



# FILED

12/31/2024

RATE AND FORM COMPLIANCE DIVISION

## CHARLSON & WILSON BONDED ABSTRACTERS, INC.

111 N. 4th Street, Manhattan, KS 66502

1426 Browning Place, Suite 103, Manhattan, KS 66502

108 N. 2nd Street, Westmoreland, KS 66547

406 Lincoln Street, Wamego, KS 66547

**Effective January 1, 2025**

The following rates are filed in accordance with KSA 40-952(c):

### **CHARGES FOR ESCROW, CLOSING AND OTHER TITLE SERVICES**

All closing fees below apply IF an owner's policy or loan policy of title insurance is being issued. If a title insurance policy is not being issued, please contact our office for a quote.

#### **SERVICE:**

#### **CHARGE:**

#### **RESIDENTIAL OR AGRICULTURAL ESCROW W/O ASSISTANCE OF REAL ESTATE AGENT**

**\$600.00**

Includes preparation of contract, deed, and other standard real estate transaction documents for residential or agricultural properties and closing the transaction, per contract instructions, when a real estate agent is not involved. This fee includes the closing fee for a cash buyer.

#### **VACANT LOT ESCROW W/O ASSISTANCE OF REAL ESTATE AGENT**

**\$400.00**

Includes preparation of contract, deed, and other standard real estate transaction documents for vacant platted properties when a real estate agent is not involved. This fee includes the closing fee for a cash buyer.

#### **VACANT LOT ESCROW WHEN ASSISTED BY REAL ESTATE AGENT**

**\$200.00**

Includes preparation of transfer of title documents, settlement statements, disbursement of funds and compliance with IRS reporting requirements on transactions with contracts prepared by a realtor.

#### **SETTLEMENT FEE FOR RESIDENTIAL REAL ESTATE CLOSINGS**

**\$250.00**

Includes preparation of settlement statements, preparation of transfer of title documents, disbursement of funds and compliance with IRS reporting requirements on transactions with contracts prepared by a realtor.

<b><u>SETTLEMENT FEE FOR AGRICULTURAL REAL ESTATE CLOSINGS</u></b>	<b>\$500.00</b>
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Includes preparation of settlement statements, preparation of transfer of title documents, disbursement of funds and compliance with IRS reporting requirements on transactions with contracts prepared by a realtor.

<b><u>SETTLEMENT FEE FOR RESIDENTIAL CLOSINGS INVOLVING RELOCATION COMPANY</u></b>	<b>\$400.00</b>
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Includes preparation of transfer of title documents, disbursement of funds, and compliance with IRS reporting requirements on transactions where property is being sold by a relocation company

<b><u>SETTLEMENT FEE FOR RESIDENTIAL CLOSINGS INVOLVING A LOAN ASSUMPTION</u></b>	<b>\$650.00</b>
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Includes preparation of transfer of title documents, disbursement of funds, and compliance with IRS reporting requirements on transactions where property is being sold and involves the assumption of a loan

<b><u>SETTLEMENT FEE FOR RESIDENTIAL CLOSINGS INVOLVING REPOSSESSED PROPERTIES</u></b>	<b>\$400.00</b>
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Includes preparation of transfer of title documents, disbursement of funds, and compliance with IRS reporting requirements

<b><u>CASH CLOSING/SETTLEMENT FEE</u></b>	<b>\$150.00</b>
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Includes preparation and review of closing statement with cash purchaser when assisted by a realtor

<b><u>LOAN CLOSING/SETTLEMENT FEE</u></b>	<b>\$250.00</b>
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Includes review of documents with borrower, processing of required loan documents, settlement statements and disbursement of funds

<b><u>WITNESS CLOSING FEE</u></b>	<b>\$250.00</b>
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Includes coordination with other title company to receive and return closing package, and coordination with buyers to accomplish same

<b><u>FEE FOR ASSISTING LENDER WITH CLOSING DOCUMENT PREPARATION</u></b>	<b>\$150.00</b>
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Involves entering the lender's loan fees and expenses on settlement statement when C&W is not closing the Buyer

**POST-CLOSING ESCROW ADMINISTRATION FEE** **\$150.00**

Includes administration of agreements for funds held post-closing

**TAX ESCROW FEE** **\$75.00**

Fee charged for holding an amount for the payment of taxes when payment of current year's taxes cannot be determined prior to the date of closing

**CHARGES FOR TITLE INSURANCE COMMITMENTS AND POLICIES**

**OWNER'S POLICY FOR PURCHASE OF PROPERTY** **See rate card**

Issued when a purchaser completes the purchase of property

**MORTGAGEE POLICY FOR REFINANCE** **See rate card**

Issued when a mortgagee policy is required by the lender as the result of the refinancing of owner's existing mortgage loan

**CONSTRUCTION LOAN POLICY FOR BUILDERS** **\$175.00**

A rate afforded to builders for financing during the construction of a single-family or duplex dwelling on the subject property. The policy is effective during the term of construction and for a reasonable period of time thereafter to allow for refinance or resale of the subject property (does not include mechanics lien coverage)

**LOAN POLICY INVOLVING NEW CONSTRUCTION FOR INDIVIDUALS** **50% discount off rate card**

A rate afforded to individuals for beginning financing (not including mechanics lien coverage) during the construction of a single-family or duplex dwelling and for the end-loan policy (which may include mechanics lien coverage) on the subject property. If the customer is only filing one mortgage for the project, this discount will not apply.

**MECHANICS LIEN COVERAGE and PROCESSING** **\$300.00- 750.00**

Involves processing necessary documentation to remove exception in loan policy regarding mechanics liens when construction has commenced prior to the mortgage being recorded - available on a per case basis

**MULTIPLE LOT OR TRACT CHARGES** **See rate card + \$300.00 for each additional chain of title**

A charge made in connection with the issuance of a title insurance policy when the subject property consists of more than one chain of title

## **TITLE COMMITMENT UPDATES**

**\$75.00**

A charge made for an update to a previously provided commitment issued within six months, extending the effective date

## **ENDORSEMENTS TO TITLE POLICIES**

Coverage added to the basic insurance contract which adds additional coverage to the insured and, consequently, additional risk to the insurer

- Environmental (8.1-06)	\$40.00 (standard)
- Comprehensive – CCR (9.3-06)	\$40.00 (standard)
- Comprehensive – REM (9-06)	\$40.00 (standard)
- Variable Rate (6-06)	\$40.00 (standard)
- PUD (5.1-06)	\$40.00 (standard)
- PUD (5-06)	\$75.00
- Assumption (ALTA 11)	\$250.00
- Location of improvements - Land Location (22-06)	\$40.00 (standard)
- Manufactured Housing Loan Policy (7.1-06)	\$40.00
Owner's Policy (7.2-06)	\$40.00
- Future Advance (14-06)	\$40.00 (standard)
- Condominium (4-06)	\$125.00
- Access and Entry (17-06)	\$125.00
- Contiguity (19-06)	\$125.00
- Doing Business (24-06)	\$125.00
- Subdivision (26-06)	\$125.00
- Survey (same as) (25-06)	\$125.00
- Zoning (3.1-06)	20% of full premium (not simo) - \$500.00 minimum
- Zoning (3.06)	20% of full premium – (not simo) \$250.00 minimum
- Variable Rate - Negative Amortization (6.2-06)	\$125.00
- Aggregation/Tie-In (12-06)	\$125.00
- First Loss (20-06)	10% of premium

Add \$25.00 *per endorsement*, if requested post-closing

All endorsements listed above are \$125 each if issued in connection with a commercial transaction, except the Zoning endorsements, the First Loss endorsement and the Alta 11 – assumption endorsement, which will be charged as indicated above. Additional commercial endorsements will be quoted on a case-by-case basis

## **CHAINS OF TITLE**

6-24 month - \$20.00

36 month - \$30.00



## **INSURING MORTGAGE LOAN MODIFICATION AGREEMENT**

Includes title search and informational commitment to lender - **25% of original premium + \$2.50 per each \$1,000 of increased title insurance coverage, with minimum charge of \$300.00.**

## **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.

Requests for such 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 KSA 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 to being made effective.

## **SIMULTANEOUSLY ISSUED LOAN POLICIES:**

For loan policies not exceeding the amount of the owner's policy and issued simultaneously therewith, the premium amount is \$275.00. If the amount of the loan policy exceeds the amount of the new owner's policy, add \$2.50/\$1,000 for each \$1,000 or fraction thereof exceeding the amount of the owner's policy.

*Except for commercial transactions, in addition to the loan policy, the simultaneously issued premium will include three (3) standard endorsements of the lender's choice, determined at or prior to closing, disclosed and agreed to by C & W.*

## **ENDORSEMENTS:**

Endorsements to loan policies of title insurance typically issued in residential mortgage transactions are \$40.00 per endorsement (standard endorsements).

## **CLOSING CHARGES:**

Courier service fee -----	\$30.00
Wire service fee for payoffs -----	\$30.00
Wire service fee for proceeds -----	\$30.00



# FILED

12/31/2024

RATE AND FORM COMPLIANCE DIVISION

## Charlson Wilson

REAL ESTATE TITLE & ESCROW | EST. 1927

1

## RATE CARD

*(Prices Effective January 1, 2025)*

Coverage Range	Owner	Loan
\$50,000 or less	\$350	\$340
\$50,001 to \$60,000	\$427	\$365
\$60,001 to \$70,000	\$460	\$387
\$70,001 to \$80,000	\$502	\$411
\$80,001 to \$90,000	\$539	\$433
\$90,001 to \$100,000	\$572	\$458
\$100,001 to \$110,000	\$596	\$486
\$110,001 to \$120,000	\$620	\$508
\$120,001 to \$130,000	\$642	\$532
\$130,001 to \$140,000	\$667	\$554
\$140,001 to \$150,000	\$689	\$579
\$150,001 to \$160,000	\$719	\$607
\$160,001 to \$170,000	\$744	\$631
\$170,001 to \$180,000	\$770	\$653
\$180,001 to \$190,000	\$794	\$678
\$190,001 to \$200,000	\$810	\$695

\$200,001 to \$210,000	\$836	\$717
\$210,001 to \$220,000	\$860	\$737
\$220,001 to \$230,000	\$887	\$757
\$230,001 to \$240,000	\$911	\$779
\$240,001 to \$250,000	\$933	\$799
\$250,001 to \$260,000	\$957	\$821
\$260,001 to \$270,000	\$983	\$840
\$270,001 to \$280,000	\$1,008	\$862
\$280,001 to \$290,000	\$1,034	\$882
\$290,001 to \$300,000	\$1,058	\$904
\$300,001 to \$310,000	\$1,080	\$924
\$310,001 to \$320,000	\$1,104	\$944
\$320,001 to \$330,000	\$1,126	\$966
\$330,001 to \$340,000	\$1,151	\$986
\$340,001 to \$350,000	\$1,173	\$1,008
\$350,001 to \$360,000	\$1,197	\$1,027
\$360,001 to \$370,000	\$1,219	\$1,049
\$370,001 to \$380,000	\$1,243	\$1,069
\$380,001 to \$390,000	\$1,265	\$1,091
\$390,001 to \$400,000	\$1,289	\$1,111
\$400,001 to \$410,000	\$1,315	\$1,133



## RATE CARD

*(Prices Effective January 1, 2025)*

Coverage Range	Owner	Loan
\$410,001 to \$420,000	\$1,340	\$1,155
\$420,001 to \$430,000	\$1,364	\$1,177
\$430,001 to \$440,000	\$1,389	\$1,199
\$440,001 to \$450,000	\$1,414	\$1,221
\$450,001 to \$460,000	\$1,439	\$1,243
\$460,001 to \$470,000	\$1,464	\$1,265
\$470,001 to \$480,000	\$1,488	\$1,287
\$480,001 to \$490,000	\$1,513	\$1,309
\$490,001 to \$500,000	\$1,538	\$1,331
\$500,001 to \$510,000	\$1,563	\$1,353
\$510,001 to \$520,000	\$1,588	\$1,375
\$520,001 to \$530,000	\$1,612	\$1,397
\$530,001 to \$540,000	\$1,637	\$1,419
\$540,001 to \$550,000	\$1,662	\$1,441
\$550,001 to \$560,000	\$1,687	\$1,463
\$560,001 to \$570,000	\$1,712	\$1,485
\$570,001 to \$580,000	\$1,736	\$1,507
\$580,001 to \$590,000	\$1,761	\$1,529
\$590,001 to \$600,000	\$1,786	\$1,551

Coverage Range	Owner	Loan
\$600,001 to \$610,000	\$1,811	\$1,573
\$610,001 to \$620,000	\$1,836	\$1,595
\$620,001 to \$630,000	\$1,860	\$1,617
\$630,001 to \$640,000	\$1,885	\$1,639
\$640,001 to \$650,000	\$1,910	\$1,661
\$650,001 to \$660,000	\$1,935	\$1,683
\$660,001 to \$670,000	\$1,960	\$1,705
\$670,001 to \$680,000	\$1,984	\$1,727
\$680,001 to \$690,000	\$2,009	\$1,749
\$690,001 to \$700,000	\$2,034	\$1,771
\$700,001 to \$710,000	\$2,059	\$1,793
\$710,001 to \$720,000	\$2,084	\$1,815
\$720,001 to \$730,000	\$2,108	\$1,837
\$730,001 to \$740,000	\$2,133	\$1,859
\$740,001 to \$750,000	\$2,158	\$1,881
\$750,001 to \$760,000	\$2,183	\$1,903
\$760,001 to \$770,000	\$2,208	\$1,925
\$770,001 to \$780,000	\$2,232	\$1,947
\$780,001 to \$790,000	\$2,257	\$1,969
\$790,001 to \$800,000	\$2,282	\$1,991



## SUMMARY OF CHARGES FOR TITLE INSURANCE POLICIES

The following rates and charges apply only to **policies between \$800,001 and \$1,000,000**. They do not apply to policies \$800,000.00 and under:

Owner's Policies: \$2,282 + \$2.48 per thousand for each \$1,000 or fraction thereof over \$800,000.

Loan Policies: \$1,991 + \$2.20 per thousand for each \$1,000 or fraction thereof over \$800,000.

The following rates and charges apply only to **policies over \$1,000,000**. They do not apply to policies \$1,000,000.00 and under:

Owner's Policies: \$2,778 + \$2.53 per thousand for each \$1,000 or fraction thereof over \$1,000,000.

Loan Policies: \$2,431 + \$2.20 per thousand for each \$1,000 or fraction thereof over \$1,000,000.

For **homeowner's policies of title insurance**, add 20% to the applicable owner's policy premium.



## SUMMARY OF CHARGES FOR TITLE INSURANCE POLICIES

### **Simultaneously Issued Loan Policies:**

For loan policies not exceeding the amount of the owner's policy and issued simultaneously therewith, the premium amount is \$275.00. If the amount of the loan policy exceeds the amount of the owner's policy, add \$2.50/\$1,000.00 for each \$1,000.00 or fraction thereof exceeding the amount of the owner's policy.

The simultaneously issued premium will include three (3) standard endorsements of the lender's choice, determined at or prior to closing.

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### **Closing Charges:**

Seller escrow/refinance closing fee purchase: \$250.00

Buyer closing fee (buyer signs loan papers at Charlson & Wilson): \$250.00

Buyer closing fee (buyer signs loan papers at lender): \$150.00

Courier services fee: \$30.00

Standard endorsements to loan policies of title insurance on residential mortgage transactions are \$40 per endorsement.

