

FILED

SEP 06 2016

EFFECTIVE August 2016

CHARGES FOR ESCROW AND CLOSING SERVICE

**KEN SELZER
Commissioner of Insurance**

COMMERCIAL CLOSING:

Includes escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements (HUD-1, Commercial Settlement Statement), disbursement of funds:

Less than \$1,000,000.....	\$550.00
\$1,000,000 to \$2,000,000.....	\$750.00
Over \$2,000,000.....	\$1,000.00 Minimum

RESIDENTIAL REAL ESTATE CLOSING:

WITH assistance of attorney and/or broker.....	\$350.00
WITHOUT assistance of attorney and/or broker.....	\$450.00
Lender Closing or Refinance.....	\$250.00

RESIDENTIAL CASH CLOSING:

WITH assistance of attorney and/or broker.....	\$250.00
WITHOUT assistance of attorney and/or broker.....	\$300.00

RESIDENTIAL CONTRACT FOR DEED CLOSING:

WITH assistance of attorney and/or broker.....	\$200.00
WITHOUT assistance of attorney and/or broker.....	\$300.00

RESIDENTIAL RELOCATION CLOSING:

WITH assistance of attorney and/or broker.....	\$350.00
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“WITNESS ONLY” CLOSING:.....\$200.00

Not a true closing. Does not include preparation of any documents or HUD-1 Settlement Statement

DISBURSEMENT OF FUNDS

No closing services but asked to disburse funds

RESIDENTIAL.....	\$175.00
COMMERCIAL.....	\$300.00

ESCROW SERVICES: (Servicing of long-term contracts)

Initial Set-up Fee.....	\$200.00
Monthly Service Fee.....	\$15.00
Each Additional Disbursement.....	\$5.00
Quarterly, Semi-Annual and Annual Payments.....	\$30.00
Insufficient or Returned Checks.....	\$50.00
Amortization Schedule If No Escrow Account (Free With Escrow Account).....	\$10.00
Termination Fee.....	\$100.00

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Commissioner of Insurance

ANCILLARY SERVICES:

Overnight Payoff Service.....	\$25.00
Wiring Fee (each direction).....	\$20.00
Relocation Coordination.....	\$150.00
Preparation of Escrow Holdback Agreement.....	\$75.00
Escrowing Funds Fee (with a \$5.00 per check charge).....	\$35.00
Payoff Delivering Fee.....	\$20.00
Document Delivering Fee.....	\$25.00
Document Recording/Handling Fee.....	\$50.00 Maximum
Escrow Holdback Fee.....	\$100.00
Express Fees.....	\$20.00 plus out of pocket
1031 Exchange.....	\$600.00
1031 Reverse Exchange.....	\$2,300.00

DOCUMENT PREPARATION FEE:

Deeds.....	\$75.00
Mortgage.....	\$100.00
Note.....	\$75.00
Affidavits.....	\$50.00
Assignments and Releases.....	\$50.00
Contract.....	\$150.00
Closing Protection Fee.....	\$25.00

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SEP 06 2016

RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

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Commissioner of Insurance

RESIDENTIAL OWNERS POLICIES.....*Rate Chart Attached*
Policies of title insurance protecting the owners interest in 1-4 family residences

RESIDENTIAL MORTGAGE POLICIES.....*Rate Chart Attached*
Policies of title insurance protecting the interest of mortgage lenders

*Rate Chart for transactions up to \$1,000,000
For policies over \$1,000,000 regular rate will be \$1,987.00 plus \$1.00 per thousand dollars of coverage.

LEASEHOLD OWNERS OR MORTGAGE POLICIES.....*Rate Chart Attached*
Policies issued to protect the interest of a lessee or lender of real property
**If a fee policy is issued simultaneously with the leasehold, the Leasehold policy is 30% of the fee policy premium.

SECOND MORTGAGE POLICIES.....60% of the regular rate
Policies of title insurance protecting the interest of second mortgage lenders

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGE POLICIES.....*Rate Chart Attached*
A rate afforded to home owners when a lenders policy is required by the lender when re-financing existing loan. Re-finance rate is for 5 years.

SIMULTANEOUSLY ISSUED MORTGAGE/LOAN POLICIES.....\$225.00
Loan Policies issued simultaneously with the issuance of owners policies.

RESIDENTIAL CONSTRUCTION MORTGAGE/LOAN POLICIES.....*Rate Chart Attached*
Loan policies issued specifically for the protection of the interest in property taken as a result of the filing of a construction mortgage.

