for Kansas are the Cenvoyy, LLC fees on the pages immediately following this cover page. Any settlement fees included in the Westcor Land Title Insurance Company Rate Filing are Westcor's closing fees, and will not be used by Cenvoyy, LLC unless otherwise noted.

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Fees and Charges contained herein represent the charges of Cenvooy, LLC ("Cenvooy") as of the effective date stated hereinabove.

SUMMARY OF ALL SETTLEMENT FEES, RATES AND CHARGES

Purchase		
Residential	Settlement Fee – to be divided between the parties as agreed in the Purchase and Sale Agreement	\$800
Residential VAL-1	Settlement Fee – to be divided between the parties as agreed in the Purchase and Sale Agreement	\$700
Residential VAL-2	Settlement Fee – to be divided between the parties as agreed in the Purchase and Sale Agreement	\$650
Commercial	Settlement Fee – to be divided between the parties as agreed in the Purchase and Sale Agreement	\$1,500
Commercial VAL-1	Settlement Fee – to be divided between the parties as agreed in the Purchase and Sale Agreement	\$1,350
Commercial VAL-2	Settlement Fee – to be divided between the parties as agreed in the Purchase and Sale Agreement	\$1,200
REO PURCHASE		
Residential	Settlement Fee – to be divided between the parties as agreed in the Purchase and Sale Agreement	\$900
Residential VAL-1	Settlement Fee – to be divided between the parties as agreed in the Purchase and Sale Agreement	\$750
Residential VAL-2	Settlement Fee – to be divided between the parties as agreed in the Purchase and Sale Agreement	\$650
Commercial	Settlement Fee – to be divided between the parties as agreed in the Purchase and Sale Agreement	\$1,800
Commercial VAL-1	Settlement Fee – to be divided between the parties as agreed in the Purchase and Sale Agreement	\$1,500
Commercial VAL-2	Settlement Fee – to be divided between the parties as agreed in the Purchase and Sale Agreement	\$1,300
Loan Tie-In Charges		
Loan Tie-In Charge	Additional Purchase Charge for loan transactions	\$225
Loan Tie-In Charge VAL 1	Additional Purchase Charge for loan transactions	\$175
Loan Tie-In Charge VAL 2	Additional Purchase Charge for loan transactions	\$150
Construction With Purchase		
Residential	Additional Construction Transaction Fee	\$275
Residential VAL-1	Additional Construction Transaction Fee	\$225
Commercial	Additional Construction Transaction Fee	\$375
Commercial VAL-1	Additional Construction Transaction Fee	\$300

New Construction Loan		
Residential	Settlement Fee charged to Borrower	\$450
Residential VAL-1	Settlement Fee charged to Borrower	\$375
Commercial	Settlement Fee charged to Borrower	\$650
Commercial VAL-1	Settlement Fee charged to Borrower	\$500
Bulk Transactions (Purchase or Loan)		
Up to 10 properties	Settlement Fee	\$1,500
Additional Charge (over 20 properties)	Per property	\$50
Refinance/New Loan		
Residential	Settlement Fee	\$375
Residential VAL-1	Inclusive Fee (no copy charges, no overnight charges)	\$300
Residential VAL-2	Inclusive Fee (no copy, no overnight charges, no e-doc printing charges)	\$275
Commercial Loan	Settlement Fee	\$1,000
Commercial VAL-1	Settlement Fee	\$900
Commercial VAL-2	Settlement Fee	\$900
Home Equity		
Standard	Settlement Fee	\$375
Standard VAL-1	Inclusive Settlement Fee (no copy charges, no overnights charges)	\$300
Standard VAL-2	Inclusive Settlement Fee (no copy, no overnight charges, no e doc printing charges)	\$275
Reverse		
Standard	Settlement Fee	\$400
Standard VAL-1	Inclusive Settlement Fee (no copy charges, no overnights charges)	\$350
Standard VAL-2	Inclusive Settlement Fee (no copy, no overnight charges, no e doc printing charges)	\$325
Miscellaneous Charges		
Printing electronic documents	Per loan package	\$50
Overnight packages preparation - Cash	Buyer and Seller Charge	\$25
Overnight packages preparation - Loan	Borrower Charge	\$50
Sub-escrow Services	Per transaction	\$150