**If you have any questions, please call 785-537-2900 or 785-565-4800.**



**FILED**  
 SUMMARY OF CHARGES FOR TITLE INSURANCE POLICIES  
 02/16/2024

**RATE CARD**  
 Prices Effective February 1, 2024

RATE AND FORM COMPLIANCE DIVISION	Owners	Loan	Owners	Loan
\$10,000.00 or less	\$ 193.00	\$ 193.00	\$ 836.00	\$ 715.00
\$10,001.00 to \$15,000.00	\$ 227.00	\$ 211.00	\$ 847.00	\$ 726.00
\$15,001.00 to \$20,000.00	\$ 246.00	\$ 220.00	\$ 860.00	\$ 737.00
\$20,001.00 to \$25,000.00	\$ 268.00	\$ 249.00	\$ 873.00	\$ 748.00
\$25,001.00 to \$30,000.00	\$ 288.00	\$ 255.00	\$ 887.00	\$ 757.00
\$30,001.00 to \$35,000.00	\$ 310.00	\$ 273.00	\$ 898.00	\$ 768.00
\$35,001.00 to \$40,000.00	\$ 330.00	\$ 295.00	\$ 911.00	\$ 779.00
\$40,001.00 to \$45,000.00	\$ 359.00	\$ 319.00	\$ 920.00	\$ 790.00
\$45,001.00 to \$50,000.00	\$ 381.00	\$ 341.00	\$ 933.00	\$ 799.00
\$50,001.00 to \$55,000.00	\$ 405.00	\$ 354.00	\$ 944.00	\$ 810.00
\$55,001.00 to \$60,000.00	\$ 427.00	\$ 365.00	\$ 957.00	\$ 821.00
\$60,001.00 to \$65,000.00	\$ 440.00	\$ 376.00	\$ 970.00	\$ 829.00
\$65,001.00 to \$70,000.00	\$ 460.00	\$ 387.00	\$ 983.00	\$ 840.00
\$70,001.00 to \$75,000.00	\$ 482.00	\$ 400.00	\$ 997.00	\$ 851.00
\$75,001.00 to \$80,000.00	\$ 502.00	\$ 411.00	\$ 1,008.00	\$ 862.00
\$80,001.00 to \$85,000.00	\$ 521.00	\$ 422.00	\$ 1,021.00	\$ 871.00
\$85,001.00 to \$90,000.00	\$ 539.00	\$ 433.00	\$ 1,034.00	\$ 882.00
\$90,001.00 to \$95,000.00	\$ 554.00	\$ 447.00	\$ 1,047.00	\$ 893.00
\$95,001.00 to \$100,000.00	\$ 572.00	\$ 458.00	\$ 1,058.00	\$ 904.00
\$100,001.00 to \$105,000.00	\$ 585.00	\$ 475.00	\$ 1,069.00	\$ 913.00
\$105,001.00 to \$110,000.00	\$ 596.00	\$ 486.00	\$ 1,080.00	\$ 924.00
\$110,001.00 to \$115,000.00	\$ 609.00	\$ 497.00	\$ 1,093.00	\$ 935.00
\$115,001.00 to \$120,000.00	\$ 620.00	\$ 508.00	\$ 1,104.00	\$ 944.00
\$120,001.00 to \$125,000.00	\$ 631.00	\$ 521.00	\$ 1,115.00	\$ 955.00
\$125,001.00 to \$130,000.00	\$ 642.00	\$ 532.00	\$ 1,126.00	\$ 966.00
\$130,001.00 to \$135,000.00	\$ 656.00	\$ 543.00	\$ 1,140.00	\$ 977.00
\$135,001.00 to \$140,000.00	\$ 667.00	\$ 554.00	\$ 1,151.00	\$ 986.00
\$140,001.00 to \$145,000.00	\$ 678.00	\$ 568.00	\$ 1,162.00	\$ 997.00
\$145,001.00 to \$150,000.00	\$ 689.00	\$ 579.00	\$ 1,173.00	\$ 1,008.00
\$150,001.00 to \$155,000.00	\$ 706.00	\$ 596.00	\$ 1,186.00	\$ 1,016.00
\$155,001.00 to \$160,000.00	\$ 719.00	\$ 607.00	\$ 1,197.00	\$ 1,027.00
\$160,001.00 to \$165,000.00	\$ 730.00	\$ 618.00	\$ 1,208.00	\$ 1,038.00
\$165,001.00 to \$170,000.00	\$ 744.00	\$ 631.00	\$ 1,219.00	\$ 1,049.00
\$170,001.00 to \$175,000.00	\$ 757.00	\$ 642.00	\$ 1,232.00	\$ 1,058.00
\$175,001.00 to \$180,000.00	\$ 770.00	\$ 653.00	\$ 1,243.00	\$ 1,069.00
\$180,001.00 to \$185,000.00	\$ 781.00	\$ 664.00	\$ 1,254.00	\$ 1,080.00
\$185,001.00 to \$190,000.00	\$ 794.00	\$ 678.00	\$ 1,265.00	\$ 1,091.00
\$190,001.00 to \$195,000.00	\$ 807.00	\$ 689.00	\$ 1,278.00	\$ 1,100.00
\$195,001.00 to \$200,000.00	\$ 810.00	\$ 695.00	\$ 1,289.00	\$ 1,111.00
\$200,001.00 to \$205,000.00	\$ 823.00	\$ 706.00		

## **SUMMARY OF CHARGES FOR TITLE INSURANCE POLICIES**, continued

The following rates and charges **apply only** to policies between **\$400,001 and \$1,000,000**.  
They **do not** apply to policies \$400,000.00 and under.

\$400,001 - \$1,000,000      Owner's and Loan Policy premiums are computed using the formulae below:

Owner's Policies:

**\$1,290.00 + \$2.48 per thousand for each \$1,000 or fraction thereof over \$400,000**

Loan Policies:

**\$1,111.00 + \$2.20 per thousand for each \$1,000 or fraction thereof over \$400,000**

The following rates and charges **apply only** to policies over **\$1,000,000**.  
They **do not** apply to policies \$1,000,000.00 and under.

Owner's Policies:

**\$ 2.53 per thousand + \$275.00 search fee**

Loan Policies:

**\$2.20 per thousand + \$275.00 search fee**

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### **Simultaneously Issued Loan Policies:**

For loan policies not exceeding the amount of the owner's policy and issued simultaneously therewith, the premium amount is \$200.00. If the amount of the loan policy exceeds the amount of the owner's policy, add \$2.50/\$1,000.00 for each \$1,000.00 or fraction thereof exceeding the amount of the owner's policy.

*The simultaneously issued premium will include three (3) standard endorsements of the lender's choice, determined at or prior to closing.*

The charges set forth are applicable to normal transactions. In cases involving unique or unusual conditions, we reserve the right to adjust charges and premiums.

### **Endorsements:**

Endorsements to loan policies of title insurance typically issued in residential mortgage transactions are \$40.00 per endorsement.

### **Closing Charges:**

Seller escrow/refinance closing fee purchase.....	\$250.00
Buyer closing fee (buyer signs loan papers at C & W).....	\$250.00
Buyer closing fee (buyer signs loan papers at lender) .....	\$150.00
Courier services fee.....	\$30.00

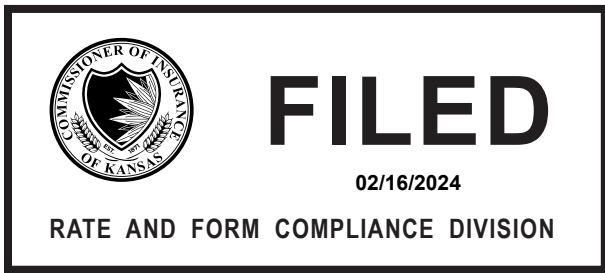
### **NOTE:**

PLEASE CALL 785-537-2900/785-565-4800 WITH QUESTIONS ABOUT PREMIUMS OR CHARGES.



[info@charlsonandwilson.com](mailto:info@charlsonandwilson.com) / [www.charlsonandwilson.com](http://www.charlsonandwilson.com)





**CHARLSON & WILSON BONDED ABSTRACTERS, INC.**

**111 N. 4th Street, Manhattan, KS 66502**

**1426 Browning Place, Suite 103, Manhattan, KS 66502**

**108 N. 2nd Street, Westmoreland, KS 66547**

**Effective February 16, 2024**

**The following rates are filed in accordance with KSA 40-952(c):**

**CHARGES FOR ESCROW, CLOSING AND OTHER TITLE SERVICES**

<b><u>SERVICE:</u></b>	<b><u>CHARGE:</u></b>
<b><u>RESIDENTIAL OR AGRICULTURAL ESCROW W/O ASSISTANCE OF REAL ESTATE AGENT OR ATTORNEY</u></b> Includes preparation of contract, deed, and other standard real estate transaction documents for residential or agricultural properties and closing the transaction, per contract instructions, when neither a real estate agent nor an attorney is involved	<b>\$580.00</b>
<b><u>VACANT LOT ESCROW W/O ASSISTANCE OF REAL ESTATE AGENT OR ATTORNEY</u></b> Includes preparation of contract, deed, and other standard real estate transaction documents for vacant platted properties and closing both sides of the transaction, per contract instructions, when neither a real estate agent nor an attorney is involved	<b>\$380.00</b>
<b><u>VACANT LOT ESCROW WHEN ASSISTED BY REAL ESTATE AGENT OR ATTORNEY</u></b> Includes preparation of transfer of title documents, settlement statements, disbursement of funds and compliance with IRS reporting requirements on transactions for contracts/escrow agreements prepared by someone other than Charlson & Wilson	<b>\$175.00</b>
<b><u>SETTLEMENT FEE FOR RESIDENTIAL OR AGRICULTURAL REAL ESTATE CLOSINGS</u></b> Includes preparation of settlement statements, preparation of transfer of title documents, disbursement of funds and compliance with IRS reporting requirements on transactions for contracts/escrow agreements prepared by someone other than Charlson & Wilson	<b>\$250.00</b>



<b><u>SETTLEMENT FEE FOR RESIDENTIAL CLOSINGS INVOLVING RELOCATION COMPANY</u></b>	<b>\$350.00</b>
Includes preparation of transfer of title documents, disbursement of funds, and compliance with IRS reporting requirements on transactions where property is being sold by a relocation company	
<b><u>SETTLEMENT FEE FOR RESIDENTIAL CLOSINGS INVOLVING REPOSSESSED PROPERTIES</u></b>	<b>\$350.00</b>
Includes preparation of transfer of title documents, disbursement of funds, and compliance with IRS reporting requirements	
<b><u>CASH CLOSING/SETTLEMENT FEE</u></b>	<b>\$150.00</b>
Includes preparation and review of closing statement with cash purchaser (when assisted by real estate agent or attorney)	
<b><u>LOAN CLOSING/SETTLEMENT FEE</u></b>	<b>\$250.00</b>
Includes review of documents with borrower, processing of required loan documents, settlement statements and disbursement of funds	
<b><u>WITNESS CLOSING FEE</u></b>	<b>\$150 - 250.00</b>
Includes coordination with other title company to receive and return closing package, and coordination with buyers to accomplish same	
<b><u>FEE FOR ASSISTING LENDER WITH CLOSING DOCUMENT PREPARATION</u></b>	<b>\$150.00</b>
Involves entering the lender's loan fees and expenses on settlement statement	
<b><u>ADMINISTRATIVE FEE FOR REVERSE 1031 TAX-DEFERRED EXCHANGES</u></b>	<b>\$300.00</b>
Fee charged to party desiring <i>reverse</i> tax-deferred exchange assistance, including working with the exchange intermediary	
<b><u>POST-CLOSING ESCROW ADMINISTRATION FEE</u></b>	<b>\$150.00</b>
Includes administration of agreements for funds held post-closing	
<b><u>TAX ESCROW FEE</u></b>	<b>\$75.00</b>
Fee charged for holding an amount for the payment of taxes when payment of current year's taxes cannot be determined prior to the date of closing	
<b><u>MORTGAGE ASSUMPTION FEE</u></b>	<b>\$650.00</b>
Includes review of documents with borrower, processing of required loan documents, settlement statements and disbursement of funds when a mortgage is being assumed by another party	

## **CHARGES FOR TITLE INSURANCE COMMITMENTS AND POLICIES**

### **OWNER'S POLICY FOR PURCHASE OF PROPERTY**

See rate card

Issued when a purchaser completes the purchase of property

### **MORTGAGEE POLICY FOR REFINANCE**

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### **CONSTRUCTION LOAN POLICY FOR BUILDERS**

**\$150.00**

A rate afforded to builders for financing during the construction of a single-family or duplex dwelling on the subject property. The policy is effective during the term of construction and for a reasonable period of time thereafter to allow for refinance or resale of the subject property (does not include mechanics lien coverage)

### **LOAN POLICY INVOLVING NEW CONSTRUCTION FOR INDIVIDUALS**

**50% discount  
off rate card**

A rate afforded to individuals for beginning financing (not including mechanics lien coverage) during the construction of a single-family or duplex dwelling and for the end-loan policy (which may include mechanics lien coverage) on the subject property. If the customer is only filing one mortgage for the construction and not filing an end-loan mortgage after construction is done, this discount will not apply.

### **MECHANICS LIEN COVERAGE and PROCESSING**

**\$300.00- 750.00**

Involves providing necessary documentation to remove exception in loan policy regarding mechanics liens when construction has commenced prior to the mortgage being recorded - available on a per case basis

### **MULTIPLE LOT OR TRACT CHARGES**

**See rate card + \$250.00 for  
each additional chain of title**

A charge made in connection with the issuance of either an owner's or a mortgagee's policy when the subject property consists of more than one chain of title

### **TITLE COMMITMENT UPDATES**

**\$50.00**

A charge made for an update to a previously provided commitment issued within six months, extending the effective date

### **ENDORSEMENTS TO TITLE POLICIES**

Coverage added to the basic insurance contract which adds additional coverage to the insured and, consequently, additional risk to the insurer

- |                                |                    |
|--------------------------------|--------------------|
| - Environmental (8.1-06)       | \$40.00 (standard) |
| - Comprehensive – CCR (9.3-06) | \$40.00 (standard) |
| - Comprehensive – REM (9-06)   | \$40.00 (standard) |
| - Variable Rate (6-06)         | \$40.00 (standard) |
| - PUD (5.1-06)                 | \$40.00 (standard) |
| - PUD (5-06)                   | \$75.00            |
| - Assumption (ALTA 11)         | \$250.00           |

- Location of improvements -	
Land Location (22-06)	\$40.00 (standard)
- Manufactured Housing	
Loan Policy (7.1-06)	\$40.00
Owner's Policy (7.2-06)	\$40.00
- Future Advance (14-06)	\$40.00 (standard)
- Condominium (4-06)	\$125.00
- Access and Entry (17-06)	\$125.00
- Contiguity (19-06)	\$125.00
- Doing Business (24-06)	\$125.00
- Subdivision (26-06)	\$125.00
- Survey (same as) (25-06)	\$125.00
- Zoning (3.1-06)	20% of full premium (not simo) - \$500.00 minimum
- Zoning (3.06)	20% of full premium – (not simo) \$250.00 minimum
- Variable Rate - Negative	
Amortization (6.2-06)	\$125.00
- Aggregation/Tie-In (12-06)	\$125.00
- First Loss (20-06)	10% of premium

Add \$25.00 *per endorsement*, if requested post-closing

All endorsements listed above are \$125 each if issued in connection with a commercial transaction, except the Zoning endorsements, the First Loss endorsement and the Alta 11 – assumption endorsement, which will be charged as indicated above. Additional commercial endorsements will be quoted on a case-by-case basis

#### **CHAINS OF TITLE**

6-24 month - \$20.00

36 month - \$30.00

#### **INSURING MORTGAGE LOAN MODIFICATION AGREEMENT**

Includes title search and informational commitment to lender - **25% of original premium + \$2.50 per each \$1,000 of increased title insurance coverage, with minimum charge of \$250.00.**

#### **SEE ATTACHED RATE CARD FOR TITLE INSURANCE PREMIUM RATES**

#### **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.

Requests for such 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 KSA 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 to being made effective.

#### **SIMULTANEOUSLY ISSUED LOAN POLICIES:**

For loan policies not exceeding the amount of the owner's policy and issued simultaneously therewith, the premium amount is \$200.00. If the amount of the loan policy exceeds the amount of the new owner's policy, add \$2.50/\$1,000 for each \$1,000 or fraction thereof exceeding the amount of the owner's policy.

*Except for commercial transactions, in addition to the loan policy, the simultaneously issued premium will include three (3) standard endorsements of the lender's choice, determined at or prior to closing, disclosed and agreed to by C & W.*

**ENDORSEMENTS:**

Endorsements to loan policies of title insurance typically issued in residential mortgage transactions are \$40.00 per endorsement (standard endorsements).

**CLOSING CHARGES:**

Seller escrow fee purchase (assisted by real estate agent)-----	\$250.00
Buyer escrow "insured" closing fee (buyer signs loan docs at C & W) -----	\$250.00
Buyer cash closing fee for agent/attorney assisted transactions -----	\$150.00
Courier service fee -----	\$30.00
Wire service fee for payoffs -----	\$30.00
Wire service fee for proceeds -----	\$30.00

**CHARLSON & WILSON BONDED ABSTRACTERS, INC.**

111 N. 4th Street, Manhattan, KS 66502

1426 Browning Place, Suite 103, Manhattan, KS 66502

101 N. 2nd Street, Westmoreland, KS 66547



**FILED**

02/06/2023

Effective February 3, 2023

RATE AND FORM COMPLIANCE DIVISION

The following rates are filed in accordance with KSA 40-952(c):

**CHARGES FOR ESCROW, CLOSING AND OTHER TITLE SERVICES**

**SERVICE:**

**CHARGE:**

**RESIDENTIAL OR AGRICULTURAL ESCROW W/O ASSISTANCE OF  
REAL ESTATE AGENT OR ATTORNEY**

**\$580.00**

Includes preparation of contract, deed, and other standard real estate transaction documents for residential or agricultural properties and closing the transaction, per contract instructions, when neither a real estate agent nor an attorney is involved

**VACANT LOT ESCROW W/O ASSISTANCE OF REAL ESTATE  
AGENT OR ATTORNEY**

**\$380.00**

Includes preparation of contract, deed, and other standard real estate transaction documents for vacant platted properties and closing both sides of the transaction, per contract instructions, when neither a real estate agent nor an attorney is involved

**VACANT LOT ESCROW WHEN ASSISTED BY REAL ESTATE  
AGENT OR ATTORNEY**

**\$175.00**

Includes preparation of transfer of title documents, settlement statements, disbursement of funds and compliance with IRS reporting requirements on transactions for contracts/escrow agreements prepared by someone other than Charlson & Wilson

**SETTLEMENT FEE FOR RESIDENTIAL OR AGRICULTURAL  
REAL ESTATE CLOSINGS**

**\$250.00**

Includes preparation of settlement statements, preparation of transfer of title documents, disbursement of funds and compliance with IRS reporting requirements on transactions for contracts/escrow agreements prepared by someone other than Charlson & Wilson

<b><u>SETTLEMENT FEE FOR RESIDENTIAL CLOSINGS INVOLVING RELOCATION COMPANY</u></b>	<b>\$350.00</b>
Includes preparation of transfer of title documents, disbursement of funds, and compliance with IRS reporting requirements on transactions where property is being sold by a relocation company	
<b><u>SETTLEMENT FEE FOR RESIDENTIAL CLOSINGS INVOLVING REPOSSESSED PROPERTIES</u></b>	<b>\$350.00</b>
Includes preparation of transfer of title documents, disbursement of funds, and compliance with IRS reporting requirements	
<b><u>CASH CLOSING/SETTLEMENT FEE</u></b>	<b>\$150.00</b>
Includes preparation and review of closing statement with cash purchaser (when assisted by real estate agent or attorney)	
<b><u>LOAN CLOSING/SETTLEMENT FEE</u></b>	<b>\$250.00</b>
Includes review of documents with borrower, processing of required loan documents, settlement statements and disbursement of funds	
<b><u>WITNESS CLOSING FEE</u></b>	<b>\$150 - 250.00</b>
Includes coordination with other title company to receive and return closing package, and coordination with buyers to accomplish same	
<b><u>FEE FOR ASSISTING LENDER WITH CLOSING DOCUMENT PREPARATION</u></b>	<b>\$150.00</b>
Involves entering the lender's loan fees and expenses on settlement statement	
<b><u>ADMINISTRATIVE FEE FOR REVERSE 1031 TAX-DEFERRED EXCHANGES</u></b>	<b>\$300.00</b>
Fee charged to party desiring <i>reverse</i> tax-deferred exchange assistance, including working with the exchange intermediary	
<b><u>POST-CLOSING ESCROW ADMINISTRATION FEE</u></b>	<b>\$150.00</b>
Includes administration of agreements for funds held post-closing	
<b><u>TAX ESCROW FEE</u></b>	<b>\$75.00</b>
Fee charged for holding an amount for the payment of taxes when payment of current year's taxes cannot be determined prior to the date of closing	
<b><u>MORTGAGE ASSUMPTION FEE</u></b>	<b>\$550.00</b>
Includes review of documents with borrower, processing of required loan documents, settlement statements and disbursement of funds when a mortgage is being assumed by another party	