COMMITMENT FOR LOT SALE ONLY (non-builder)
No policy issued until improvement completed.....*Rate Chart Attached*
Policy issued for cost of lot.....*Rate Chart Attached*

CONSTRUCTION LOAN BINDERS (Commitments).....*Rate Chart Attached*
Commitments for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a construction mortgage.

HOLD OPEN (Update).....\$75.00

ADDITIONAL PARCEL CHARGE PER PARCEL
Residential.....\$100.00
Commercial.....\$150.00
Charge added for including additional non-contiguous parcels to the insured land, as in additional collateral on a mortgage policy, or when additional contiguous parcels having separate chains of title are covered under one parcel

FILED

SPECIAL RULE FOR UNIQUE AND UNSUAL CONDITIONS

SEP 06 2016

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.

KEN SUTHER
Commissioner of Insurance

Requests for treatment under this rule shall be submitted to the Insurance Commissioner and shall be accompanied by evidence specifically setting forth the reasons for the request along with full supporting information evidencing that the special treatment is not a violation of K.S.A 40-2404(14) relating to rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

**SERVICES CUSTOMARILY PROVIDED THAT ARE NOT
INCLUDED IN OTHER RATE CATEGORIES**

LIMITED SEARCHES – ABSTRACTING – See Attached Rate Chart

Current Owner Search.....	\$75.00
Judgment Search.....	\$30.00
Update of any work done in the last 6 months.....	\$50.00
Copy of Deed or Mortgage (without Book and Page).....	\$35.00
Copy of Deed or Mortgage (with Book and Page).....	\$5.00
Copy of Mortgage and Assignments.....	\$20.00
24 Month Chain of Title.....	\$20.00

ABSTRACTING

Ownership & Encumbrance Certificate – Residential Volume Customer.....	\$100.00
Ownership & Encumbrance Certificate – Residential W/O E&R's.....	\$200.00
Ownership & Encumbrance Certificate – Residential W/ E&R's.....	\$250.00
Ownership & Encumbrance Certificate – Commercial W/O E&R's.....	\$300.00
Ownership & Encumbrance Certificate – Commercial W/ E&R's.....	\$500.00
Additional Update within 6 Months.....	\$50.00
Foreclosure Report including post-petition update.....	\$250.00
General Search (not in conjunction w/ an order).....	\$75.00/hr
UCC Search – County.....	\$25.00/name plus \$1.00/page for copies
UCC Search – Secretary of State.....	\$35.00/name plus \$2.00/page for copies
Environmental Chain of Title Search – Per Chain of Title....	\$75.00/hr (\$225.00min-\$500.00max)

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CHARTER TITLE & ESCROW SERVICES, INC. SEP 06 2016

KEN SELZER
Commissioner of Insurance

Schedule of Title Insurance Rates

(Commercial rates quoted upon request)

Effective 2/15/2012

INSURANCE UP TO:	REGULAR	REISSUE/ REFINANCE	INSURANCE UP TO:	REGULAR	REISSUE/ REFINANCE
\$10,000	\$200	\$175	\$260,000	\$910	\$683
\$20,000	\$250	\$195	\$270,000	\$930	\$698
\$30,000	\$320	\$240	\$280,000	\$950	\$713
\$40,000	\$370	\$278	\$290,000	\$970	\$728
\$50,000	\$420	\$315	\$300,000	\$990	\$743
\$60,000	\$460	\$345	\$310,000	\$1,010	\$758
\$70,000	\$500	\$375	\$320,000	\$1,030	\$773
\$80,000	\$535	\$401	\$330,000	\$1,050	\$788
\$90,000	\$565	\$424	\$340,000	\$1,070	\$803
\$100,000	\$590	\$443	\$350,000	\$1,090	\$818
\$110,000	\$610	\$458	\$360,000	\$1,110	\$833
\$120,000	\$630	\$473	\$370,000	\$1,130	\$848
\$130,000	\$650	\$488	\$380,000	\$1,150	\$863
\$140,000	\$670	\$503	\$390,000	\$1,170	\$878
\$150,000	\$690	\$518	\$400,000	\$1,190	\$893
\$160,000	\$710	\$533	\$410,000	\$1,210	\$918
\$170,000	\$730	\$548	\$420,000	\$1,230	\$933
\$180,000	\$750	\$563	\$430,000	\$1,250	\$948
\$190,000	\$770	\$578	\$440,000	\$1,270	\$963
\$200,000	\$790	\$593	\$450,000	\$1,290	\$978
\$210,000	\$810	\$608	\$460,000	\$1,310	\$993
\$220,000	\$830	\$623	\$470,000	\$1,330	\$1,028
\$230,000	\$850	\$638	\$480,000	\$1,350	\$1,043
\$240,000	\$870	\$653	\$490,000	\$1,370	\$1,058
\$250,000	\$890	\$668	\$500,000	\$1,390	\$1,083