HOA Estoppel/Packages	Per property	\$75
Copy Charges (Standard Buyer/Seller/Loan package)	Charge per party (Buyer, Seller, Lender, etc.)	\$25
Subordination fee	Price per subordination	\$85
Subordination fee VAL-1	Price per subordination	\$65
Manufactured Housing Title	Additional settlement charge for services in connection with manufactured housing titles	\$350
Document Management – Bulk Transactions	Per property charge	\$125
Document Management – Bulk Transactions VAL-1	Per property charge	\$100
Document Preparation	Per document	\$65
Document Preparation VAL-1	Per document	\$50
Escrow Reserve Fee	Initial Fee	\$150
Escrow Reserve Maintenance fee	Monthly fee for balances over 60 days after closing	\$30
Wire Processing Fee	Charge per wire in excess of 3 wires	\$15
Technology Fee	Per file reimbursement for integrated technology charges	\$79

Definitions:

VAL-1 – Special rate designation based on reduced cost of services due to an established process for the placement of transaction orders that reduces the amount of data entry and enhances security through technology or a standard process that reduces the amount of information that must be transferred securely and entered into Cenvooy systems or through the consistent processing of that party's real estate transactions (over 100 transactions per month) that reduces the cost, time and risk to Cenvooy.

VAL-2 – Special rate designation based on reduced cost of services due to an established process for the placement of transaction orders that reduces the amount of data entry and enhances security through technology and a standard process that reduces the amount of information that must be transferred securely and entered into Cenvooy systems and through the consistent processing of that party's real estate transactions (over 300 transactions per month) that reduces the cost, time and risk to Cenvooy.

Residential – property intended to be owner-occupied accommodating no more than 1 – 4 families.

Commercial – residential property used primarily for investment or rental income; residential property designed for more than 4 families; property used primarily for commercial, retail, office or business purposes.

Bulk Transaction – Commercial investors, developers, builders, real estate investment trusts (REITs) processing groups of single-family residential properties or lots closed simultaneously for purchase and sale transaction, financing, restructuring or other business purposes.

RATE DETAILS

PURCHASE TRANSACTIONS - Transactions that include the transfer of title from a buyer to a seller with consideration for the exchange of title.

Residential – Settlement Fee charged for a purchase and sale of residential real property (improved or unimproved, single or multiple contiguous lots). Settlement fee to be divided between the parties according to the terms of the purchase and sale agreement.

Residential VAL-1 – Settlement Fee charged for a purchase and sale of residential real property where the buyer, seller, broker or lender has an established process for the placement of transaction orders that reduces the amount of data entry and enhances security through technology or a standard process that reduces the amount of information that must be transferred securely and entered into Cenvoyy systems or through the consistent processing of that party's real estate transactions (over 100 transactions per month) that reduces the cost, time and risk to Cenvoyy.

Residential VAL-2 – Settlement Fee charged for a purchase and sale of residential real property where the buyer, seller, broker or lender has an established process for the placement of transaction orders that reduces the amount of data entry and enhances security through technology and a standard process that reduces the amount of information that must be transferred securely and entered into Cenvoyy systems and through the consistent processing of that party's real estate transactions (over 300 transactions per month) that reduces the cost, time and risk to Cenvoyy.

Commercial – Settlement Fee charged for a purchase and sale of commercial property (improved or unimproved, single or multiple contiguous lots). Settlement fee to be divided between the parties according to the terms of the purchase and sale agreement.

Commercial VAL-1 – Settlement Fee charged for a purchase and sale of commercial real property where the buyer, seller, broker or lender has an established process for the placement of transaction orders that reduces the amount of data entry and enhances security through technology or a standard process that reduces the amount of information that must be transferred securely and entered into Cenvoyy systems or through the consistent processing of that party's real estate transactions (over 100 transactions per month) that reduces the cost, time and risk to Cenvoyy.

Commercial VAL-2 – Settlement Fee charged for a purchase and sale of commercial real property where the buyer, seller, broker or lender has an established process for the placement of transaction orders that reduces the amount of data entry and enhances security through technology and a standard process that reduces the amount of information that must be transferred securely and entered into Cenvoyy systems and through the consistent processing of that party's real estate transactions (over 300 transactions per month) that reduces the cost, time and risk to Cenvoyy.

REO PURCHASE TRANSACTIONS - Purchase and sale transactions that include the transfer of title on property that was previously foreclosed or otherwise obtained through the mortgage default process and managed by servicer, mortgage company or other default-specialty provider.