## **CHARGES FOR TITLE INSURANCE COMMITMENTS AND POLICIES**

### **OWNER'S POLICY FOR PURCHASE OF PROPERTY**

See rate card

Issued when a purchaser completes the purchase of property

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Issued when a mortgagee policy is required by the lender as the result of the refinancing of owner's existing mortgage loan

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**\$150.00**

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**50% discount  
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### **MECHANICS LIEN COVERAGE and PROCESSING**

**\$300.00- 750.00**

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### **MULTIPLE LOT OR TRACT CHARGES**

**See rate card + \$250.00 for  
each additional chain of title**

A charge made in connection with the issuance of either an owner's or a mortgagee's policy when the subject property consists of more than one chain of title

### **TITLE COMMITMENT UPDATES**

**\$50.00**

A charge made for an update to a previously provided commitment issued within six months, extending the effective date

### **ENDORSEMENTS TO TITLE POLICIES**

Coverage added to the basic insurance contract which adds additional coverage to the insured and, consequently, additional risk to the insurer

- Environmental (8.1-06) \$40.00 (standard)
- Comprehensive – CCR (9.3-06) \$40.00 (standard)
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- Variable Rate (6-06) \$40.00 (standard)
- PUD (5.1-06) \$40.00 (standard)
- PUD (5-06) \$75.00
- Location of improvements -

Land Location (22-06)	\$40.00 (standard)
- Manufactured Housing	
Loan Policy (7.1-06)	\$40.00
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- Survey (same as) (25-06)	\$125.00
- Zoning (3.1-06)	20% of full premium (not simo) - \$500.00 minimum
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Amortization (6.2-06)	\$125.00
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- First Loss (20-06)	10% of premium

Add \$25.00 *per endorsement*, if requested post-closing

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#### **CHAINS OF TITLE**

6-24 month - \$20.00

36 month - \$30.00

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**1426 Browning Place, Suite 103, Manhattan, KS 66502**

**108 N. 2nd Street, Westmoreland, KS 66547**

**Effective January 3, 2023**

**The following rates are filed in accordance with KSA 40-952(c):**

**CHARGES FOR ESCROW, CLOSING AND OTHER TITLE SERVICES**

<b><u>SERVICE:</u></b>	<b><u>CHARGE:</u></b>
<b><u>RESIDENTIAL OR AGRICULTURAL ESCROW W/O ASSISTANCE OF REAL ESTATE AGENT OR ATTORNEY</u></b> Includes preparation of contract, deed, and other standard real estate transaction documents for residential or agricultural properties and closing the transaction, per contract instructions, when neither a real estate agent nor an attorney is involved	<b>\$550.00</b>
<b><u>VACANT LOT ESCROW W/O ASSISTANCE OF REAL ESTATE AGENT OR ATTORNEY</u></b> Includes preparation of contract, deed, and other standard real estate transaction documents for vacant platted properties and closing both sides of the transaction, per contract instructions, when neither a real estate agent nor an attorney is involved	<b>\$350.00</b>
<b><u>VACANT LOT ESCROW WHEN ASSISTED BY REAL ESTATE AGENT OR ATTORNEY</u></b> Includes preparation of transfer of title documents, settlement statements, disbursement of funds and compliance with IRS reporting requirements on transactions for contracts/escrow agreements prepared by someone other than Charlson & Wilson	<b>\$175.00</b>
<b><u>SETTLEMENT FEE FOR RESIDENTIAL OR AGRICULTURAL REAL ESTATE CLOSINGS</u></b> Includes preparation of settlement statements, preparation of transfer of title documents, disbursement of funds and compliance with IRS reporting requirements on transactions for contracts/escrow agreements prepared by someone other than Charlson & Wilson	<b>\$250.00</b>



**FILED**

01/06/2023

RATE AND FORM COMPLIANCE DIVISION

<b><u>SETTLEMENT FEE FOR RESIDENTIAL CLOSINGS INVOLVING RELOCATION COMPANY</u></b>	<b>\$350.00</b>
Includes preparation of transfer of title documents, disbursement of funds, and compliance with IRS reporting requirements on transactions where property is being sold by a relocation company	
<b><u>SETTLEMENT FEE FOR RESIDENTIAL CLOSINGS INVOLVING REPOSSESSED PROPERTIES</u></b>	<b>\$350.00</b>
Includes preparation of transfer of title documents, disbursement of funds, and compliance with IRS reporting requirements	
<b><u>CASH CLOSING/SETTLEMENT FEE</u></b>	<b>\$150.00</b>
Includes preparation and review of closing statement with cash purchaser (when assisted by real estate agent or attorney)	
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Includes review of documents with borrower, processing of required loan documents, settlement statements and disbursement of funds	
<b><u>WITNESS CLOSING FEE</u></b>	<b>\$150 - 250.00</b>
Includes coordination with other title company to receive and return closing package, and coordination with buyers to accomplish same	
<b><u>FEE FOR ASSISTING LENDER WITH CLOSING DOCUMENT PREPARATION</u></b>	<b>\$150.00</b>
Involves entering the lender's loan fees and expenses on settlement statement	
<b><u>ADMINISTRATIVE FEE FOR REVERSE 1031 TAX-DEFERRED EXCHANGES</u></b>	<b>\$300.00</b>
Fee charged to party desiring <i>reverse</i> tax-deferred exchange assistance, including working with the exchange intermediary	
<b><u>POST-CLOSING ESCROW ADMINISTRATION FEE</u></b>	<b>\$150.00</b>
Includes administration of agreements for funds held post-closing	
<b><u>TAX ESCROW FEE</u></b>	<b>\$75.00</b>
Fee charged for holding an amount for the payment of taxes when payment of current year's taxes cannot be determined prior to the date of closing	
<b><u>MORTGAGE ASSUMPTION FEE</u></b>	<b>\$550.00</b>
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## **CHARGES FOR TITLE INSURANCE COMMITMENTS AND POLICIES**

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Courier service fee -----	\$25.00
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**111 N. 4th Street, Manhattan, KS 66502**

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**108 N. 2nd Street, Westmoreland, KS 66547**

**Effective April 18, 2022**

**The following rates are filed in accordance with KSA 40-952(c):**

**CHARGES FOR ESCROW, CLOSING AND OTHER TITLE SERVICES**

<b><u>SERVICE:</u></b>	<b><u>CHARGE:</u></b>
<b><u>RESIDENTIAL OR AGRICULTURAL ESCROW W/O ASSISTANCE OF REAL ESTATE AGENT OR ATTORNEY</u></b> Includes preparation of contract, deed, and other standard real estate transaction documents for residential or agricultural properties and closing the transaction, per contract instructions, when neither a real estate agent nor an attorney is involved	<b>\$550.00</b>
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<b><u>VACANT LOT ESCROW WHEN ASSISTED BY REAL ESTATE AGENT OR ATTORNEY</u></b> Includes preparation of transfer of title documents, settlement statements, disbursement of funds and compliance with IRS reporting requirements on transactions for contracts/escrow agreements prepared by someone other than Charlson & Wilson	<b>\$175.00</b>
<b><u>SETTLEMENT FEE FOR RESIDENTIAL OR AGRICULTURAL REAL ESTATE CLOSINGS</u></b> Includes preparation of settlement statements, preparation of transfer of title documents, disbursement of funds and compliance with IRS reporting requirements on transactions for contracts/escrow agreements prepared by someone other than Charlson & Wilson	<b>\$250.00</b>

<b><u>SETTLEMENT FEE FOR RESIDENTIAL CLOSINGS INVOLVING RELOCATION COMPANY</u></b>	<b>\$350.00</b>
Includes preparation of transfer of title documents, disbursement of funds, and compliance with IRS reporting requirements on transactions where property is being sold by a relocation company	
<b><u>SETTLEMENT FEE FOR RESIDENTIAL CLOSINGS INVOLVING REPOSSESSED PROPERTIES</u></b>	<b>\$350.00</b>
Includes preparation of transfer of title documents, disbursement of funds, and compliance with IRS reporting requirements	
<b><u>CASH CLOSING/SETTLEMENT FEE</u></b>	<b>\$150.00</b>
Includes preparation and review of closing statement with cash purchaser (when assisted by real estate agent or attorney)	
<b><u>LOAN CLOSING/SETTLEMENT FEE</u></b>	<b>\$250.00</b>
Includes review of documents with borrower, processing of required loan documents, settlement statements and disbursement of funds	
<b><u>WITNESS CLOSING FEE</u></b>	<b>\$150 - 250.00</b>
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<b><u>FEE FOR ASSISTING LENDER WITH CLOSING DOCUMENT PREPARATION</u></b>	<b>\$150.00</b>
Involves entering the lender's loan fees and expenses on settlement statement	
<b><u>ADMINISTRATIVE FEE FOR REVERSE 1031 TAX-DEFERRED EXCHANGES</u></b>	<b>\$300.00</b>
Fee charged to party desiring <i>reverse</i> tax-deferred exchange assistance, including working with the exchange intermediary	
<b><u>POST-CLOSING ESCROW ADMINISTRATION FEE</u></b>	<b>\$150.00</b>
Includes administration of agreements for funds held post-closing	
<b><u>TAX ESCROW FEE</u></b>	<b>\$75.00</b>
Fee charged for holding an amount for the payment of taxes when payment of current year's taxes cannot be determined prior to the date of closing	



## **CHARGES FOR TITLE INSURANCE COMMITMENTS AND POLICIES**

### **OWNER'S POLICY FOR PURCHASE OF PROPERTY**

See rate card

Issued when a purchaser completes the purchase of property

### **MORTGAGEE POLICY FOR REFINANCE**

See rate card

Issued when a mortgagee policy is required by the lender as the result of the refinancing of owner's existing mortgage loan

### **CONSTRUCTION LOAN POLICY FOR BUILDERS**

\$150.00

A rate afforded to builders for financing during the construction of a single-family or duplex dwelling on the subject property. The policy is effective during the term of construction and for a reasonable period of time thereafter to allow for refinance or resale of the subject property (does not include mechanics lien coverage)

### **LOAN POLICY INVOLVING NEW CONSTRUCTION FOR INDIVIDUALS**

50% discount  
off rate card

A rate afforded to individuals for beginning financing (not including mechanics lien coverage) during the construction of a single-family or duplex dwelling and for the end-loan policy (which may include mechanics lien coverage) on the subject property. If the customer is only filing one mortgage for the construction and not filing an end-loan mortgage after construction is done, this discount will not apply.

### **MECHANICS LIEN COVERAGE and PROCESSING**

\$300.00- 750.00

Involves providing necessary documentation to remove exception in loan policy regarding mechanics liens when construction has commenced prior to the mortgage being recorded - available on a per case basis

### **MULTIPLE LOT OR TRACT CHARGES**

See rate card + \$250.00 for  
each additional chain of title

A charge made in connection with the issuance of either an owner's or a mortgagee's policy when the subject property consists of more than one chain of title

### **TITLE COMMITMENT UPDATES**

\$50.00

A charge made for an update to a previously provided commitment issued within six months, extending the effective date

### **ENDORSEMENTS TO TITLE POLICIES**

Coverage added to the basic insurance contract which adds additional coverage to the insured and, consequently, additional risk to the insurer

- Environmental (8.1-06) \$40.00 (standard)
- Comprehensive – CCR (9.3-06) \$40.00 (standard)
- Comprehensive – REM (9-06) \$40.00 (standard)
- Variable Rate (6-06) \$40.00 (standard)
- PUD (5.1-06) \$40.00 (standard)
- PUD (5-06) \$75.00
- Location of improvements -

Land Location (22-06)	\$40.00 (standard)
- Manufactured Housing	
Loan Policy (7.1-06)	\$40.00
Owner's Policy (7.2-06)	\$40.00
- Future Advance (14-06)	\$40.00 (standard)
- Condominium (4-06)	\$125.00
- Access and Entry (17-06)	\$125.00
- Contiguity (19-06)	\$125.00
- Doing Business (24-06)	\$125.00
- Subdivision (26-06)	\$125.00
- Survey (same as) (25-06)	\$125.00
- Zoning (3.1-06)	20% of full premium (not simo) - \$500.00 minimum
- Zoning (3.06)	20% of full premium – (not simo) \$250.00 minimum
- Variable Rate - Negative	
Amortization (6.2-06)	\$125.00
- Aggregation/Tie-In (12-06)	\$125.00
- First Loss (20-06)	10% of premium

Add \$25.00 *per endorsement*, if requested post-closing

All endorsements listed above are \$125 each if issued in connection with a commercial transaction, except the Zoning endorsements and the First Loss endorsement, which will be charged as indicated above. Additional commercial endorsements will be quoted on a case-by-case basis

#### **CHAINS OF TITLE**

6-24 month - \$20.00

36 month - \$30.00

#### **INSURING MORTGAGE LOAN MODIFICATION AGREEMENT**

Includes title search and informational commitment to lender - **25% of original premium + \$2.50 per each \$1,000 of increased title insurance coverage, with minimum charge of \$250.00.**

#### **SEE ATTACHED RATE CARD FOR TITLE INSURANCE PREMIUM RATES**

#### **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.

Requests for such 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 KSA 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 to being made effective.

#### **SIMULTANEOUSLY ISSUED LOAN POLICIES:**

For loan policies not exceeding the amount of the owner's policy and issued simultaneously therewith, the premium amount is \$200.00. If the amount of the loan policy exceeds the amount of the new owner's policy, add \$2.50/\$1,000 for each \$1,000 or fraction thereof exceeding the amount of the owner's policy.

*Except for commercial transactions, in addition to the loan policy, the simultaneously issued premium will include three (3) standard endorsements of the lender's choice, determined at or prior to closing, disclosed and agreed to by C & W.*

**ENDORSEMENTS:**

Endorsements to loan policies of title insurance typically issued in residential mortgage transactions are \$40.00 per endorsement (standard endorsements).

**CLOSING CHARGES:**

Seller escrow fee purchase (assisted by real estate agent)-----	\$250.00
Buyer escrow "insured" closing fee (buyer signs loan docs at C & W) -----	\$250.00
Buyer cash closing fee for agent/attorney assisted transactions -----	\$150.00
Courier service fee -----	\$25.00
Wire service fee for payoffs -----	\$25.00
Wire service fee for proceeds -----	\$25.00

**CHARLSON & WILSON BONDED ABSTRACTERS, INC.**

111 N. 4th Street, Manhattan, KS 66502

1426 Browning Place, Suite 103, Manhattan, KS 66502

108 N. 2nd Street, Westmoreland, KS 66547

**Effective March 19, 2020**

The following rates are filed in accordance with KSA 40-952(c):

**CHARGES FOR ESCROW, CLOSING AND OTHER TITLE SERVICES**

<b><u>SERVICE:</u></b>	<b><u>CHARGE:</u></b>
<b><u>RESIDENTIAL OR AGRICULTURAL ESCROW W/O ASSISTANCE OF REAL ESTATE AGENT OR ATTORNEY</u></b> Includes preparation of contract, deed, and other standard real estate transaction documents for residential or agricultural properties and closing the transaction, per contract instructions, when neither a real estate agent nor an attorney is involved	<b>\$550.00</b>
<b><u>VACANT LOT ESCROW W/O ASSISTANCE OF REAL ESTATE AGENT OR ATTORNEY</u></b> Includes preparation of contract, deed, and other standard real estate transaction documents for vacant platted properties and closing both sides of the transaction, per contract instructions, when neither a real estate agent nor an attorney is involved	<b>\$350.00</b>
<b><u>VACANT LOT ESCROW WHEN ASSISTED BY REAL ESTATE AGENT OR ATTORNEY</u></b> Includes preparation of transfer of title documents, settlement statements, disbursement of funds and compliance with IRS reporting requirements on transactions for contracts/escrow agreements prepared by someone other than Charlson & Wilson	<b>\$175.00</b>
<b><u>SETTLEMENT FEE FOR RESIDENTIAL OR AGRICULTURAL REAL ESTATE CLOSINGS</u></b> Includes preparation of settlement statements, preparation of transfer of title documents, disbursement of funds and compliance with IRS reporting requirements on transactions for contracts/escrow agreements prepared by someone other than Charlson & Wilson	<b>\$250.00</b>

**FILED**

**MAR 19 2020**

**VICKI SCHMIDT  
Commissioner of Insurance**

**SETTLEMENT FEE FOR RESIDENTIAL CLOSINGS INVOLVING  
RELOCATION COMPANY**

\$350.00

Includes preparation of transfer of title documents, disbursement of funds, and compliance with IRS reporting requirements on transactions where property is being sold by a relocation company

**SETTLEMENT FEE FOR RESIDENTIAL CLOSINGS INVOLVING  
REPOSSESSED PROPERTIES**

\$350.00

Includes preparation of transfer of title documents, disbursement of funds, and compliance with IRS reporting requirements

**CASH CLOSING/SETTLEMENT FEE**

Includes preparation and review of closing statement with cash purchaser (when assisted by real estate agent or attorney)

**LOAN CLOSING/SETTLEMENT FEE**

\$250.00

Includes review of documents with borrower, processing of required loan documents, settlement statements and disbursement of funds

**WITNESS CLOSING FEE**

\$150 - 250.00

Includes coordination with other title company to receive and return closing package, and coordination with buyers to accomplish same

**FEE FOR ASSISTING LENDER WITH CLOSING DOCUMENT  
PREPARATION**

\$150.00

Involves entering the lender's loan fees and expenses on settlement statement

**ADMINISTRATIVE FEE FOR REVERSE 1031 TAX-DEFERRED  
EXCHANGES**

\$300.00

Fee charged to party desiring *reverse* tax-deferred exchange assistance, including working with the exchange intermediary

**POST-CLOSING ESCROW ADMINISTRATION FEE**

\$150.00

Includes administration of agreements for funds held post-closing

**TAX ESCROW FEE**

\$75.00

Fee charged for holding an amount for the payment of taxes when payment of current year's taxes cannot be determined prior to the date of closing

FILED

MAR 19 2020

VICKI SCHMIDT  
Commissioner of Insurance

## CHARGES FOR TITLE INSURANCE COMMITMENTS AND POLICIES

### OWNER'S POLICY FOR PURCHASE OF PROPERTY

See rate card

Issued when a purchaser completes the purchase of property

### MORTGAGEE POLICY FOR REFINANCE

See rate card

Issued when a mortgagee policy is required by the lender as the result of the refinancing of owner's existing mortgage loan

FILED

### CONSTRUCTION LOAN POLICY FOR BUILDERS

A rate afforded to builders for financing during the construction of a single-family or duplex dwelling on the subject property. The policy is effective during the term of construction and for a reasonable period of time thereafter to allow for refinance or resale of the subject property (does not include mechanics lien coverage)

MAR 19 2015 \$150.00

VICKI SCHMIDT  
Commissioner of Insurance

### LOAN POLICY INVOLVING NEW CONSTRUCTION FOR INDIVIDUALS

50% discount  
off rate card

A rate afforded to individuals for beginning financing (not including mechanics lien coverage) during the construction of a single-family or duplex dwelling and for the end-loan policy (which may include mechanics lien coverage) on the subject property. If the customer is only filing one mortgage for the construction and not filing an end-loan mortgage after construction is done, this discount will not apply.