For policies over \$500,000.00 add \$20/\$10,000 for regular rate, \$15/\$10,000 for reissue rate. Call for Quote over \$1,000,000.00

Simultaneous Issue Loan Policy (not exceeding the amount of the Owner's Policy)	\$225
ALTA 4 Condominium Endorsement (Residential)	\$75
ALTA 5 Planned Unit Development Endorsement (Residential)	\$75
ALTA 6, 6.1 or 6.2 Variable Rate Mortgage Endorsement (Residential)	\$75
ALTA 8.1 Environmental Protection Lien Endorsement (Residential)	\$50
ALTA 9 Comprehensive Endorsement (Residential)	\$75

REISSUE RATES APPLY TO PROPERTY PREVIOUSLY INSURED BY ANY TITLE INSURER.
CONSTRUCTION LOAN RATES, BUILDERS AND DEVELOPERS RATES AVAILABLE ON REQUEST.
RATES QUOTED ARE FOR NORMAL TRANSACTION. WE RESERVE THE RIGHT TO MAKE ADDITIONAL CHARGES IN CASES INVOLVING COMPLICATED OR MULTIPLE CHAINS OF TITLE.

FILED

CHARTER TITLE & ESCROW SERVICES, INC. ^{SEP 06 2016}

COMMERCIAL TITLE INSURANCE RATES

KEN SELZER
Commissioner of Insurance

Commercial Property, Agricultural, Includes Vacant Land Intended or Zoned for Commercial Use
(NOT 1-4 Family)

COMMERCIAL OWNER'S OR LOAN POLICIES

Amount of Transaction:	Charge:
Less than \$500,000.00	Rate Card Attached
\$500,000 to \$1,000,000 Add	\$20.00/\$10,000
\$1,000,001 to \$5,000,000 Add	\$16.00/\$10,000
\$5,000,001 to \$10,000,000 Add	\$14.00/\$10,000
\$10,000,001 to \$15,000,000 Add	\$10.00/\$10,000
Over \$15,000,000 Add	\$9.00/\$10,000
Commercial/Industrial Construction	50% of above rate credited against final loan policy when issued
SIMULTANEOUS ISSUE LOAN POLICIES Not exceeding the amount of the Owner's Policy	\$225.00
SIMULTANEOUS ISSUE LEASEHOLD Owner's Policy issued in conjunction w/ Owner's Policy	30% of Fee Policy Premium
ENDORSEMENTS	Schedule Attached
Copies (Exceptions, etc...)	\$0.75/page
Open Commitment under \$1,000,000*	\$300.00
Open Commitment over \$1,000,000 and under \$5,000,000*	\$500.00
Open Commitment over \$5,000,000 and under \$10,000,000*	\$1,000.00
Open Commitment over \$10,000,000*	\$1,500.00
* Based on County Appraised Value	
Platting or Planning Dept. Commitment	\$250.00
Commercial Cancellation Fees	\$200.00 minimum/\$500.00 maximum**
**Rates are for normal transactions. U&U will be filed in cases involving complicated transactions.	

Unique and Unusual Rule

If it can be clearly demonstrated that a risk represents unique or unusual conditions of exposure or hazard such that the application of the normal rating procedure does not produce a reasonable and equitable rate for the risk, such risk may be treated on an individual rate basis. Requests for treatment under this rule shall be submitted to the Insurance Commissioner and shall be accompanied by evidence specifically setting forth the reasons for the request along with full supporting information evidencing that the special treatment is not a violation of K.S.A. 40-2404(14) relating to the rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

FILED

SEP 06 2016

KEN SELZER
Commissioner of Insurance

ENDORSEMENTS:

NAME	ALTA	RESIDENTIAL	COMMERCIAL
Arbitration Endorsement		\$0.00	\$0.00
Date Down Endorsement Construction Loan		\$25.00	\$50.00
Date Down Endorsement (including Modification of Mortgage)		30% of premium /plus applicable premium for any increase	30% of premium/plus applicable premium for any increase
Environmental Endorsement	8.1	\$25.00	\$50.00
Future Advance/Revolving Credit Endorsement		\$25.00	\$100.00
Manufactured Housing Unit	7	\$100.00	\$500.00
Mortgage Modification	11	\$100.00 plus applicable premium for any increase	\$300.00 plus \$75.00/hr after 2 hours, plus applicable premium for any increase
Mortgage Registration Tax		\$75.00	\$100.00
Tie-In Endorsement	12	10% of premium	10% of premium
First Loss Endorsement		\$100.00	10% of premium
Non-Imputation Endorsement		\$100.00	15% of premium
Zoning Endorsement	3.0	\$75.00	\$300.00
Zoning Endorsement	3.1	15% of premium	15% of premium
All Other Endorsements		\$25.00	\$100.00



Kansas Insurance Department

Ken Selzer, Commissioner of Insurance

September 6, 2016

Joel Regier
Charter Title & Escrow
6333 Apples Way, Ste. 115
Lincoln, NE 68516

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

Dear Mr. Regier:

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

Sincerely,

James W. Norman
Policy Examiner II
Property & Casualty Division

EFFECTIVE May 2012

CHARGES FOR ESCROW AND CLOSING SERVICE

COMMERCIAL CLOSING:

Includes escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements (HUD-1, Commercial Settlement Statement), disbursement of funds:

Less than \$1,000,000.....	ABROGATED	\$550.00
\$1,000,000 to \$2,000,000.....		\$750.00
Over \$2,000,000.....	SEP 06 2016	\$1,000.00 Minimum

KEN SELZER
Commissioner of Insurance

RESIDENTIAL REAL ESTATE CLOSING:

WITH assistance of attorney and/or broker.....	\$350.00
WITHOUT assistance of attorney and/or broker.....	\$400.00
Lender Closing or Refinance.....	\$250.00

RESIDENTIAL CASH CLOSING:

WITH assistance of attorney and/or broker.....	\$250.00
WITHOUT assistance of attorney and/or broker.....	\$300.00

RESIDENTIAL CONTRACT FOR DEED CLOSING:

WITH assistance of attorney and/or broker.....	\$200.00
WITHOUT assistance of attorney and/or broker.....	\$300.00

RESIDENTIAL RELOCATION CLOSING:

WITH assistance of attorney and/or broker.....	\$350.00
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“WITNESS ONLY” CLOSING:.....\$200.00
Not a true closing. Does not include preparation of any documents or HUD-1 Settlement Statement

DISBURSEMENT OF FUNDS

No closing services but asked to disburse funds

RESIDENTIAL.....	\$150.00
COMMERCIAL.....	\$300.00

SANDY PRAEGER
Commissioner of Insurance

MAY 15 2012

FILED

ESCROW SERVICES: (Servicing of long-term contracts)

Initial Set-up Fee.....	\$200.00
Monthly Service Fee.....	\$15.00
Each Additional Disbursement.....	\$5.00
Quarterly, Semi-Annual and Annual Payments.....	\$30.00
Insufficient or Returned Checks.....	\$50.00
Amortization Schedule If No Escrow Account (Free With Escrow Account).....	\$10.00
Termination Fee.....	\$100.00

ANCILLARY SERVICES:

Overnight Payoff Service.....	\$25.00
Wiring Fee (each direction).....	\$20.00
Relocation Coordination.....	\$150.00
Preparation of Escrow Holdback Agreement.....	\$75.00
Escrowing Funds Fee (with a \$5.00 per check charge).....	\$35.00
Payoff Delivering Fee.....	\$20.00
Document Delivering Fee.....	\$25.00
Document Recording/Handling Fee.....	\$50.00 Maximum
Escrow Holdback Fee.....	\$100.00
Express Fees.....	\$20.00 plus out of pocket
1031 Exchange.....	\$600.00
1031 Reverse Exchange.....	\$2,300.00

DOCUMENT PREPARATION FEE:

Deeds.....	\$75.00
Mortgage.....	\$100.00
Note.....	\$75.00
Affidavits.....	\$50.00
Assignments and Releases.....	\$50.00
Contract.....	\$150.00
Closing Protection Fee.....	\$25.00

FILED

MAY 15 2012

SANDY PRAEGER
Commissioner of Insurance

RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

RESIDENTIAL OWNERS POLICIES.....*Rate Chart Attached*
Policies of title insurance protecting the owners interest in 1-4 family residences

RESIDENTIAL MORTGAGE POLICIES.....*Rate Chart Attached*
Policies of title insurance protecting the interest of mortgage lenders

*Rate Chart for transactions up to \$1,000,000
For policies over \$1,000,000 regular rate will be \$1,987.00 plus \$1.00 per thousand dollars of coverage.