Residential – Settlement fee charged for a purchase and sale of residential REO real property (improved or unimproved, single or multiple contiguous lots). Settlement fee to be divided between the parties according to the terms of the purchase and sale agreement.

Residential VAL-1 – Settlement fee charged for a purchase and sale of residential REO real property where the buyer, seller, broker, servicer or lender has an established process for the placement of transaction orders that reduces the amount of data entry and enhances security through technology or a standard process that reduces the amount of information that must be transferred securely and entered into Cenvooy systems or through the consistent processing of that party's real estate transactions (over 100 transactions per month) that reduces the cost, time and risk to Cenvooy.

Residential VAL-2 – Settlement Fee charged for a purchase and sale of residential real property where the buyer, seller, broker, servicer or lender has an established process for the placement of transaction orders that reduces the amount of data entry and enhances security through technology and a standard process that reduces the amount of information that must be transferred securely and entered into Cenvooy systems and through the consistent processing of that party's real estate transactions (over 300 transactions per month) that reduces the cost, time and risk to Cenvooy.

Commercial – Settlement Fee charged for a purchase and sale of commercial REO property (improved or unimproved, single or multiple contiguous lots). Settlement fee to be divided between the parties according to the terms of the purchase and sale agreement.

Commercial VAL-1 – Settlement Fee charged for a purchase and sale of commercial REO real property where the buyer, seller, broker, servicer or lender has an established process for the placement of transaction orders that reduces the amount of data entry and enhances security through technology or a standard process that reduces the amount of information that must be transferred securely and entered into Cenvooy systems or through the consistent processing of that party's real estate transactions (over 100 transactions per month) that reduces the cost, time and risk to Cenvooy.

Commercial VAL-2 – Settlement Fee charged for a purchase and sale of commercial REO real property where the buyer, seller, broker, servicer or lender has an established process for the placement of transaction orders that reduces the amount of data entry and enhances security through technology and a standard process that reduces the amount of information that must be transferred securely and entered into Cenvooy systems and through the consistent processing of that party's real estate transactions (over 300 transactions per month) that reduces the cost, time and risk to Cenvooy.

LOAN TIE-IN CHARGES – For any Purchase Transaction or REO Purchase Transaction, there will be an additional charge to the borrower for transactions that are funded by a third party (non-cash transactions)

Loan Tie-In Charge – Additional Settlement Fee charged for the buyer/borrower in any purchase transaction that obtains funds for the purchase from a third party (non-cash transaction).

Loan Tie-In Charge VAL-1 – Additional Settlement Fee charged for the buyer/borrower in a purchase transaction that qualifies for the VAL-1 pricing

Loan Tie-In Charge VAL-2 – Additional Settlement Fee charged for the buyer/borrower in any purchase transaction that qualifies for the VAL-2 pricing.

CONSTRUCTION WITH PURCHASE – Charge to the buyer/borrower in any purchase transaction where a portion of the loan proceeds is provided on behalf of the buyer/borrower to construct permanent improvements to the insured real property.

Residential – Additional Settlement Fee charged for the buyer/borrower in a residential purchase transaction that includes additional funds secured by the insured property for permanent and valuable improvements to be made post-closing.

Residential VAL-1 – Additional Settlement Fee charged for the buyer/borrower in a residential purchase transaction that includes additional funds secured by the insured property for permanent and valuable improvements to be made post-closing where the purchase transaction qualifies for VAL-1 or VAL-2 pricing.

Commercial – Additional Settlement Fee charged for the buyer/borrower in a commercial purchase transaction that includes additional funds secured by the insured property for permanent and valuable improvements to be made post-closing.

Commercial VAL-1 – Additional Settlement Fee charged for the buyer/borrower in a commercial purchase transaction that includes additional funds secured by the insured property for permanent and valuable improvements to be made post-closing where the purchase transaction qualifies for VAL-1 or VAL-2 pricing.

NEW CONSTRUCTION LOAN – Settlement fee for loan transactions that includes funds for permanent and valuable improvements to be secured by the improved real property.

Residential – Settlement Fee charged to the buyer/borrower in a residential loan transaction secured by the insured property to be improved with permanent and valuable improvements.