### MECHANICS LIEN COVERAGE and PROCESSING

\$300.00- 750.00

Involves providing necessary documentation to remove exception in loan policy regarding mechanics liens when construction has commenced prior to the mortgage being recorded - available on a per case basis

### MULTIPLE LOT OR TRACT CHARGES

See rate card + \$250.00 for  
each additional chain of title

A charge made in connection with the issuance of either an owner's or a mortgagee's policy when the subject property consists of more than one chain of title

### TITLE COMMITMENT UPDATES

\$50.00

A charge made for an update to a previously provided commitment issued within six months, extending the effective date

### ENDORSEMENTS TO TITLE POLICIES

Coverage added to the basic insurance contract which adds additional coverage to the insured and, consequently, additional risk to the insurer

- Environmental (8.1-06) \$40.00 (standard)
- Comprehensive – CCR (9.3-06) \$40.00 (standard)
- Comprehensive – REM (9-06) \$40.00 (standard)
- Variable Rate (6-06) \$40.00 (standard)
- PUD (5.1-06) \$40.00 (standard)



- PUD (5-06)	\$75.00
- Location of improvements - Land Location (22-06)	\$40.00 (standard)
- Manufactured Housing Loan Policy (7.1-06)	\$40.00
Owner's Policy (7.2-06)	\$40.00
- Future Advance (14-06)	\$40.00 (standard)
- Condominium (4-06)	\$125.00
- Access and Entry (17-06)	\$125.00
- Contiguity (19-06)	\$125.00
- Doing Business (24-06)	\$125.00
- Subdivision (26-06)	\$125.00
- Survey (same as) (25-06)	\$125.00
- Zoning (3.1-06)	20% of premium - \$500.00 minimum
- Zoning (3.06)	20% of premium - \$250.00 minimum
- Variable Rate - Negative Amortization (6.2-06)	\$125.00
- Aggregation/Tie-In (12-06)	\$125.00
- First Loss (20-06)	10% of premium

FILED

MAR 19 2020

VICKI SCHMIDT  
Commissioner of Insurance

Add \$25.00 *per endorsement*, if requested post-closing

(Additional commercial endorsements will be quoted on a case-by-case basis)

#### **CHAINS OF TITLE**

6-24 month - \$20.00

36 month - \$30.00

#### **INSURING MORTGAGE LOAN MODIFICATION AGREEMENT**

Includes title search and informational commitment to lender - **25% of original premium + \$2.50 per each \$1,000 of increased title insurance coverage, with minimum charge of \$250.00.**

#### **SEE ATTACHED RATE CARD FOR TITLE INSURANCE PREMIUM RATES**

#### **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.

Requests for such 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 KSA 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 to being made effective.

**SIMULTANEOUSLY ISSUED LOAN POLICIES:**

For loan policies not exceeding the amount of the owner's policy and issued simultaneously therewith, the premium amount is \$200.00. If the amount of the loan policy exceeds the amount of the new owner's policy, add \$2.50/\$1,000 for each \$1,000 or fraction thereof exceeding the amount of the owner's policy.

*In addition to the loan policy, the simultaneously issued premium will include three (3) standard endorsements of the lender's choice, determined at or prior to closing, disclosed and agreed to by C & W.*

FILED

MAR 19 2020

VICKI SCHMIDT  
Commissioner of Insurance



**ENDORSEMENTS:**

Endorsements to loan policies of title insurance typically issued in residential mortgage transactions are \$40.00 per endorsement (standard endorsements).

**CLOSING CHARGES:**

Seller escrow fee purchase (assisted by real estate agent)-----	\$250.00
Buyer escrow "insured" closing fee (buyer signs loan docs at C & W) -----	\$250.00
Buyer cash closing fee for agent/attorney assisted transactions -----	\$150.00
Courier service fee -----	\$25.00
Wire service fee for payoffs -----	\$25.00
Wire service fee for proceeds -----	\$25.00

**FILED****MAR 19 2020****VICKI SCHMIDT  
Commissioner of Insurance**

**CHARLSON & WILSON BONDED ABSTRACTERS, INC.**

111 N. 4th Street, Manhattan, KS 66502

1426 Browning Place, Suite 103, Manhattan, KS 66502

108 N. 2nd Street, Westmoreland, KS 66547

**Effective January 15, 2020**

**FILED**

**JAN 15 2020**

**VICKI SCHMIDT**  
Commissioner of Insurance

The following rates are filed in accordance with KSA 40-952(c):

**CHARGES FOR ESCROW, CLOSING AND OTHER TITLE SERVICES**

<b><u>SERVICE:</u></b>	<b><u>CHARGE:</u></b>
<b><u>RESIDENTIAL OR AGRICULTURAL ESCROW W/O ASSISTANCE OF REAL ESTATE AGENT OR ATTORNEY</u></b>	<b>\$550.00</b>
Includes preparation of contract, deed, and other standard real estate transaction documents for residential or agricultural properties and closing the transaction, per contract instructions, when neither a real estate agent nor an attorney is involved	
<b><u>VACANT LOT ESCROW W/O ASSISTANCE OF REAL ESTATE AGENT OR ATTORNEY</u></b>	<b>\$350.00</b>
Includes preparation of contract, deed, and other standard real estate transaction documents for vacant platted properties and closing both sides of the transaction, per contract instructions, when neither a real estate agent nor an attorney is involved	
<b><u>VACANT LOT ESCROW WHEN ASSISTED BY REAL ESTATE AGENT OR ATTORNEY</u></b>	<b>\$175.00</b>
Includes preparation of transfer of title documents, settlement statements, disbursement of funds and compliance with IRS reporting requirements on transactions for contracts/escrow agreements prepared by someone other than Charlson & Wilson	
<b><u>SETTLEMENT FEE FOR RESIDENTIAL OR AGRICULTURAL REAL ESTATE CLOSINGS</u></b>	<b>\$250.00</b>
Includes preparation of settlement statements, preparation of transfer of title documents, disbursement of funds and compliance with IRS reporting requirements on transactions for contracts/escrow agreements prepared by someone other than Charlson & Wilson	

**SETTLEMENT FEE FOR RESIDENTIAL CLOSINGS INVOLVING  
RELOCATION COMPANY**

\$350.00

Includes preparation of transfer of title documents, disbursement of funds, and compliance with IRS reporting requirements on transactions where property is being sold by a relocation company

FILED

JAN 15 2020

\$350.00

VICKI SCHMIDT  
Commissioner of Insurance

**SETTLEMENT FEE FOR RESIDENTIAL CLOSINGS INVOLVING  
REPOSSESSED PROPERTIES**

Includes preparation of transfer of title documents, disbursement of funds, and compliance with IRS reporting requirements

**CASH CLOSING/SETTLEMENT FEE**

\$150.00

Includes preparation and review of closing statement with cash purchaser (when assisted by real estate agent or attorney)

**LOAN CLOSING/SETTLEMENT FEE**

\$250.00

Includes review of documents with borrower, processing of required loan documents, settlement statements and disbursement of funds

**WITNESS CLOSING FEE**

\$150 - 250.00

Includes coordination with other title company to receive and return closing package, and coordination with buyers to accomplish same

**FEE FOR ASSISTING LENDER WITH CLOSING DOCUMENT  
PREPARATION**

\$150.00

Involves entering the lender's loan fees and expenses on settlement statement

**ADMINISTRATIVE FEE FOR REVERSE 1031 TAX-DEFERRED  
EXCHANGES**

\$300.00

Fee charged to party desiring *reverse* tax-deferred exchange assistance, including working with the exchange intermediary

**POST-CLOSING ESCROW ADMINISTRATION FEE**

\$150.00

Includes administration of agreements for funds held post-closing

**TAX ESCROW FEE**

\$75.00

Fee charged for holding an amount for the payment of taxes when payment of current year's taxes cannot be determined prior to the date of closing

## CHARGES FOR TITLE INSURANCE COMMITMENTS AND POLICIES

### OWNER'S POLICY FOR PURCHASE OF PROPERTY

See rate card

Issued when a purchaser completes the purchase of property

### MORTGAGEE POLICY FOR REFINANCE

See rate card

Issued when a mortgagee policy is required by the lender as the result of the refinancing of owner's existing mortgage loan

**FILED**

### CONSTRUCTION LOAN POLICY

A rate afforded to builders for financing during the construction of a single-family or duplex dwelling on the subject property. The policy is effective during the term of construction and for a reasonable period of time thereafter to allow for refinance or resale of the subject property (does not include mechanics lien coverage)

**JAN 15 2020**  
**\$150.00**

**VICKI SCHMIDT**  
**Commissioner of Insurance**

### MECHANICS LIEN COVERAGE and PROCESSING

**\$300.00- 750.00**

Involves providing necessary documentation to remove exception in loan policy regarding mechanics liens when construction has commenced prior to the mortgage being recorded - available on a per case basis

### MULTIPLE LOT OR TRACT CHARGES

See rate card + \$250.00 for  
each additional chain of title

A charge made in connection with the issuance of either an owner's or a mortgagee's policy when the subject property consists of more than one chain of title

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**\$50.00**

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- First Loss (20-06)	10% of premium

**FILED**

**JAN 15 2020**

**VICKI SCHMIDT  
Commissioner of Insurance**

Add \$25.00 *per endorsement*, if requested post-closing

(Additional commercial endorsements will be quoted on a case-by-case basis)

#### **CHAINS OF TITLE**

6-24 month - \$20.00

36 month - \$30.00

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**ENDORSEMENTS:**

Endorsements to loan policies of title insurance typically issued in residential mortgage transactions are \$40.00 per endorsement (standard endorsements).

**CLOSING CHARGES:**

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Buyer escrow "insured" closing fee (buyer signs loan docs at C & W) -----	\$250.00
Buyer cash closing fee for agent/attorney assisted transactions -----	\$150.00
Courier service fee -----	\$25.00
Wire service fee for payoffs -----	\$25.00
Wire service fee for proceeds -----	\$25.00

**FILED**  
**JAN 15 2020**  
**VICKI SCHMIDT**  
**Commissioner of Insurance**

**CHARLSON & WILSON BONDED ABSTRACTERS, INC.**

111 N. 4th Street, Manhattan, KS 66502

1426 Browning Place, Suite 103, Manhattan, KS 66502

108 N. 2nd Street, Westmoreland, KS 66547

Effective January 19, 2018

FILED

JAN 19 2018

KEN SELZER  
Commissioner of Insurance

The following rates are filed in accordance with KSA 40-952(c):

**CHARGES FOR ESCROW, CLOSING AND OTHER TITLE SERVICES**

<b><u>SERVICE:</u></b>	<b><u>CHARGE:</u></b>
<b><u>RESIDENTIAL OR AGRICULTURAL ESCROW W/O ASSISTANCE OF REAL ESTATE AGENT OR ATTORNEY</u></b> Includes preparation of contract, deed, and other standard real estate transaction documents for residential or agricultural properties and closing the transaction, per contract instructions, when neither a real estate agent nor an attorney is involved	<b>\$550.00</b>
<b><u>VACANT LOT ESCROW W/O ASSISTANCE OF REAL ESTATE AGENT OR ATTORNEY</u></b> Includes preparation of contract, deed, and other standard real estate transaction documents for vacant platted properties and closing both sides of the transaction, per contract instructions, when neither a real estate agent nor an attorney is involved	<b>\$350.00</b>
<b><u>VACANT LOT ESCROW WHEN ASSISTED BY REAL ESTATE AGENT OR ATTORNEY</u></b> Includes preparation of transfer of title documents, settlement statements, disbursement of funds and compliance with IRS reporting requirements on transactions for contracts/escrow agreements prepared by someone other than Charlson & Wilson	<b>\$175.00</b>
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RELOCATION COMPANY**

\$350.00

Includes preparation of transfer of title documents, disbursement of funds, and compliance with IRS reporting requirements on transactions where property is being sold by a relocation company

**SETTLEMENT FEE FOR RESIDENTIAL CLOSINGS INVOLVING  
REPOSSESSED PROPERTIES**

\$350.00

FILED

Includes preparation of transfer of title documents, disbursement of funds, and compliance with IRS reporting requirements

JAN 19 2018

**CASH CLOSING/SETTLEMENT FEE**

\$150.00

Includes preparation and review of closing statement with cash purchaser (when assisted by real estate agent or attorney)

KEN SELZER  
Commissioner of Insurance

**LOAN CLOSING/SETTLEMENT FEE**

\$250.00

Includes review of documents with borrower, processing of required loan documents, settlement statements and disbursement of funds

**WITNESS CLOSING FEE**

\$150 - 250.00

Includes coordination with other title company to receive and return closing package, and coordination with buyers to accomplish same

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PREPARATION**

\$150.00

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\$300.00

Fee charged to party desiring *reverse* tax-deferred exchange assistance, including working with the exchange intermediary

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\$150.00

Includes administration of agreements for funds held post-closing

**TAX ESCROW FEE**

\$75.00

Fee charged for holding an amount for the payment of taxes when payment of current year's taxes cannot be determined prior to the date of closing



## CHARGES FOR TITLE INSURANCE COMMITMENTS AND POLICIES

### OWNER'S POLICY FOR PURCHASE OF PROPERTY

Issued when a purchaser completes the purchase of property

See rate card

### MORTGAGEE POLICY FOR REFINANCE

Issued when a mortgagee policy is required by the lender as the result of the refinancing of owner's existing mortgage loan

See rate card **FILED**

**JAN 19 2018**

### CONSTRUCTION LOAN POLICY

A rate afforded to builders for financing during the construction of a single-family or duplex dwelling on the subject property. The policy is effective during the term of construction and for a reasonable period of time thereafter to allow for refinance or resale of the subject property (does not include mechanics lien coverage)

**\$150.00**  
**KEN COLLIER**  
**Commissioner of Insurance**

### MECHANICS LIEN COVERAGE and PROCESSING

Involves providing necessary documentation to remove exception in loan policy regarding mechanics liens when construction has commenced prior to the mortgage being recorded - available on a per case basis

**\$300.00- 750.00**

### MULTIPLE LOT OR TRACT CHARGES

A charge made in connection with the issuance of either an owner's or a mortgagee's policy when the subject property consists of more than one chain of title

See rate card + \$250.00 for  
each additional chain of title

### TITLE COMMITMENT UPDATES

A charge made for an update to a previously provided commitment issued within six months, extending the effective date

**\$50.00**

### ENDORSEMENTS TO TITLE POLICIES

Coverage added to the basic insurance contract which adds additional coverage to the insured and, consequently, additional risk to the insurer

- Environmental (8.1-06)	\$40.00 (standard)
- Comprehensive – CCR (9.3-06)	\$40.00 (standard)
- Comprehensive – REM (9-06)	\$40.00 (standard)
- Variable Rate (6-06)	\$40.00 (standard)
- PUD (5.1-06)	\$40.00 (standard)
- PUD (5-06)	\$75.00
- Location of improvements -	
Land Location (22-06)	\$40.00 (standard)
- Manufactured Housing	
Loan Policy (7.1-06)	\$40.00
Owner's Policy (7.2-06)	\$40.00
- Future Advance (14-06)	\$40.00 (standard)
- Condominium (4-06)	\$125.00

- Access and Entry (17-06)	\$125.00
- Contiguity (19-06)	\$125.00
- Doing Business (24-06)	\$125.00
- Subdivision (26-06)	\$125.00
- Survey (same as) (25-06)	\$125.00
- Zoning (3.1-06)	20% of premium - \$500.00 minimum
- Zoning (3.06)	20% of premium - \$250.00 minimum
- Variable Rate - Negative Amortization (6.2-06)	\$125.00
- Aggregation/Tie-In (12-06)	\$125.00
- First Loss (20-06)	10% of premium

FILED

JAN 19 2018

KEN SELZER  
Commissioner of Insurance

Add \$25.00 *per endorsement*, if requested post-closing

(Additional commercial endorsements will be quoted on a case-by-case basis)

#### **CHAINS OF TITLE**

6-24 month - \$20.00

36 month - \$30.00

#### **INSURING MORTGAGE LOAN MODIFICATION AGREEMENT**

Includes title search and informational commitment to lender - **25% of original premium + \$2.50 per each \$1,000 of increased title insurance coverage, with minimum charge of \$250.00.**

#### **SEE ATTACHED RATE CARD FOR TITLE INSURANCE PREMIUM RATES**

#### **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.

Requests for such 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 KSA 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 to being made effective.