Residential VAL-1 – Settlement Fee charged to the buyer/borrower in a residential loan transaction secured by the insured property to be improved with permanent and valuable improvements that qualifies as a VAL-1 or VAL-2 transaction

Commercial – Settlement Fee charged to the buyer/borrower in a commercial loan transaction that includes funds secured by the insured property for permanent and valuable improvements to be made post-closing.

Commercial VAL-1 – Settlement Fee charged to the buyer/borrower in a loan purchase transaction that includes funds secured by the insured property for permanent and valuable improvements to be made post-closing where the purchase transaction qualifies for VAL-1 or VAL-2 pricing.

BULK TRANSACTIONS – Settlement fee for any purchase and sale, bulk transfer or structured financing transaction involving multiple non-contiguous residential properties. Settlement fee covers transactions of up to 10 properties; each additional property shall incur the additional charge per property. For

transactions involving a purchase and sale, settlement fees shall be divided between the parties as set out in the purchase and sale agreement.

REFINANCE/NEW LOAN TRANSACTIONS – Loan transaction involving the refinance of existing secured loans or new loan transactions that involve the advancement of funds for purposes other than the payoff of a loan or loans secured by the insured real estate.

Residential – Settlement Fee charged to borrower in a residential refinance or new loan transaction.

Residential VAL-1 – Settlement Fee charged to borrower in a residential refinance or new loan transaction where the transaction qualifies for VAL-1 discount. Charge includes settlement fee, copy charges and overnight charges.

Residential VAL-2 – Settlement Fee charged to borrower in a residential refinance or new loan transaction where the transaction qualifies for VAL-2 discount. Charge includes settlement fee, copy charges, overnight charges and e-doc printing charge.

Commercial – Settlement Fee charged to borrower in a commercial refinance or new loan transaction.

Commercial VAL-1 – Settlement Fee charged to borrower in a commercial refinance or new loan transaction where the transaction qualifies for VAL-1 discount. Charge includes settlement fee, copy charges and overnight charges.

Commercial VAL-2 – Settlement Fee charged to borrower in a commercial refinance or new loan transaction where the transaction qualifies for VAL-2 discount. Charge includes settlement fee, copy charges, overnight charges and e-doc printing charge.

HOME EQUITY – Loan transaction secured by the borrower's principal residence with advanced funds to borrower that qualify as a home equity or home equity line of credit ("HELOC") transaction. May or may not include a refinance/payoff of an existed secured loan.

Standard – Settlement Fee charged to borrower in a home equity or HELOC transaction.

Standard VAL-1 – Settlement Fee charged to borrower in a home equity or HELOC transaction that qualifies for the VAL-1 discount. Charge includes settlement fee, copy charges and overnight charges.

Standard VAL-2 – Settlement Fee charged to borrower in a home equity or HELOC transaction that qualifies for the VAL-2 discount. Charge includes settlement fee, copy charges, overnight charges and e-doc printing charge.

REVERSE - Loan transaction secured by the borrower's principal residence that qualifies as a reverse-mortgage transaction.

Standard – Settlement Fee charged to borrower in a reverse mortgage transaction.

Standard VAL-1 – Settlement Fee charged to borrower in a reverse mortgage transaction that qualifies for the VAL-1 discount. Charge includes settlement fee, copy charges and overnight charges.

Standard VAL-2 – Settlement Fee charged to borrower in a reverse mortgage transaction that qualifies for the VAL-2 discount. Charge includes settlement fee, copy charges, overnight charges and e-doc printing charge.

MISCELLANEOUS CHARGES – Charge for associated services in addition to the Settlement Fee charges set forth hereinabove.

Printing electronic documents – Charge for printing lender's loan package to be signed by borrower that is received electronically by Cenvooy for closing.

Overnight package preparation – Cash – Charge for preparation of overnight package and shipping documents for overnight delivery in a cash transaction.

Overnight package preparation – Loan – Charge for preparation of overnight package and shipping documents for overnight delivery in a loan transaction.

Sub-escrow services – Charges for handling payoffs and Cenvooy-specified charges in a transaction closing by a third party settlement agent and insured by Cenvooy.

HOA Estoppel/Packages – Charge to seller in a purchase transaction or borrower in a loan transaction for Cenvooy services to obtain Home/Condominium Owner's Association ("HOA") account balance/statement, payoff statement and any required association documents.

Copy Charges – Charge to buyer/borrower and seller for copies of all transaction related documents provided to parties.

Subordination Fee – Charge to borrower for Cenvooy services in connection with obtain a Subordination Agreement from an existing or new lienholder subordinating their lien to another secured loan. Fee does not include the drafting or recording of the Subordination Agreement.

Subordination Fee VAL-1 – Charge to borrower for Cenvooy services in connection with obtain a Subordination Agreement from an existing or new lienholder subordinating their lien to another secured loan. Fee does not include the drafting or recording of the Subordination Agreement where the transaction qualifies for VAL-1 or VAL-2 discounts.

Manufactured Housing Title – Charges to seller or borrower for Cenvooy services in connection with obtaining and/or cancelling the personal property title to a manufactured or modular home so that the property can be classified as real property or personal property as the situation requires. Manufactured Housing Title fee does not include any government or service provider fees associated with title or de-titling the property or any associated recording fees.

Document Management – Bulk Transactions – Charge to buyer/borrower per insured property in a Bulk Transfer for Cenvooy services managing the documentation (tracking due diligence materials, preparing and/or collating legal descriptions for transfer/loan documentation) regarding the closing and recording paperwork for the transfer or securitization.

Document Management – Bulk Transactions VAL-1 – Charge to buyer/borrower per insured property in a Bulk Transfer for Cenvooy services managing the documentation (tracking due diligence materials, preparing and/or collating legal descriptions for transfer/loan documentation) regarding the closing and recording paperwork for the transfer or securitization.

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Document Preparation – Charge for preparation of legal documents, where permitted, in connection with an insured real estate transaction. Charges apply to the appropriate party under a purchase and sale agreement or to the borrower in a loan transaction. Charge is a per-document charge.

Document Preparation VAL-1 – Charge for preparation of legal documents, where permitted, in connection with an insured real estate transaction that qualifies as a VAL-1 or VAL-2 transaction. Charges apply to the appropriate party under the terms of a purchase and sale agreement, as agreed, or to the borrower in a loan transaction. Charge is a per-document charge.

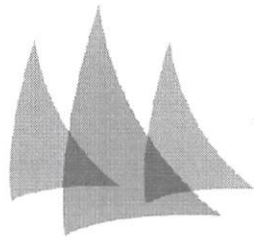
Escrow Reserve Fee – Initial charge to retain a balance of funds (holdback funds) in connection with a real estate closing to address any additional charges that may occur post-closing or to eliminate risk of an outstanding lien, tax or other fee that has not cleared as of the date of closing.

Escrow Reserve Maintenance Fee – any escrow reserve (holdback) that is not disbursed in full within 60 days of closing will incur an additional fee offset against the remaining balance each 30 days post-closing, following the 60-day initial period, until the entire reserve (holdback) is disbursed.

Wire Processing Fee – Charge per outgoing wire in excess of 3 outgoing wires per buyer/borrower or seller.

Technology Fee – Charge per transaction to reimburse Cenvooy for integrated technologies charges incurred by Cenvooy in connection with any file transaction. Charges are to be split between buyer and seller on a purchase and sale transaction. Charges apply to borrower in a loan transaction.

Unscheduled Charges – In the event that any additional services are requested that are not addressed in this escrow rates and fees manual, an hourly charge based on the level of difficulty and consistent with the general pattern of pricing contained herein shall be charged.



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Land Title Insurance Company®

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RATE MANUAL

SCHEDULE OF RATES FOR TITLE INSURANCE IN THE STATE OF KANSAS

Effective Date: September 9, 2016

Corporate Headquarters
875 Concourse Parkway South
Suite 200
Maitland, FL 32751
Toll Free: 866.629.5842

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AREA COVERED

The following rates apply to the entire State of Kansas.

The Premium charges contained herein include commission paid to this company's Agents or Agencies. These rates represent only Title Insurance premium charges and do not include charges made by abstractors, attorneys, title companies or our Agents or Agencies for abstracts of title searches, title examinations, escrow or closing services.

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LOAN POLICIES OF TITLE INSURANCE

The premiums for Loan policies of title insurance are:

	Per Thousand
Up to \$50,000 of liability written	2.50
Over \$50,000 and up to \$100,000	2.00
Over \$100,000 and up to \$500,000	1.75
Over \$500,000 and up to \$10,000,000	1.50
Over \$10,000,000 and up to \$15,000,000	1.25
Over \$15,000,000	1.00

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NOTE: To compute premium on a fractional thousand of insurance (except as to minimum premiums), round to the next highest thousand dollar figure and multiply by the rate per thousand applicable.