#### **SIMULTANEOUSLY ISSUED LOAN POLICIES:**

For loan policies not exceeding the amount of the owner's policy and issued simultaneously therewith, the premium amount is \$200.00. If the amount of the loan policy exceeds the amount of the new owner's policy, add \$2.50/\$1,000 for each \$1,000 or fraction thereof exceeding the amount of the owner's policy.

*In addition to the loan policy, the simultaneously issued premium will include three (3) standard endorsements of the lender's choice, determined at or prior to closing, disclosed and agreed to by C & W.*

**ENDORSEMENTS:**

Endorsements to loan policies of title insurance typically issued in residential mortgage transactions are \$40.00 per endorsement (standard endorsements).

**CLOSING CHARGES:**

Seller escrow fee purchase (assisted by real estate agent)-----	\$250.00
Buyer escrow "insured" closing fee (buyer signs loan docs at C & W) -----	\$250.00
Buyer cash closing fee for agent/attorney assisted transactions -----	\$150.00
Courier service fee -----	\$20.00
Wire service fee for payoffs -----	\$9.00
Wire service fee for proceeds -----	\$25.00

JAN 19 2018

KEN SELZER  
Commissioner of Insurance



**Charlson & Wilson**  
**Bonded Abstracters, Inc.**  
 ABSTRACTS • TITLE INSURANCE • ESCROWS

Closing Office  
 1426 Browning Place, Ste. 103  
 Manhattan, KS  
 66502  
 Ph: (785) 537-2900

Title Offices  
 111 N. 4th  
 Manhattan, KS  
 66502  
 Ph: (785) 565-4800  
 108 N. 2nd Street  
 Westmoreland, KS  
 66549  
 Ph: (785) 537-2900

info@charlsonandwilson.com

**RATE CARD**

Prices Effective April 1, 2017

**SUMMARY OF CHARGES FOR TITLE INSURANCE POLICIES**

Owners			Loan		
\$10,000.00 or less	\$ 175.00	\$ 175.00	\$205,001.00 to \$210,000.00	\$ 760.00	\$ 650.00
\$10,001.00 to \$15,000.00	\$ 206.00	\$ 192.00	\$210,001.00 to \$215,000.00	\$ 770.00	\$ 660.00
\$15,001.00 to \$20,000.00	\$ 224.00	\$ 200.00	\$215,001.00 to \$220,000.00	\$ 782.00	\$ 670.00
\$20,001.00 to \$25,000.00	\$ 244.00	\$ 226.00	\$220,001.00 to \$225,000.00	\$ 794.00	\$ 680.00
\$25,001.00 to \$30,000.00	\$ 262.00	\$ 232.00	\$225,001.00 to \$230,000.00	\$ 806.00	\$ 688.00
\$30,001.00 to \$35,000.00	\$ 282.00	\$ 248.00	\$230,001.00 to \$235,000.00	\$ 816.00	\$ 698.00
\$35,001.00 to \$40,000.00	\$ 300.00	\$ 268.00	\$235,001.00 to \$240,000.00	\$ 828.00	\$ 708.00
\$40,001.00 to \$45,000.00	\$ 326.00	\$ 290.00	\$240,001.00 to \$245,000.00	\$ 836.00	\$ 718.00
\$45,001.00 to \$50,000.00	\$ 346.00	\$ 310.00	\$245,001.00 to \$250,000.00	\$ 848.00	\$ 726.00
\$50,001.00 to \$55,000.00	\$ 368.00	\$ 322.00	\$250,001.00 to \$255,000.00	\$ 858.00	\$ 736.00
\$55,001.00 to \$60,000.00	\$ 388.00	\$ 332.00	\$255,001.00 to \$260,000.00	\$ 870.00	\$ 746.00
\$60,001.00 to \$65,000.00	\$ 400.00	\$ 342.00	\$260,001.00 to \$265,000.00	\$ 882.00	\$ 754.00
\$65,001.00 to \$70,000.00	\$ 418.00	\$ 352.00	\$265,001.00 to \$270,000.00	\$ 894.00	\$ 764.00
\$70,001.00 to \$75,000.00	\$ 438.00	\$ 364.00	\$270,001.00 to \$275,000.00	\$ 906.00	\$ 774.00
\$75,001.00 to \$80,000.00	\$ 456.00	\$ 374.00	\$275,001.00 to \$280,000.00	\$ 916.00	\$ 784.00
\$80,001.00 to \$85,000.00	\$ 474.00	\$ 384.00	\$280,001.00 to \$285,000.00	\$ 928.00	\$ 792.00
\$85,001.00 to \$90,000.00	\$ 490.00	\$ 394.00	\$285,001.00 to \$290,000.00	\$ 940.00	\$ 802.00
\$90,001.00 to \$95,000.00	\$ 504.00	\$ 406.00	\$290,001.00 to \$295,000.00	\$ 952.00	\$ 812.00
\$95,001.00 to \$100,000.00	\$ 520.00	\$ 416.00	\$295,001.00 to \$300,000.00	\$ 962.00	\$ 822.00
\$100,001.00 to \$105,000.00	\$ 532.00	\$ 432.00	\$300,001.00 to \$305,000.00	\$ 972.00	\$ 830.00
\$105,001.00 to \$110,000.00	\$ 542.00	\$ 442.00	\$305,001.00 to \$310,000.00	\$ 982.00	\$ 840.00
\$110,001.00 to \$115,000.00	\$ 554.00	\$ 452.00	\$310,001.00 to \$315,000.00	\$ 994.00	\$ 850.00
\$115,001.00 to \$120,000.00	\$ 564.00	\$ 462.00	\$315,001.00 to \$320,000.00	\$ 1,004.00	\$ 858.00
\$120,001.00 to \$125,000.00	\$ 574.00	\$ 474.00	\$320,001.00 to \$325,000.00	\$ 1,014.00	\$ 868.00
\$125,001.00 to \$130,000.00	\$ 584.00	\$ 484.00	\$325,001.00 to \$330,000.00	\$ 1,024.00	\$ 878.00
\$130,001.00 to \$135,000.00	\$ 596.00	\$ 494.00	\$330,001.00 to \$335,000.00	\$ 1,036.00	\$ 888.00
\$135,001.00 to \$140,000.00	\$ 606.00	\$ 504.00	\$335,001.00 to \$340,000.00	\$ 1,046.00	\$ 896.00
\$140,001.00 to \$145,000.00	\$ 616.00	\$ 516.00	\$340,001.00 to \$345,000.00	\$ 1,056.00	\$ 906.00
\$145,001.00 to \$150,000.00	\$ 626.00	\$ 526.00	\$345,001.00 to \$350,000.00	\$ 1,066.00	\$ 916.00
\$150,001.00 to \$155,000.00	\$ 642.00	\$ 542.00	\$350,001.00 to \$355,000.00	\$ 1,078.00	\$ 924.00
\$155,001.00 to \$160,000.00	\$ 654.00	\$ 552.00	\$355,001.00 to \$360,000.00	\$ 1,088.00	\$ 934.00
\$160,001.00 to \$165,000.00	\$ 664.00	\$ 562.00	\$360,001.00 to \$365,000.00	\$ 1,098.00	\$ 944.00
\$165,001.00 to \$170,000.00	\$ 676.00	\$ 574.00	\$365,001.00 to \$370,000.00	\$ 1,108.00	\$ 954.00
\$170,001.00 to \$175,000.00	\$ 688.00	\$ 584.00	\$370,001.00 to \$375,000.00	\$ 1,120.00	\$ 962.00
\$175,001.00 to \$180,000.00	\$ 700.00	\$ 594.00	\$375,001.00 to \$380,000.00	\$ 1,130.00	\$ 972.00
\$180,001.00 to \$185,000.00	\$ 710.00	\$ 604.00	\$380,001.00 to \$385,000.00	\$ 1,140.00	\$ 982.00
\$185,001.00 to \$190,000.00	\$ 722.00	\$ 616.00	\$385,001.00 to \$390,000.00	\$ 1,150.00	\$ 992.00
\$190,001.00 to \$195,000.00	\$ 734.00	\$ 626.00	\$390,001.00 to \$395,000.00	\$ 1,162.00	\$ 1,000.00
\$195,001.00 to \$200,000.00	\$ 736.00	\$ 632.00	\$395,001.00 to \$400,000.00	\$ 1,172.00	\$ 1,010.00
\$200,001.00 to \$205,000.00	\$ 748.00	\$ 642.00			



## SUMMARY OF CHARGES FOR TITLE INSURANCE POLICIES, continued

The following rates and charges **apply only** to policies between \$400,001 and \$1,000,000.  
They **do not** apply to policies \$400,000.00 and under.

\$400,001 - \$1,000,000      Owner's and Loan Policy premiums are computed using the formulae below:

Owner's Policies:

\$1,172.00 + \$2.25 per thousand for each \$1,000 or fraction thereof over \$400,000

Loan Policies:

\$1,010.00 + \$2.00 per thousand for each \$1,000 or fraction thereof over \$400,000

FILED

The following rates and charges **apply only** to policies over \$1,000,000.  
They **do not** apply to policies \$1,000,000.00 and under.

JAN 19 2018

Owner's Policies:

\$ 2.30 per thousand + \$275.00 search fee

KEN SELZER  
Commissioner of Insurance

Loan Policies:

\$2.00 per thousand + \$275.00 search fee

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### Simultaneously Issued Loan Policies:

For loan policies not exceeding the amount of the owner's policy and issued simultaneously therewith, the premium amount is \$200.00. If the amount of the loan policy exceeds the amount of the owner's policy, add \$2.50/\$1,000.00 for each \$1,000.00 or fraction thereof exceeding the amount of the owner's policy.

*The simultaneously issued premium will include three (3) standard endorsements of the lender's choice, determined at or prior to closing.*

The charges set forth are applicable to normal transactions. In cases involving unique or unusual conditions, we reserve the right to adjust charges and premiums.

### Endorsements:

Endorsements to loan policies of title insurance typically issued in residential mortgage transactions are \$40.00 per endorsement.

### Closing Charges:

Seller escrow/refinance closing fee.....	\$250.00
Buyer closing fee (buyer signs loan papers at C&W).....	\$250.00
Buyer closing fee (buyer signs loan papers at lender).....	\$150.00
Courier services fee.....	\$20.00

### NOTE:

PLEASE CALL 785-537-2900/785-565-4800 WITH QUESTIONS ABOUT PREMIUMS OR CHARGES.



Closing Office	Title Offices	
1426 Browning Place, Ste. 103 Manhattan, KS 66502 Ph: (785) 537-2900	111 N. 4th Manhattan, KS 66502 Ph: (785) 565-4800	108 N. 2nd Street Westmoreland, KS 66549 Ph: (785) 537-2900
info@charlsonandwilson.com		

**CHARLSON & WILSON BONDED ABSTRACTERS, INC.**

111 N. 4th Street  
&  
1426 Browning Place, Suite 103  
Manhattan, Kansas 66502

Effective November 1, 2015

**FILED**

**NOV 18 2015**

**Charges for Escrow, Closing and/or Other Services** **KEN SELZER**  
**Commissioner of Insurance**

The following rates are filed in accordance with KSA 40-952(c):

<b><u>SERVICE:</u></b>	<b><u>CHARGE:</u></b>
<b><u>SETTLEMENT FEE FOR REAL ESTATE CLOSINGS WITH ASSISTANCE OF ATTORNEY AND/OR BROKER</u></b> Includes preparation of settlement statements, preparation of transfer of title documents, disbursement of funds and compliance with IRS reporting requirements	<b>\$225.00</b>
<b><u>RESIDENTIAL SALE DOCUMENT PREPARATION</u></b> Includes preparation of contract, deed, and other standard real estate transaction documents for residential properties	<b>\$375.00</b>
<b><u>SETTLEMENT FEE FOR RESIDENTIAL REAL ESTATE CLOSINGS WITHOUT ASSISTANCE OF ATTORNEY AND/OR BROKER (i.e., FOR-SALE-BY-OWNER TRANSACTIONS)</u></b> Includes preparation of settlement statements, disbursement of funds and compliance with IRS reporting requirements	<b>\$225.00</b>
<b><u>AGRICULTURAL SALE DOCUMENT PREPARATION</u></b> Includes preparation of contract, deed, and other standard real estate transaction documents for agricultural properties	<b>\$150.00</b>
<b><u>SETTLEMENT FEE FOR AGRICULTURAL REAL ESTATE CLOSINGS WITHOUT ASSISTANCE OF ATTORNEY AND/OR BROKER (i.e., FOR-SALE-BY-OWNER TRANSACTIONS)</u></b> Includes preparation of settlement statements, disbursement of funds and compliance with IRS reporting requirements	<b>\$350.00</b>
<b><u>REAL ESTATE DOCUMENT PREPARATION/CLOSINGS FOR PERSONS IN THE BUSINESS OF DEVELOPING, CONSTRUCTING, INVESTING, SELLING OR BUYING, WITHOUT ASSISTANCE OF ATTORNEY AND/OR BROKER</u></b> Includes preparation of contracts, escrow agreements, transfer of title documents, settlement statements, and disbursement of funds	<b>\$275.00</b>

<b><u>VACANT LOT SALE DOCUMENT PREPARATION</u></b>	<b>\$100.00</b>
Includes preparation of contract, deed, and other standard real estate transaction documents for vacant platted properties	
<b><u>SETTLEMENT FEE FOR VACANT LOT CLOSING</u></b> <b>(with/without assistance of attorney and/or broker)</b>	<b>\$175.00</b>
Includes preparation of settlement statements, transfer of title documents, disbursement of funds and compliance with IRS reporting requirements	
<b><u>SETTLEMENT FEE FOR RESIDENTIAL CLOSINGS INVOLVING RELOCATION COMPANY</u></b> (with/without assistance of attorney and/or broker)	<b>\$275.00</b>
Includes preparation of transfer of title documents, disbursement of funds, and compliance with IRS reporting requirements	
<b><u>SETTLEMENT FEE FOR RESIDENTIAL CLOSINGS INVOLVING REPOSSESSED PROPERTIES</u></b> (with/without assistance of attorney and/or broker)	<b>\$350.00</b>
Includes preparation of transfer of title documents, disbursement of funds, and compliance with IRS reporting requirements	
<b><u>LOAN SETTLEMENT FEE FOR PURCHASE MONEY MORTGAGE</u></b>	<b>\$225.00</b>
Includes review of documents with borrower, processing of required loan documents, settlement statements and disbursement of funds	
<b><u>CHARGE TO BUYER FOR CASH PURCHASE</u></b>	<b>\$100.00</b>
Includes preparation and review of closing statement with cash purchaser (not including vacant platted lot transactions)	
<b><u>REFINANCE/LOAN CLOSING</u></b>	<b>\$225.00</b>
Includes review of documents with borrower, processing of required loan documents, preparation of settlement statements and disbursement of funds	
<b><u>ASSISTING LENDER WITH CLOSING DOCUMENT PREPARATION</u></b>	<b>\$100.00</b>
Involves entering the lender's loan fees and expenses on settlement statement	
<b><u>Administrative Fee for 1031 TAX-DEFERRED EXCHANGES</u></b>	<b>\$150.00</b>
Fee charged to party desiring tax-deferred exchange assistance, including working with the exchange intermediary	
<b><u>Administrative Fee for REVERSE 1031 TAX-DEFERRED EXCHANGES</u></b>	<b>\$300.00</b>
Fee charged to party desiring reverse tax-deferred exchange assistance, including working with the exchange intermediary	



**POST-CLOSING ESCROW ADMINISTRATION FEE****\$75.00**

Includes administration of agreements for funds held post-closing

**CHARGES FOR TITLE INSURANCE COMMITMENTS AND POLICIES****FILED****FORECLOSURE COMMITMENT**

Title insurance commitment issued for purpose of filing foreclosure proceedings

**NOV 18 2015****a. Where policy is not issued****\$225.00****b. Update of commitment****KEN SELZER**  
**Commissioner of Insurance**  
**\$50.00****PLATTING COMMITMENT****\$225.00**

Issued to governmental body in lieu of attorney's opinion to show ownership, easements, taxes, mortgages, and other liens

**INFORMATIONAL COMMITMENT****\$225.00**

Issued for "amount to be agreed upon" where non-realtor customer desires check of title before sale or mortgage

**DEVELOPER RATE (Vacant Lot Owner's Policies)**

Premium is \$75.00 for policy amount \$10,000 or under; if over \$10,000, \$75.00 + \$5.00 per each \$1,000 or fraction thereof

**RESIDENTIAL MORTGAGEE POLICY WHEN NOT  
SIMULTANEOUSLY ISSUED WITH OWNER'S POLICY****See rate card**

A rate afforded to homeowners where a mortgagee's policy is required by the lender as the result of the refinancing of owner's existing financing

**CONSTRUCTION LOAN POLICY****\$125.00**

A rate afforded to lenders for financing during the construction of improvements on the subject property. The policy is effective during the term of construction and for a reasonable period of time thereafter to allow for refinance or resale of the subject property

**MULTIPLE LOT OR TRACT CHARGES****See rate card + \$100.00 for each  
additional chain of title**

A charge made in connection with the issuance of either an owner's or a mortgagee's policy when the subject property consists of more than one chain of title

**TITLE COMMITMENT UPDATES****\$50.00**

A charge made when the Company is requested to update a previously provided commitment, extending the effective date



## **ENDORSEMENTS TO TITLE POLICIES**

Coverage added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer

- Environmental (8.1-06)	\$30.00
- Comprehensive – CCR (9.3-06)	\$30.00
- Comprehensive – REM (9-06)	\$75.00
- Variable Rate (6-06)	\$30.00
- PUD (5.1-06)	\$30.00
- PUD (5-06)	\$75.00
- Location of improvements - Land Location (22-06)	\$30.00
- Manufactured Housing Loan Policy (7.1-06)	\$30.00
Owner's Policy (7.2-06)	\$30.00
- Future Advance (14-06)	\$30.00
- Future Advance (14-06)	\$50.00
- Condominium (4-06)	\$100.00
- Access and Entry (17-06)	\$100.00
- Contiguity (19-06)	\$100.00
- Doing Business (24-06)	\$100.00
- Subdivision (26-06)	\$100.00
- Survey (same as) (25-06)	\$100.00
- Zoning (3.1-06)	20% of premium - \$500.00 minimum
- Zoning (3.06)	20% of premium - \$250.00 minimum
- Variable Rate - Negative Amortization (6.2-06)	\$100.00
- Aggregation/Tie-In (12-06)	\$100.00
- First Loss (20-06)	10% of premium

Add \$25.00 per endorsement if requested post-closing

(Additional commercial endorsements will be quoted on a case-by-case basis)

## **CHAINS OF TITLE**

6-12 month - \$10.00

24 month - \$20.00

36 month - \$30.00

## **INSURING MORTGAGE LOAN MODIFICATION AGREEMENT**

Includes title search and informational commitment to lender - 25% of original premium + \$2.50 per each \$1,000 of increased title insurance coverage, with minimum charge of \$225.00.