The Reissue Title Insurance Rate for Loan Policies of Title Insurance is:

When the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner by any title insurance company with a currently valid Certificate of Authority within 10 years prior to such application, such owner shall be entitled to the following reissue rates on mortgage insurance up to the face amount of their owner's policy:

	Per Thousand
Amount up to \$50,000 of liability written	1.50
Amount over \$50,000 and up to \$100,000	1.20
Amount over \$100,000 and up to \$500,000	1.05
Amount over \$500,000	0.90

If the amount of insurance desired under the mortgage policy is in excess of the original owner's policy, the excess shall be computed at the original rates under the applicable bracket or brackets.

The Substitution Loan Rate for Loan Policies of Title Insurance is:

When a substitution loan is made by the same lender to the same borrower on the same property, the title to which was insured by a reputable title insurance company in connection with the original loan, the following rates will be charged for issuing the policy in connection with the new loan.

AGE OF ORIGINAL LOAN	RATES
3 years or under	30% of regular rates
From 3 years to 4 years	40% of regular rates
From 4 years to 5 years	50% of regular rates
From 5 years to 6 years	60% of regular rates
From 6 years to 7 years	70% of regular rates
From 7 years to 8 years	80% of regular rates
8 years and over	100% of regular rates

At the time a substitution loan is made, the unpaid principal balance of the original loan will be considered the amount of insurance in force on which the foregoing rates shall be calculated. To these rates shall be added the regular rates for the new insurance, that is, the difference between the unpaid principal balance of the original loan and the amount of the new loan.

The Extension Loan Rate for Loan Policies of Title Insurance is:

When the indebtedness secured by a mortgage on real property, the title to which has previously been insured by any title insurance company with a currently valid Certificate of Authority, is renewed by an extension agreement, a new title policy or endorsement for the existing Westcor Land Title Insurance Company policy, furnishing coverage up to and including the date of the recording of the extension agreement will be issued at the following rates:

	Per Thousand
Up to \$10,000 of liability written	1.00
Over \$10,000, add	0.50

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When a new title policy is issued in connection with the extension of a loan, the policy issued in connection with the original loan must be returned for cancellation.

Simultaneous Issuance of Loan and Owners Policies of Title Insurance.

When an owner's and mortgage policy covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owner's rate. The rate for the mortgage policy simultaneously issued will be \$-0- for an amount of insurance not in excess of the owner's policy. The premium on the amount of the mortgage policy exceeding the owner's policy is figured at the regular original title insurance rates for mortgage policies.

In all cases the owner's policy shall be issued for the full insurable value of the premises. The title must be certified down to a date which will include the filing for record of both the deed to the mortgagor and the mortgage itself. Both policies must bear identical date and the owner's policy must show the mortgage as an exception under Schedule "B" thereof. It is not essential that the property be acquired simultaneously with the giving of the mortgage, but this rate, where applicable has reference to the simultaneous issuance of an owner's and a mortgage policy.

ALTA Residential Limited Coverage Junior Loan Policy

When title insurance is requested for a mortgage that is second or junior to a prior mortgage a Residential Junior Loan Limited Coverage Policy may be issued. The maximum loan amount insured is \$150,000.00. The charge for the Limited Coverage Junior Loan Policy shall be a flat fee of \$95.

OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

The premiums for Owner's or Leasehold Owner's Policies of Title Insurance are:

An owner's policy, insuring fee simple estate, will not be issued for less than the full value of the premises. A standard Owner's policy issued with the appropriate ALTA Leasehold Endorsement, will not be issued for less than the present market value of the leasehold estate, but with a minimum of the value of the fee. The premium charge for original owner's or leasehold insurance shall be:

	Per Thousand
Up to \$50,000 of liability written	3.50
Over \$50,000 and up to \$100,000	3.00
Over \$100,000 and up to \$5,000,000	2.00
Over \$5,000,000 and up to \$10,000,000	1.75
Over \$10,000,000 and up to \$15,000,000	1.50
Over \$15,000,000	1.25

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NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), round to the next highest thousand dollar figure and multiply by the rate per thousand applicable.