## **SEE ATTACHED RATE CARD FOR TITLE INSURANCE PREMIUM RATES**

## **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.

Requests for such 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 KSA 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 to being made effective.

**FILED**

**NOV 18 2015**

**KEN SELZER**  
**Commissioner of Insurance**



# Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

---

November 18, 2015

S. Lee Taylor  
Charlson & Wilson Bonded Abstractors, Inc.  
111 N 4<sup>th</sup> St.  
Manhattan, KS 66502

Re: Rate Filing

Dear Ms. Taylor:

This will acknowledge receipt of your rate filing as required by K.S.A. 40-952(c). This material has been placed on file effective today.

Sincerely,

James W. Norman  
Policy Examiner II  
Property & Casualty

# Charlson & Wilson Bonded Abstracters, Inc.

Abstracts

Title Insurance

Escrows

S. Lee Taylor

Todd A. Sheppard

Callie A. Marks

---

1426 Browning Place, Suite 103, Manhattan, KS 66502 -- Escrow Office

111 N. 4th Street, Manhattan, KS 66502 -- Title Office

Ph: (785) 537-2900 Fax: (785) 537-2904 (Escrow) ----- Ph: (785) 565-4800 Fax: (785) 565-4804 (Title)

November 15, 2015

Kansas Insurance Department  
Producers Division  
420 SW 9th Street  
Topeka, KS 66612

**FILED**

**NOV 18 2015**

**KEN SELZER**  
**Commissioner of Insurance**

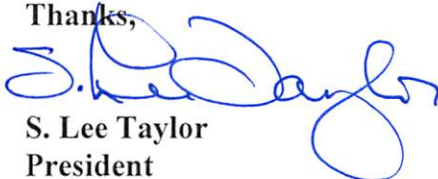
Re: Filed rates

Dear Sirs:

Enclosed please find some rates that we need to file pursuant to Kansas statutes, pertaining to escrow and title insurance premiums that our office is now charging.

If you have any questions concerning the rates, please don't hesitate to contact us.

Thanks,



S. Lee Taylor  
President

**CHARLSON & WILSON BONDED ABSTRACTERS, INC.**

111 N. 4th Street  
&  
1426 Browning Place, Suite 103  
Manhattan, Kansas 66502

Effective October 1, 2015

Charges for Escrow, Closing and/or Other Services

The following rates are filed in accordance with KSA 40-952(c):

SERVICE:

SETTLEMENT FEE FOR REAL ESTATE CLOSINGS WITH  
ASSISTANCE OF ATTORNEY AND/OR BROKER

Includes preparation of settlement statements, preparation of transfer of title documents, disbursement of funds and compliance with IRS reporting requirements

RESIDENTIAL SALE DOCUMENT PREPARATION

Includes preparation of contract, deed, and other standard real estate transaction documents for residential properties

SETTLEMENT FEE FOR RESIDENTIAL REAL ESTATE  
CLOSINGS WITHOUT ASSISTANCE OF ATTORNEY AND/OR  
BROKER (i.e., FOR-SALE-BY-OWNER TRANSACTIONS)

Includes preparation of settlement statements, disbursement of funds and compliance with IRS reporting requirements

AGRICULTURAL SALE DOCUMENT PREPARATION

Includes preparation of contract, deed, and other standard real estate transaction documents for agricultural properties

SETTLEMENT FEE FOR AGRICULTURAL REAL ESTATE  
CLOSINGS WITHOUT ASSISTANCE OF ATTORNEY AND/OR  
BROKER (i.e., FOR-SALE-BY-OWNER TRANSACTIONS)

Includes preparation of settlement statements, disbursement of funds and compliance with IRS reporting requirements

REAL ESTATE DOCUMENT PREPARATION/CLOSINGS FOR  
PERSONS IN THE BUSINESS OF DEVELOPING, CONSTRUCTING,  
INVESTING, SELLING OR BUYING, WITHOUT ASSISTANCE  
OF ATTORNEY AND/OR BROKER

Includes preparation of contracts, escrow agreements, transfer of title documents, settlement statements, and disbursement of funds

ABROGATED

NOV 18 2015

KEN SELZER  
Commissioner of Insurance  
CHARGE  
FILED

\$225.00

OCT 01 2015

KEN SELZER  
Commissioner of Insurance

\$150.00

\$500.00

\$150.00

\$350.00

\$275.00



**SETTLEMENT FEE FOR RESIDENTIAL CLOSINGS INVOLVING  
RELOCATION COMPANY** (with/without assistance of attorney  
and/or broker) \$275.00

Includes preparation of transfer of title documents, disbursement  
of funds, and compliance with IRS reporting requirements

**SETTLEMENT FEE FOR RESIDENTIAL CLOSINGS  
INVOLVING REPOSSESSED PROPERTIES** (with/without assistance  
of attorney and/or broker) \$350.00

Includes preparation of transfer of title documents, disbursement  
of funds, and compliance with IRS reporting requirements

**LOAN SETTLEMENT FEE FOR PURCHASE MONEY MORTGAGE** \$225.00

Includes review of documents with borrower, processing of  
required loan documents, settlement statements and disbursement  
of funds

**CHARGE TO BUYER FOR CASH PURCHASE** \$100.00

Includes preparation and review of closing statement  
with cash purchaser (not including vacant platted lot transactions)

FILED

OCT 01 2015

**REFINANCE/LOAN CLOSING**

Includes review of documents with borrower, processing of  
required loan documents, preparation of settlement statements  
and disbursement of funds

KEN SELZER  
Commissioner of Insurance \$225.00

**ASSISTING LENDER WITH CLOSING DOCUMENT PREPARATION** \$100.00

Involves entering the lender's loan fees and expenses on  
settlement statement

**VACANT LOT SALE DOCUMENT PREPARATION** \$100.00

Includes preparation of contract, deed, and other standard  
real estate transaction documents for vacant platted properties

**SETTLEMENT FEE FOR VACANT LOT CLOSING** \$175.00

(with/without assistance of attorney and/or broker)

Includes preparation of settlement statements, transfer of title  
documents, disbursement of funds and compliance with IRS  
reporting requirements

**Administrative Fee for 1031 TAX-DEFERRED EXCHANGES** \$150.00

Fee charged to party desiring tax-deferred exchange  
assistance, including working with the exchange intermediary

**Administrative Fee for REVERSE 1031 TAX-DEFERRED  
EXCHANGES** \$300.00

Fee charged to party desiring reverse tax-deferred exchange  
assistance, including working with the exchange intermediary

**POST-CLOSING ESCROW ADMINISTRATION FEE**

**\$75.00**

Includes administration of agreements for funds held post-closing

**CHARGES FOR TITLE INSURANCE COMMITMENTS AND POLICIES**

**FORECLOSURE COMMITMENT**

Title insurance commitment issued for purpose of filing foreclosure proceedings

a. Where policy is not issued

**\$225.00**

b. Update of commitment

**\$50.00**

**PLATTING COMMITMENT**

**\$225.00**

Issued to governmental body in lieu of attorney's opinion to show ownership, easements, taxes, mortgages, and other liens

**INFORMATIONAL COMMITMENT**

**\$225.00**

Issued for "amount to be agreed upon" where non-realtor customer desires check of title before sale or mortgage

**DEVELOPER RATE (Vacant Lot Owner's Policies)**

Premium is \$75.00 for policy amount \$10,000 or under;  
if over \$10,000, \$75.00 + \$5.00 per each \$1,000 or fraction thereof

**RESIDENTIAL MORTGAGEE POLICY WHEN NOT  
SIMULTANEOUSLY ISSUED WITH OWNER'S POLICY**

A rate afforded to homeowners where a mortgagee's policy is required by the lender as the result of the refinancing of owner's existing financing

**FILED**  
See rate card

**OCT 01 2015**

**KEN SELZER  
Commissioner of Insurance**

**CONSTRUCTION LOAN POLICY****\$125.00**

A rate afforded to lenders for financing during the construction of improvements on the subject property. The policy is effective during the term of construction and for a reasonable period of time thereafter to allow for refinance or resale of the subject property

**MULTIPLE LOT OR TRACT CHARGES****See rate card + \$100.00 for each  
additional chain of title**

A charge made in connection with the issuance of either an owner's or a mortgagee's policy when the subject property consists of more than one chain of title

**TITLE COMMITMENT UPDATES****\$50.00**

A charge made when the Company is requested to update a previously provided commitment, extending the effective date

**ENDORSEMENTS TO TITLE POLICIES**

Coverage added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer

- Environmental (8.1-06)	\$30.00
- Comprehensive – CCR (9.3-06)	\$30.00
- Comprehensive – REM (9-06)	\$75.00
- Variable Rate (6-06)	\$30.00
- PUD (5.1-06)	\$30.00
- PUD (5-06)	\$75.00
- Location of improvements - Land Location (22-06)	\$30.00
- Manufactured Housing Loan Policy (7.1-06)	\$30.00
Owner's Policy (7.2-06)	\$30.00
- Future Advance (14-06)	\$30.00 (if issued <u>with</u> policy)
- Future Advance (14-06)	\$50.00 (if issued <u>after</u> policy)
- Condominium (4-06)	\$100.00
- Access and Entry (17-06)	\$100.00
- Contiguity (19-06)	\$100.00
- Doing Business (24-06)	\$100.00
- Subdivision (26-06)	\$100.00
- Survey (same as) (25-06)	\$100.00
- Zoning (3.1-06)	20% of premium - \$500.00 minimum
- Zoning (3.06)	20% of premium - \$250.00 minimum
- Variable Rate - Negative Amortization (6.2-06)	\$100.00
- Aggregation/Tie-In (12-06)	\$100.00
- First Loss (20-06)	10% of premium

**FILED****OCT 01 2015****KEN SELZER  
Commissioner of Insurance**

Add \$25.00 per endorsement if requested post-closing

(Additional commercial endorsements will be quoted on a case-by-case basis)



**CHAINS OF TITLE**

6-12 month - \$10.00

24 month - \$20.00

36 month - \$30.00

**INSURING MORTGAGE LOAN MODIFICATION AGREEMENT**

Includes title search and informational commitment to lender - 25% of original premium + \$2.50 per each \$1,000 of increased title insurance coverage, with minimum charge of \$225.00.

**SEE ATTACHED RATE CARD FOR TITLE INSURANCE PREMIUM RATES**

**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.

Requests for such 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 KSA 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 to being made effective.

**FILED**

**OCT 01 2015**

**KEN SELZER  
Commissioner of Insurance**



**Charlson & Wilson**  
**Bonded Abstracters, Inc.**  
 ABSTRACTS • TITLE INSURANCE • ESCROWS

**Title Office**  
 111 N. 4th  
 Manhattan, KS 66502  
 Ph: (785) 565-4800

**Closing Office**  
 1426 Browning Place, Ste. 103  
 Manhattan, KS 66502  
 Ph: (785) 537-2900

info@charlsonandwilson.com

**RATE CARD**

Prices Effective January 1, 2014

**SUMMARY OF CHARGES FOR TITLE INSURANCE POLICIES**

Owners			Loan		
\$10,000.00 or less	\$ 175.00	\$ 175.00	\$205,001.00 to \$210,000.00	\$ 760.00	\$ 650.00
\$10,001.00 to \$15,000.00	\$ 206.00	\$ 192.00	\$210,001.00 to \$215,000.00	\$ 770.00	\$ 660.00
\$15,001.00 to \$20,000.00	\$ 224.00	\$ 200.00	\$215,001.00 to \$220,000.00	\$ 782.00	\$ 670.00
\$20,001.00 to \$25,000.00	\$ 244.00	\$ 226.00	\$220,001.00 to \$225,000.00	\$ 794.00	\$ 680.00
\$25,001.00 to \$30,000.00	\$ 262.00	\$ 232.00	\$225,001.00 to \$230,000.00	\$ 806.00	\$ 688.00
\$30,001.00 to \$35,000.00	\$ 282.00	\$ 248.00	\$230,001.00 to \$235,000.00	\$ 816.00	\$ 698.00
\$35,001.00 to \$40,000.00	\$ 300.00	\$ 266.00	\$235,001.00 to \$240,000.00	\$ 828.00	\$ 708.00
\$40,001.00 to \$45,000.00	\$ 326.00	\$ 290.00	\$240,001.00 to \$245,000.00	\$ 836.00	\$ 718.00
\$45,001.00 to \$50,000.00	\$ 346.00	\$ 310.00	\$245,001.00 to \$250,000.00	\$ 848.00	\$ 726.00
\$50,001.00 to \$55,000.00	\$ 368.00	\$ 322.00	\$250,001.00 to \$255,000.00	\$ 858.00	\$ 736.00
\$55,001.00 to \$60,000.00	\$ 368.00	\$ 332.00	\$255,001.00 to \$260,000.00	\$ 870.00	\$ 746.00
\$60,001.00 to \$65,000.00	\$ 400.00	\$ 342.00	\$260,001.00 to \$265,000.00	\$ 882.00	\$ 754.00
\$65,001.00 to \$70,000.00	\$ 418.00	\$ 352.00	\$265,001.00 to \$270,000.00	\$ 894.00	\$ 764.00
\$70,001.00 to \$75,000.00	\$ 438.00	\$ 364.00	\$270,001.00 to \$275,000.00	\$ 906.00	\$ 774.00
\$75,001.00 to \$80,000.00	\$ 456.00	\$ 374.00	\$275,001.00 to \$280,000.00	\$ 916.00	\$ 784.00
\$80,001.00 to \$85,000.00	\$ 474.00	\$ 384.00	\$280,001.00 to \$285,000.00	\$ 916.00	\$ 792.00
\$85,001.00 to \$90,000.00	\$ 490.00	\$ 394.00	\$285,001.00 to \$290,000.00	\$ 940.00	\$ 802.00
\$90,001.00 to \$95,000.00	\$ 504.00	\$ 406.00	\$290,001.00 to \$295,000.00	\$ 952.00	\$ 812.00
\$95,001.00 to \$100,000.00	\$ 520.00	\$ 416.00	\$295,001.00 to \$300,000.00	\$ 962.00	\$ 822.00
\$100,001.00 to \$105,000.00	\$ 532.00	\$ 432.00	\$300,001.00 to \$305,000.00	\$ 972.00	\$ 830.00
\$105,001.00 to \$110,000.00	\$ 542.00	\$ 442.00	\$305,001.00 to \$310,000.00	\$ 982.00	\$ 840.00
\$110,001.00 to \$115,000.00	\$ 554.00	\$ 452.00	\$310,001.00 to \$315,000.00	\$ 994.00	\$ 850.00
\$115,001.00 to \$120,000.00	\$ 564.00	\$ 462.00	\$315,001.00 to \$320,000.00	\$ 1,004.00	\$ 858.00
\$120,001.00 to \$125,000.00	\$ 574.00	\$ 474.00	\$320,001.00 to \$325,000.00	\$ 1,014.00	\$ 868.00
\$125,001.00 to \$130,000.00	\$ 584.00	\$ 484.00	\$325,001.00 to \$330,000.00	\$ 1,024.00	\$ 878.00
\$130,001.00 to \$135,000.00	\$ 596.00	\$ 494.00	\$330,001.00 to \$335,000.00	\$ 1,036.00	\$ 888.00
\$135,001.00 to \$140,000.00	\$ 606.00	\$ 504.00	\$335,001.00 to \$340,000.00	\$ 1,046.00	\$ 896.00
\$140,001.00 to \$145,000.00	\$ 616.00	\$ 516.00	\$340,001.00 to \$345,000.00	\$ 1,056.00	\$ 906.00
\$145,001.00 to \$150,000.00	\$ 626.00	\$ 526.00	\$345,001.00 to \$350,000.00	\$ 1,066.00	\$ 916.00
\$150,001.00 to \$155,000.00	\$ 642.00	\$ 542.00	\$350,001.00 to \$355,000.00	\$ 1,078.00	\$ 926.00
\$155,001.00 to \$160,000.00	\$ 654.00	\$ 552.00	\$355,001.00 to \$360,000.00	\$ 1,088.00	\$ 934.00
\$160,001.00 to \$165,000.00	\$ 664.00	\$ 562.00	\$360,001.00 to \$365,000.00	\$ 1,098.00	\$ 944.00
\$165,001.00 to \$170,000.00	\$ 676.00	\$ 574.00	\$365,001.00 to \$370,000.00	\$ 1,108.00	\$ 954.00
\$170,001.00 to \$175,000.00	\$ 688.00	\$ 584.00	\$370,001.00 to \$375,000.00	\$ 1,120.00	\$ 962.00
\$175,001.00 to \$180,000.00	\$ 700.00	\$ 594.00	\$375,001.00 to \$380,000.00	\$ 1,130.00	\$ 972.00
\$180,001.00 to \$185,000.00	\$ 710.00	\$ 604.00	\$380,001.00 to \$385,000.00	\$ 1,140.00	\$ 982.00
\$185,001.00 to \$190,000.00	\$ 722.00	\$ 616.00	\$385,001.00 to \$390,000.00	\$ 1,150.00	\$ 992.00
\$190,001.00 to \$195,000.00	\$ 734.00	\$ 626.00	\$390,001.00 to \$395,000.00	\$ 1,162.00	\$ 1,000.00
\$195,001.00 to \$200,000.00	\$ 736.00	\$ 632.00	\$395,001.00 to \$400,000.00	\$ 1,172.00	\$ 1,010.00
\$200,001.00 to \$205,000.00	\$ 748.00	\$ 642.00			

FILED  
 OCT 01 2015  
 KEN SELZER  
 Commissioner of Insurance



## SUMMARY OF CHARGES FOR TITLE INSURANCE POLICIES, continued

The following rates and charges apply only to policies between \$400,001 and \$1,000,000.  
They do not apply to policies \$400,000.00 and under.

\$400,001 - \$1,000,000      Owner's and Loan Policy premiums are computed using the formulae below:

Owner's Policies:

**\$1,172.00 + \$2.25 per thousand for each \$1,000 or fraction thereof over \$400,000**

Loan Policies:

**\$1,010.00 + \$2.00 per thousand for each \$1,000 or fraction thereof over \$400,000**

The following rates and charges apply only to policies over \$1,000,000.  
They do not apply to policies \$1,000,000.00 and under.

Owner's Policies:

**\$ 2.30 per thousand + \$275.00 search fee**

Loan Policies:

**\$2.00 per thousand + \$275.00 search fee**

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### Simultaneously Issued Loan Policies:

For loan policies not exceeding the amount of the owner's policy an issued simultaneously therewith, the premium amount is \$80.00. If the amount of the loan policy exceeds the amount of the owner's policy, add \$2.50/\$1,000.00 for each \$1,000.00 or fraction thereof exceeding the amount of the owner's policy.

The charges set forth are applicable to normal transactions. In cases involving unique or unusual conditions, we reserve the right to adjust charges and premiums.

### Endorsements:

Endorsements to loan policies of title insurance typically issued in residential mortgage transactions are \$30.00 per endorsement.

### Closing Charges:

Seller escrow closing fee purchase (Realtor assisted) .....	\$225.00
Buyer escrow "insured" closing fee (buyer signs loan papers at C & W) .....	\$225.00
Buyer escrow "insured" closing fee (buyer signs loan papers at lender) .....	\$100.00
Courier services fee .....	\$ 15.00

### **NOTE:**

**PLEASE CALL OUR OFFICE AT 785-565-4800 WITH QUESTIONS ABOUT PREMIUMS OR CHARGES.**

---

**Charlson & Wilson**  
Bonded Abstracters, Inc.

111 N. 4th  
Manhattan, KS 66502  
Ph: (785) 565-4800

1426 Browning Place, Ste. 103  
Manhattan, KS 66502  
Ph: (785) 537-2900

[info@charlsonandwilson.com](mailto:info@charlsonandwilson.com)



# Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

---

October 1, 2015

Charlson & Wilson Bonded Abstractors  
111 N. 4<sup>th</sup> St.  
Manhattan, KS 66502

Re: Material Required by K.S.A. 40-952(c).

Dear Sir or Madam:

This will acknowledge receipt of new rate filing referenced above submitting as required by K.S.A. 40-952(c).

Sincerely,

James W. Norman  
Policy Examiner II  
Property & Casualty Division

# Charlson & Wilson Bonded Abstracters, Inc.

Abstracts

Title Insurance

Escrows

S. Lee Taylor

Todd A. Sheppard

Callie A. Marks

---

1213 Hylton Heights Road, Ste 121- Escrow and 111 N. Fourth Street - Title Manhattan, KS 66502  
Ph: (785) 537-2900 Fax: 537-2904 -- Ph: (785) 565-4800 Fax: 565-4804

December 20, 2013

**ABROGATED**

Mr. James Norman  
Kansas Department of Insurance  
Property and Casualty Division  
Topeka, KS

**OCT 01 2015**

**KEN SELZER**  
**Commissioner of Insurance**

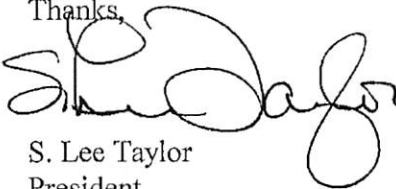
Re: New rates for 2014

Dar Mr. Norman:

Attached please find new rates that we would like to file, with an effective date of January 1, 2014. The rates set forth replace the rates previously on record for Charlson & Wilson Bonded Abstracters, Inc.

If you have any questions regarding said rates, please don't hesitate to contact me.

Thanks,



S. Lee Taylor  
President  
Charlson & Wilson Bonded Abstracters, Inc.

**FILED**

**JAN 01 2014**

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





**Title Office**  
111 N. 4th  
Manhattan, KS 66502  
Ph: (785) 565-4800

**Closing Office**  
1426 Browning Place, Ste. 103  
Manhattan, KS 66502  
Ph: (785) 537-2900

info@charlsonandwilson.com

### RATE CARD

Prices Effective January 1, 2014

### SUMMARY OF CHARGES FOR TITLE INSURANCE POLICIES

	Owners	Loan		Owners	Loan
\$10,000.00 or less	\$ 175.00	\$ 175.00	\$205,001.00 to \$210,000.00	\$ 760.00	\$ 650.00
\$10,001.00 to \$15,000.00	\$ 206.00	\$ 192.00	\$210,001.00 to \$215,000.00	\$ 770.00	\$ 660.00
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\$165,001.00 to \$170,000.00	\$ 676.00	\$ 574.00	\$365,001.00 to \$370,000.00	\$ 1,108.00	\$ 954.00
\$170,001.00 to \$175,000.00	\$ 688.00	\$ 584.00	\$370,001.00 to \$375,000.00	\$ 1,120.00	\$ 962.00
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\$180,001.00 to \$185,000.00	\$ 710.00	\$ 604.00	\$380,001.00 to \$385,000.00	\$ 1,140.00	\$ 982.00
\$185,001.00 to \$190,000.00	\$ 722.00	\$ 616.00	\$385,001.00 to \$390,000.00	\$ 1,150.00	\$ 992.00
\$190,001.00 to \$195,000.00	\$ 734.00	\$ 626.00	\$390,001.00 to \$395,000.00	\$ 1,162.00	\$ 1,000.00
\$195,001.00 to \$200,000.00	\$ 736.00	\$ 632.00	\$395,001.00 to \$400,000.00	\$ 1,172.00	\$ 1,010.00
\$200,001.00 to \$205,000.00	\$ 748.00	\$ 642.00			

SANDY HALL  
Commissioner of Insurance



## SUMMARY OF CHARGES FOR TITLE INSURANCE POLICIES, continued

The following rates and charges **apply only** to policies between \$400,001 and \$1,000,000. They **do not** apply to policies \$400,000.00 and under.

\$400,001 - \$1,000,000      Owner's and Loan Policy premiums are computed using the formulae below:

Owner's Policies:

**\$1,172.00 + \$2.25 per thousand for each \$1,000 or fraction thereof over \$400,000**

Loan Policies:

**\$1,010.00 + \$2.00 per thousand for each \$1,000 or fraction thereof over \$400,000**

The following rates and charges **apply only** to policies over \$1,000,000. They **do not** apply to policies \$1,000,000.00 and under.

Owner's Policies:

**\$ 2.30 per thousand + \$275.00 search fee**

Loan Policies:

**\$2.00 per thousand + \$275.00 search fee**

---

### **Simultaneously Issued Loan Policies:**

For loan policies not exceeding the amount of the owner's policy an issued simultaneously therewith, the premium amount is \$80.00. If the amount of the loan policy exceeds the amount of the owner's policy, add \$2.50/\$1,000.00 for each \$1,000.00 or fraction thereof exceeding the amount of the owner's policy.

The charges set forth are applicable to normal transactions. In cases involving unique or unusual conditions, we reserve the right to adjust charges and premiums.

### **Endorsements:**

Endorsements to loan policies of title insurance typically issued in residential mortgage transactions are \$30.00 per endorsement.

### **Closing Charges:**

Seller escrow closing fee purchase (Realtor assisted) .....	\$225.00
Buyer escrow "insured" closing fee (buyer signs loan papers at C & W) .....	\$225.00
Buyer escrow "insured" closing fee (buyer signs loan papers at lender) .....	\$100.00
Courier services fee .....	\$ 15.00

### **NOTE:**

PLEASE CALL OUR OFFICE AT 785-565-4800 WITH QUESTIONS ABOUT PREMIUMS OR CHARGES.

FILED  
JAN 01 2014

SANDY PRAEGER  
Commissioner of Insurance



111 N. 4th  
Manhattan, KS 66502  
Ph: (785) 565-4800

1426 Browning Place, Ste. 103  
Manhattan, KS 66502  
Ph: (785) 537-2900

[info@charlsonandwilson.com](mailto:info@charlsonandwilson.com)

CHARLSON & WILSON BONDED ABSTRACTERS, INC.  
111 N. 4th Street  
Manhattan, Kansas

Effective January 1, 2014

Charges for Escrow, Closing and/or Other Services

The following rates are filed in accordance with KSA 40-952(c):

SERVICE:

CHARGE:

REAL ESTATE CLOSINGS WITH

ASSISTANCE OF ATTORNEY AND/OR BROKER –

\$225.00

Includes preparation of settlement statements, preparation of transfer of title documents, disbursement of funds, reporting of sale to IRS, etc.

REAL ESTATE DOCUMENT PREPARATION/CLOSINGS

\$550.00

WITHOUT ASSISTANCE OF ATTORNEY AND/OR BROKER

(i.e., FOR-SALE-BY-OWNER TRANSACTIONS)

Includes preparation of contracts, escrow agreements, transfer of title documents, settlement statements, disbursement of funds.

REAL ESTATE DOCUMENT PREPARATION/CLOSINGS FOR

\$275.00

PERSONS IN THE BUSINESS OF DEVELOPING, CONSTRUCTING,

INVESTING, SELLING, OR BUYING, WITHOUT ASSISTANCE

OF ATTORNEY AND/OR BROKER

Includes preparation of contracts, escrow agreements, transfer of title documents, settlement statements, disbursement of funds.

REAL ESTATE CLOSINGS INVOLVING RELOCATION

\$350.00

COMPANY/REPOSSESSIONS (with/without assistance of  
attorney and/or broker)

Includes preparation of transfer of title documents, disbursement of funds, and compliance with IRS reporting requirements.

LOAN CLOSING FOR A PURCHASE MONEY MORTGAGE

JAN 25 2014 \$225.00

Includes review of documents with borrower, processing of required loan documents, settlement statements and disbursing of funds.

SANDY PRAEGER  
Commissioner of Insurance

CHARGE TO BUYER FOR CASH PURCHASE

\$100.00

Includes preparation and review of closing statement with cash purchaser (not including vacant platted lot transactions).



**REFINANCE LOAN CLOSING** **\$225.00**

Includes review of documents with borrower, processing of required loan documents, preparation of settlement statements and disbursement of funds.

**ASSISTING LENDER WITH HUD PREPARATION** **\$100.00**

Includes entering the lender's loan fees and expenses on the HUD, but not conducting loan closing with the borrower.

**VACANT LOT REAL ESTATE CLOSING** **\$175.00**

**(with/without assistance of attorney and/or broker)**

Includes preparation of contracts, escrow agreements, settlement statements, transfer of title documents, and compliance with IRS reporting requirements.

**Administrative Fee for 1031 TAX-DEFERRED EXCHANGES** **\$150.00**

Fee charged to party desiring tax-deferred exchange assistance, including working with the exchange intermediary.

**Administrative Fee for REVERSE 1031 TAX-DEFERRED EXCHANGES** **\$300.00**

Fee charged to party desiring reverse tax-deferred exchange assistance, including working with the exchange intermediary .

**CHARGES FOR TITLE INSURANCE COMMITMENTS AND POLICIES**

**FORECLOSURE COMMITMENT**

Title insurance commitment issued for purpose of filing foreclosure proceedings.

a. Where policy is not issued **\$225.00**

b. Update of commitment **\$25.00**

**PLATTING COMMITMENT** **\$225.00**

Issued to governmental body in lieu of attorney's opinion to show ownership, easements, taxes, mortgages, and other liens.

**INFORMATIONAL COMMITMENT** **\$225.00**

Issued for "amount to be agreed upon" where non-realtor customer desires check of title before sale or mortgage.

**FILED**

**JAN 01 2014**

**SANDY PRAEGER**  
Commissioner of Insurance

**DEVELOPER'S RATE (Vacant Lot Owner's Policies)**

Premium is \$75.00 for policy amount \$10,000 or under;  
if over \$10,000, \$75.00 + \$5.00 per each \$1,000 or fraction thereof.

**RESIDENTIAL MORTGAGEE'S POLICY FOR REFINANCE  
OF EXISTING MORTGAGE**

See rate card

A rate afforded to homeowners where a mortgagee's policy is required by the lender as the result of the refinancing of owner's existing financing.

**CONSTRUCTION LOAN POLICY**

\$125.00

A rate afforded to lenders for financing during the construction of improvements on the subject property. The policy is effective during the term of construction and for a reasonable period of time thereafter to allow for refinance or resale of the subject property.

**MULTIPLE LOT OR TRACT CHARGES**

See rate card + \$90.00 for each  
additional chain of title

A charge made in connection with the issuance of either an owner's or a mortgagee's policy when the subject property consists of more than one chain of title.

**ENDORSEMENTS TO TITLE POLICIES**

Coverage added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer.

- Environmental	\$30.00
- Comprehensive	\$30.00
- Adjustable Rate	\$30.00
- PUD	\$30.00
- Location of improvements -	
Land Location	\$30.00
- Future Advance	\$30.00 (if issued with policy)
- Future Advance	\$50.00 (if issued after policy)
- Condominium	\$75.00
- Access	\$75.00
- Contiguity	\$75.00
- Doing Business	\$75.00
- Subdivision	\$75.00
- Survey (same as)	\$75.00
- Zoning 3.1	20% of premium - \$500.00 minimum
- Zoning 3.0	20% of premium - \$250.00 minimum
- Reverter	\$75.00
- Variable Rate	\$75.00
- Tie-In	\$100.00
- First Loss	10% of premium

**FILED**

**JAN 01 2014**

**SANDY PRAEGER**  
Commissioner of Insurance

**INSURING MORTGAGE LOAN MODIFICATION AGREEMENT**

Includes title search and informational commitment to lender - **25% of original premium + \$2.50/\$1,000 of increased title insurance coverage, with minimum charge of \$200.00.**

**SEE ATTACHED RATE CARD FOR TITLE INSURANCE PREMIUM RATES**

**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.

Requests for such treatment under this rule shall be submitted to the insurance commissioner and shall be accompanied by evidence specifically setting for the reasons for the request along with full supporting information evidencing that the special treatment is not a violation of KSA 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 to being made effective.

FILED

JAN 01 2014

SANDY PRAEGER  
Commissioner of Insurance

**Charlson & Wilson Bonded Abstracters, Inc.**

Abstracts

Title Insurance

Escrows

S. Lee Taylor

Todd A. Sheppard

Callie A. Marks

---

1213 Hylton Heights Road, Ste 121- Escrow and 111 N. Fourth Street - Title Manhattan, KS 66502  
Ph: (785) 537-2900 Fax: 537-2904 -- Ph: (785) 565-4800 Fax: 565-4804

November 22, 2013

Commissioner Sandy Praeger  
Kansas Department of Insurance  
420 SW 9th Street  
Topeka, KS 66612

**FILED**  
**NOV 22 2013**  
**SANDY PRAEGER**  
Commissioner of Insurance

Re: Charlson & Wilson Bonded Abstracters, Inc., filed rates

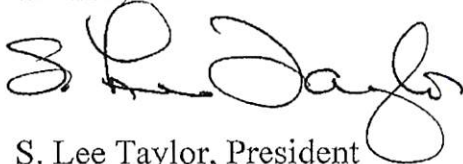
Dear Commissioner Praeger:

Effective November 22, 2013, we would like to make the following change to our filed rate for a mortgage modification title insurance endorsement, to wit:

Mortgage modification endorsement - 25% of the title insurance premium for the originally insured mortgage + \$2.50 per thousand for the amount exceeding the original loan amount, with a minimum charge of \$200.00;

If you have any questions or need additional information, please don't hesitate to contact me.