The Re-issue Rate for Owner's or Leasehold Policies is:

The reissue rate, where applicable (see sections "1", "2", "3" below), is 60% of the published rate in force for original insurance. Reissue rates apply up to the face amount of the previous policy. If more insurance is required under a reissue policy than was written in the original policy, the coverage must be computed at original insurance rates under the applicable bracket or brackets.

	Per Thousand
Amount up to \$50,000 of liability written	2.10
Amount over \$50,000 and up to \$100,000	1.80
Amount over \$100,000 add	1.20
Minimum Premium	\$10.00

1. A purchaser of real estate from one whose title as owner has been insured prior to the application for a new policy shall be entitled to the reissue rate for owner's insurance in an amount up to the face of such former policy. Full rate as per published schedule in force will be charged for the excess up to the full value of the property.
2. When the insured under a mortgage policy of this company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and desires an owner's policy to be issued, such insured shall be entitled to the reissue rate on an owner's policy up to an amount equal to the face of such previous mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.
3. When acreage is platted into small subdivisions and covered by one blanket policy as of the approximate date of filing such subdivision plat, the subdivider, his successors or assigns will be allowed the owner's reissue rate on parcels sold out of such subdivision within 10 years from the date of the blanket policy or until the aggregate of the policies issued on such parcels equal the face amount of the original blanket policy. (Note: The minimum premium for reissue policies under this classification is \$7.50 instead of \$10.00). Thereafter additional blanket insurance should be purchased or subsequent policies will be

charged for at original rates. The status of such lot purchasers with reference to future insurance is defined under paragraph "1" hereof.

**MORTGAGE MODIFICATION GUARANTEE / ALTA RESIDENTIAL LIMITED COVERAGE
MORTGAGE MODIFICATION POLICY**

The premium charge for A Mortgage Modification Guarantee or ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Policy Amounts From Rate

\$0-\$1,000,000	\$125
\$1,000,001 - \$1,500,000	\$250
\$1,500,001 - \$2,000,000	\$350

For each \$500,000 of liability above \$2,000,000 or part thereof up to \$20,000,000, add \$100

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BULK CENTRALIZED REFINANCE RATES

BULK CENTRALIZED REFINANCE RATE (100 order minimum)

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

1. The loan is not in excess of \$2,000,000
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 refinance an existing loan secured by the same property;
4. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
5. The Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
6. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
7. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.
8. The lender or mortgage broker would have a required minimum of **one hundred (100)** monthly title openings ordered through an Underwritten Title Company of Westcor Land Title Insurance Company to qualify for the below rate.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$380
\$250,001 - \$500,000	\$560
\$500,001 - \$750,000	\$680
\$750,001 - \$1,000,000	\$820
\$1,000,001 - \$1,250,000	\$945
\$1,250,001 - \$1,500,000	\$1,020
\$1,500,001 - \$2,000,000	\$3,000

Rates include customarily issued endorsements.

BULK CENTRALIZED REFINANCE RATE (300 order minimum)

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

1. The loan is not in excess of \$2,000,000.00
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 refinance an existing loan secured by the same property;
4. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
5. The Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
6. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
7. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.
8. The lender or mortgage broker would have a required minimum of **three hundred (300)** monthly title openings ordered through an Underwritten Title Company of Westcor Land Title Insurance Company to qualify for the below rate.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$300
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$760
\$1,250,001 - \$1,500,000	\$860
\$1,500,001 - \$2,000,000	\$1050

Rates include customarily issued endorsements.

OTHER

Builder Rates

Owners and Loan Policies will be issued at 60% of the rates shown in II a. and III a. on property being sold by a Builder/Developer and which constitutes a sale of a home or condominium built by such Builder/Developer.

A Builder/Developer for the purpose of this filing shall be a person or entity in the business of Developing Subdivisions or the Building of Homes, Apartment Projects, Condominiums or Commercial Projects.

All standard Form Endorsements on file with the Division of Insurance are issued at no charge. However, in instances of unusual risk, exposure or hazard, an appropriate charge will be made.

Unique or specialized endorsements addressing a specific title matter may be issued at a charge appropriate to the risk assured.

FILED

MAY 29 2020

VICKI SCHMIDT
Commissioner of Insurance

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

If it can be clearly demonstrated that a risk presents unique or unusual conditions or 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

MAY 29 2020

VICKI SCHMIDT
Commissioner of Insurance