Thanks,



S. Lee Taylor, President  
Charlson & Wilson Bonded Abstracters, Inc.

CC: Martin Hazen

**ABROGATED**  
**DEC 31 2013**  
**SANDY PRAEGER**  
Commissioner of Insurance



**Charlson & Wilson Bonded Abstracters, Inc.**

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Kansas Department of Insurance  
420 SW 9th Street  
Topeka, KS 66612

**FILED**  
**NOV 22 2013**  
**SANDY PRAEGER**  
Commissioner of Insurance

Re: Charlson & Wilson Bonded Abstracters, Inc., filed rates

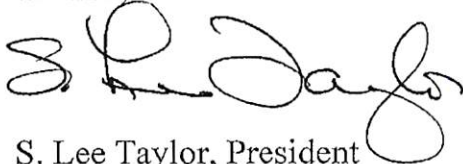
Dear Commissioner Praeger:

Effective November 22, 2013, we would like to make the following change to our filed rate for a mortgage modification title insurance endorsement, to wit:

Mortgage modification endorsement - 25% of the title insurance premium for the originally insured mortgage + \$2.50 per thousand for the amount exceeding the original loan amount, with a minimum charge of \$200.00;

If you have any questions or need additional information, please don't hesitate to contact me.

Thanks,



S. Lee Taylor, President  
Charlson & Wilson Bonded Abstracters, Inc.

CC: Martin Hazen

**ABROGATED**  
**DEC 31 2013**  
**SANDY PRAEGER**  
Commissioner of Insurance

# Charlson & Wilson Bonded Abstracters, Inc.

Abstracts

Title Insurance

Escrows

S. Lee Taylor

Todd A. Sheppard

Callie A. Marks

1213 Hylton Heights Road, Ste 121- Escrow and 111 N. Fourth Street - Title Manhattan, KS 66502

Ph: (785) 537-2900 Fax: 537-2904 -- Ph: (785) 565-4800 Fax: 565-4804

September 12, 2013

Ks Department of Insurance  
420 SW 9th Street  
Topeka, KS 66612

Re: Charlson & Wilson Bonded Abstracters, Inc., filed rates

Dear Secretary Praeger:

Effective September 16, 2013, we would like to file the following additional rates for our company, to wit:

\$100.00 - Short sale preliminary fee - fee for preparing an estimated HUD statement or closing statement at the request of a realtor or owner on behalf of a lender holding a mortgage on real estate that will be part of a "short sale" transaction before there is an accepted contract on the real estate. The fee must be paid in advance of the preparation of the estimated HUD or closing statement.

\$100.00 - Cash sale fee - fee for preparing closing statement and working with buyer on a cash transaction.

If you have any questions or need additional information, please don't hesitate to contact me.

Thanks,



S. Lee Taylor, President  
Charlson & Wilson Bonded Abstracters, Inc.

CC: Marty Hazen

ABROGATED

DEC 11 2013

SANDY PRAEGER  
Commissioner of Insurance

FILED

OCT 20 2013

SANDY PRAEGER  
Commissioner of Insurance



# Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

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September 20, 2013

Ms. S. Lee Taylor  
President  
Charlson & Wilson Bonded Abstractors, Inc.  
111 N. Fourth St.  
Manhattan, KS. 66502

COPY

Re: Filing of Title Insurance Rates and Charges  
Your Correspondence Dated: September, 12 2013

Dear Ms. Taylor:

This will acknowledge receipt of your letter as referenced above submitting the material required by K.S.A. 40-952(c).

This material has been placed on file September 20, 2013.

Sincerely,

James W. Norman  
Policy Examiner I  
Property & Casualty Division

Phone: (785) 296-3405  
Email: [jnorman@ksinsurance.org](mailto:jnorman@ksinsurance.org)

CHARLSON & WILSON BONDED ABSTRACTERS, INC.  
111 N. 4th Street  
Manhattan, Kansas

Effective April 1, 2009

Charges for Escrow, Closing and/or Other Services

The following are filed in accordance with KSA 40-952(c)

SERVICE:

CHARGE:

<u>REAL ESTATE CLOSINGS WITH</u> <u>ASSISTANCE OF ATTORNEY AND/OR BROKER -</u> Includes preparation of settlement statements, transfer of title documents, disbursement of funds	\$200.00
<u>REAL ESTATE DOCUMENT PREPARATION/CLOSINGS</u> <u>WITHOUT ASSISTANCE OF ATTORNEY AND/OR BROKER</u> <u>(I.E. FOR SALE BY OWNER TRANSACTIONS)</u> Includes preparation of contracts, escrow agreements, transfer of title documents, settlement statements, disbursement of funds	\$500.00
<u>REAL ESTATE DOCUMENT PREPARATION/CLOSINGS FOR</u> <u>PERSONS IN THE BUSINESS OF DEVELOPING, CONSTRUCTION,</u> <u>INVESTING, SELLING, BUYING, WITHOUT ASSISTANCE</u> <u>OF ATTORNEY AND/OR BROKER</u>	\$250.00
<u>REAL ESTATE CLOSINGS INVOLVING</u> <u>RELOCATION COMPANY/REPOSSESSIONS (with/without</u> <u>assistance of attorney and/or broker)</u> Includes preparation of transfer of title documents, Disbursement of funds, and compliance with IRS reporting requirements.	\$300.00
<u>LOAN CLOSING FOR A PURCHASE MONEY</u> <u>MORTGAGE</u> Includes review of documents with borrower, processing of required loan documents, settlement statements and disbursing of funds.	\$200.00

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Commissioner of Insurance

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MAR 27 2009

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Commissioner of Insurance



REFINANCE LOAN CLOSING - when lender has  
an office in Riley, Pottawatomie or any  
county immediately adjoining said counties \$200.00

Includes review of documents with  
borrower, processing of required loan documents,  
settlement statements and disbursing funds.

REFINANCE LOAN CLOSING - when LOAN OFFICER IS NOT  
located in Riley, Pottawatomie or any  
County immediately adjoining said counties \$300.00

Includes review of documents with borrower,  
processing of required loan documents,  
settlement statements and disbursing funds.

ASSISTING A LENDER WITH HUD PREPARATION  
by entering the lenders loan fees and expenses  
on the HUD, BUT not actually conducting  
loan closing with the borrower \$100.00

VACANT LOT REAL ESTATE CLOSING \$150.00  
(with/without assistance of attorney and/or  
broker)

Includes preparation of contracts, escrow  
agreements, settlement statements, transfer of  
title documents, and compliance with IRS  
reporting requirements.

CHARGES FOR TITLE INSURANCE COMMITMENTS AND POLICIES

FORECLOSURE COMMITMENT

Title insurance commitment issued for purpose  
of filing foreclosure proceedings.

- a. Where policy is not issued \$200.00
- b. Update of commitment \$25.00

PLATTING COMMITMENT \$200.00

Issued to governmental body in lieu of  
attorney's opinion to show ownership, easements, taxes,  
mortgages, and other liens

**ABROGATED**

DEC 31 2013

SANDY PRAEGER  
Commissioner of Insurance

FILED

MAR 27 2009

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Commissioner of Insurance

**INFORMATIONAL COMMITMENT**

\$200.00

Issued for "amount to be agreed upon" where non-realtor customer wants check of title before sale or mortgage.

**DEVELOPER'S RATE (Vacant Lot Owner's Policies)**

Premium is \$75.00 for policy amount \$10,000 or under; if over \$10,000, add \$5.00 per each \$1,000 or fraction thereof

**RESIDENTIAL MORTGAGEE'S POLICY FOR REFINANCE OF EXISTING MORTGAGE**

See rate card

A rate afforded to homeowners where a mortgagee's policy is required by the lender as the result of the refinancing of owner's existing financing

**CONSTRUCTION LOAN POLICY**

\$100.00

A rate afforded to lenders for financing during the construction of improvements on the subject property. The policy is effective during the term of construction and a reasonable period of time thereafter to allow for refinance or resale of the subject property.

**MULTIPLE LOT OR TRACT CHARGES**

See rate card + \$90.00 for each additional chain of title

A charge made in connection with the issuance of either an owner's or a mortgagee's policy when the subject property consists of more than one chain of title.

**ENDORSEMENTS TO TITLE POLICIES**

Coverage added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer.

- Environmental	\$30.00
- Comprehensive	\$30.00
- Adjustable Rate	\$30.00
- PUD	\$30.00
- Location of improvements -	
Land Location	\$30.00
- Future Advance	\$10.00 (if issued with policy)
- Future Advance	\$30.00 (if issued after policy)
- Condominium	\$75.00
- Access	\$75.00
- Contiguity	\$75.00
- Doing Business	\$75.00
- Subdivision	\$75.00

FILED

MAR 27 2009

SANDY PRAEGER  
Commissioner of Insurance

ABROGATED

DEC 31 2013

SANDY PRAEGER  
Commissioner of Insurance

- Survey (same as) \$75.00
- Zoning 3.1 20% of premium - \$500.00 minimum
- Zoning 3.0 20% of premium - \$250.00 minimum
- Reverter \$75.00
- Variable Rate \$75.00
- Tie-In \$100.00
- First Loss 10% of premium

**INSURING MORTGAGE LOAN MODIFICATION AGREEMENT**

Title search and informational commitment to lender	\$75.00
Title insurance premium of \$2.50 per each \$1,000.00	\$2.50/
Of increased title insurance coverage requested by the lender	\$1,000.00

**SEE ATTACHED RATE CARD FOR TITLE INSURANCE PREMIUM RATES****SPECIAL RULE FOR RATING UNIQUE OR UNUSAL 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 such 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 KSA 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.

**ABROGATED**

DEC 31 2013

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

MAR 27 2009

**SANDY PRAEGER**  
Commissioner of Insurance





**Title Office**  
111 N. 4th  
Manhattan, KS 66502  
Ph: (785) 565-4800

info@charlsonandwilson.com

**Closing Office**  
1213 Hylton Heights, Ste. 121  
Manhattan, KS 66502  
Ph: (785) 537-2900

### RATE CARD

Prices Effective January 1, 2010

### SUMMARY OF CHARGES FOR TITLE INSURANCE POLICIES

	Owners	Loan		Owners	Loan
\$10,000.00 or less	\$175.00	\$175.00	\$205,001.00 - \$210,000.00	\$722.00	\$619.00
\$10,001.00 - \$15,000.00	\$195.00	\$182.00	\$210,001.00 - \$215,000.00	\$733.00	\$628.00
\$15,001.00 - \$20,000.00	\$213.00	\$190.00	\$215,001.00 - \$220,000.00	\$744.00	\$637.00
\$20,001.00 - \$25,000.00	\$231.00	\$215.00	\$220,001.00 - \$225,000.00	\$755.00	\$646.00
\$25,001.00 - \$30,000.00	\$249.00	\$220.00	\$225,001.00 - \$230,000.00	\$766.00	\$655.00
\$30,001.00 - \$35,000.00	\$267.00	\$235.00	\$230,001.00 - \$235,000.00	\$ 777.00	\$664.00
\$35,001.00 - \$40,000.00	\$285.00	\$255.00	\$235,001.00 - \$240,000.00	\$788.00	\$673.00
\$40,001.00 - \$45,000.00	\$310.00	\$275.00	\$240,001.00 - \$245,000.00	\$795.00	\$682.00
\$45,001.00 - \$50,000.00	\$328.00	\$295.00	\$245,001.00 - \$250,000.00	\$806.00	\$691.00
\$50,001.00 - \$55,000.00	\$350.00	\$305.00	\$250,001.00 - \$255,000.00	\$817.00	\$700.00
\$55,001.00 - \$60,000.00	\$368.00	\$315.00	\$255,001.00 - \$260,000.00	\$828.00	\$709.00
\$60,001.00 - \$65,000.00	\$380.00	\$325.00	\$260,001.00 - \$265,000.00	\$839.00	\$718.00
\$65,001.00 - \$70,000.00	\$398.00	\$335.00	\$265,001.00 - \$270,000.00	\$850.00	\$727.00
\$70,001.00 - \$75,000.00	\$416.00	\$345.00	\$270,001.00 - \$275,000.00	\$861.00	\$736.00
\$75,001.00 - \$80,000.00	\$434.00	\$355.00	\$275,001.00 - \$280,000.00	\$872.00	\$745.00
\$80,001.00 - \$85,000.00	\$450.00	\$365.00	\$280,001.00 - \$285,000.00	\$883.00	\$754.00
\$85,001.00 - \$90,000.00	\$465.00	\$375.00	\$285,001.00 - \$290,000.00	\$894.00	\$763.00
\$90,001.00 - \$95,000.00	\$480.00	\$385.00	\$290,001.00 - \$295,000.00	\$905.00	\$772.00
\$95,001.00 - \$100,000.00	\$495.00	\$395.00	\$295,001.00 - \$300,000.00	\$915.00	\$781.00
\$100,001.00 - \$105,000.00	\$506.00	\$410.00	\$300,001.00 - \$305,000.00	\$925.00	\$790.00
\$105,001.00 - \$110,000.00	\$516.00	\$420.00	\$305,001.00 - \$310,000.00	\$935.00	\$799.00
\$110,001.00 - \$115,000.00	\$526.00	\$430.00	\$310,001.00 - \$315,000.00	\$945.00	\$808.00
\$115,001.00 - \$120,000.00	\$536.00	\$440.00	\$315,001.00 - \$320,000.00	\$955.00	\$817.00
\$120,001.00 - \$125,000.00	\$546.00	\$450.00	\$320,001.00 - \$325,000.00	\$965.00	\$826.00
\$125,001.00 - \$130,000.00	\$556.00	\$460.00	\$325,001.00 - \$330,000.00	\$975.00	\$835.00
\$130,001.00 - \$135,000.00	\$566.00	\$470.00	\$330,001.00 - \$335,000.00	\$985.00	\$844.00
\$135,001.00 - \$140,000.00	\$576.00	\$480.00	\$335,001.00 - \$340,000.00	\$995.00	\$853.00
\$140,001.00 - \$145,000.00	\$586.00	\$490.00	\$340,001.00 - \$345,000.00	\$1,005.00	\$862.00
\$145,001.00 - \$150,000.00	\$596.00	\$500.00	\$345,001.00 - \$350,000.00	\$1,015.00	\$871.00
\$150,001.00 - \$155,000.00	\$611.00	\$515.00	\$350,001.00 - \$355,000.00	\$1,025.00	\$880.00
\$155,001.00 - \$160,000.00	\$621.00	\$525.00	\$355,001.00 - \$360,000.00	\$1,035.00	\$889.00
\$160,001.00 - \$165,000.00	\$632.00	\$535.00	\$360,001.00 - \$365,000.00	\$1,045.00	\$898.00
\$165,001.00 - \$170,000.00	\$643.00	\$545.00	\$365,001.00 - \$370,000.00	\$1,055.00	\$907.00
\$170,001.00 - \$175,000.00	\$654.00	\$555.00	\$370,001.00 - \$375,000.00	\$1,065.00	\$916.00
\$175,001.00 - \$180,000.00	\$665.00	\$565.00	\$375,001.00 - \$380,000.00	\$1,075.00	\$925.00
\$180,001.00 - \$185,000.00	\$676.00	\$575.00	\$380,001.00 - \$385,000.00	\$1,085.00	\$934.00
\$185,001.00 - \$190,000.00	\$687.00	\$585.00	\$385,001.00 - \$390,000.00	\$1,095.00	\$943.00
\$190,001.00 - \$195,000.00	\$698.00	\$595.00	\$390,001.00 - \$395,000.00	\$1,105.00	\$952.00
\$195,001.00 - \$200,000.00	\$700.00	\$601.00	\$395,001.00 - \$400,000.00	\$1,115.00	\$961.00
\$200,001.00 - \$205,000.00	\$711.00	\$610.00			

FILED

DEC 8 2009

SANDY PRAEGER  
Commissioner of Insurance

**SUMMARY OF CHARGES FOR TITLE INSURANCE POLICIES**

The following rates and charges **apply only** to policies between \$400,001 and \$1,000,000. They **do not** apply to policies \$400,000.00 and under.

\$400,001 - \$1,000,000 Owner's and Loan Policy premiums are computed using the formulae below:

Owner's Policies:

\$1,115.00 + \$2.25 per thousand for each \$1,000 or fraction thereof over \$400,000

Loan Policies:

\$961.00 + \$2.00 per thousand for each \$1,000 or fraction thereof over \$400,000

The following rates and charges **apply only** to policies over \$1,000,000. They **do not** apply to policies \$1,000,000.00 and under.

Owner's Policies:

\$ 2.30 per thousand + \$275.00 search fee

Loan Policies:

\$2.00 per thousand + \$275.00 search fee

**Simultaneously Issued Loan Policies:**

For loan policies not exceeding the amount of the owner's policy and issued simultaneously therewith, the premium amount is \$80.00. If the amount of the loan policy exceeds the amount of the owner's policy, add \$2.50/\$1,000.00 for each \$1,000.00 or fraction thereof exceeding the amount of the owner's policy.

The charges set forth are applicable to normal transactions. In cases involving unique or unusual conditions, we reserve the right to adjust charges and premiums.

**Endorsements:**

Endorsements to loan policies of title insurance typically issued in residential mortgage transactions are \$30.00 per endorsement.

**Closing Charges:**

Seller escrow closing fee purchase (Realtor assisted): .....	\$200.00
Buyer escrow "insured" closing fee (buyer signs loan papers at C & W) .....	\$200.00
Buyer escrow "insured" closing fee (buyer signs loan papers at lender) .....	\$100.00
Wire receipt fee .....	\$ 8.00
Wire transfer fee (outgoing per each wire) .....	\$ 9.00
Courier services fee .....	\$ 15.00

**NOTE:**

PLEASE CALL OUR OFFICE AT 785-565-4800 WITH QUESTIONS ABOUT PREMIUMS OR CHARGES.

FILED

DEC 8 2009

SANDY PRAEGER  
Commissioner of Insurance

**Charlson & Wilson**  
Bonded Abstracters, Inc.

111 N. 4th  
Manhattan, KS 66502  
Ph: (785) 565-4800

1213 Hylton Heights, Ste. 121  
Manhattan, KS 66502  
Ph: (785) 537-2900

info@charlsonandwilson.com

ABROGATED

DEC 31 2013

SANDY PRAEGER  
Commissioner of Insurance