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**If a fee policy is issued simultaneously with the leasehold, the Leasehold policy is 30% of the fee policy premium.

SECOND MORTGAGE POLICIES.....60% of the regular rate
Policies of title insurance protecting the interest of second mortgage lenders

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGE POLICIES.....*Rate Chart Attached*
A rate afforded to home owners when a lenders policy is required by the lender when re-financing existing loan. Re-finance rate is for 5 years.

SIMULTANEOUSLY ISSUED MORTGAGE/LOAN POLICIES.....\$225.00
Loan Policies issued simultaneously with the issuance of owners policies.

RESIDENTIAL CONSTRUCTION MORTGAGE/LOAN POLICIES.....*Rate Chart Attached*
Loan policies issued specifically for the protection of the interest in property taken as a result of the filing of a construction mortgage.

COMMITMENT FOR LOT SALE ONLY (non-builder)
No policy issued until improvement completed.....*Rate Chart Attached*
Policy issued for cost of lot.....*Rate Chart Attached*

CONSTRUCTION LOAN BINDERS (Commitments).....*Rate Chart Attached*
Commitments for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a construction mortgage.

HOLD OPEN (Update).....\$75.00

ADDITIONAL PARCEL CHARGE PER PARCEL

Residential.....\$100.00
Commercial.....\$150.00
Charge added for including additional non-contiguous parcels to the insured land, as in additional collateral on a mortgage policy, or when additional contiguous parcels having separate chains of title are covered under one parcel

FILED
MAY 15 2012
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Commissioner of Insurance

SPECIAL RULE FOR UNIQUE AND UNSUAL 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 rise, such risk may be treated on an individual rate basis.

Requests for treatment under this rule shall be submitted to the Insurance Commissioner and shall be accompanied by evidence specifically setting forth the reasons for the request along with full supporting information evidencing that the special treatment is not a violation of K.S.A 40-2404(14) relating to rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

SERVICES CUSTOMARILY PROVIDED THAT ARE NOT INCLUDED IN OTHER RATE CATEGORIES

LIMITED SEARCHES – ABSTRACTING – See Attached Rate Chart

Current Owner Search.....	\$75.00
Judgment Search.....	\$30.00
Update of any work done in the last 6 months.....	\$50.00
Copy of Deed or Mortgage (without Book and Page).....	\$35.00
Copy of Deed or Mortgage (with Book and Page).....	\$5.00
Copy of Mortgage and Assignments.....	\$20.00
24 Month Chain of Title.....	\$20.00

ABSTRACTING

Ownership & Encumbrance Certificate – Residential Volume Customer.....	\$100.00
Ownership & Encumbrance Certificate – Residential W/O E&R’s.....	\$200.00
Ownership & Encumbrance Certificate – Residential W/ E&R’s.....	\$250.00
Ownership & Encumbrance Certificate – Commercial W/O E&R’s.....	\$300.00
Ownership & Encumbrance Certificate – Commercial W/ E&R’s.....	\$500.00
Additional Update within 6 Months.....	\$50.00
Foreclosure Report including post-petition update.....	\$250.00
General Search (not in conjunction w/ an order).....	\$75.00/hr
UCC Search – County.....	\$25.00/name plus \$1.00/page for copies
UCC Search – Secretary of State.....	\$35.00/name plus \$2.00/page for copies
Environmental Chain of Title Search – Per Chain of Title....	\$75.00/hr (\$225.00min-\$500.00max)

FILED
MAY 15 2012
SANDY PRAEGER
Commissioner of Insurance

FILED

MAY 15 2012

SANDY PRAEGER
Commissioner of Insurance**CHARTER TITLE & ESCROW SERVICES, INC.****Schedule of Title Insurance Rates**

(Commercial rates quoted upon request)

Effective 3/15/2012

INSURANCE UP TO:	REGULAR	REISSUE/ REFINANCE	INSURANCE UP TO:	REGULAR	REISSUE/ REFINANCE
\$10,000	\$200	\$175	\$260,000	\$910	\$683
\$20,000	\$250	\$195	\$270,000	\$930	\$698
\$30,000	\$320	\$240	\$280,000	\$950	\$713
\$40,000	\$370	\$278	\$290,000	\$970	\$728
\$50,000	\$420	\$315	\$300,000	\$990	\$743
\$60,000	\$460	\$345	\$310,000	\$1,010	\$758
\$70,000	\$500	\$375	\$320,000	\$1,030	\$773
\$80,000	\$535	\$401	\$330,000	\$1,050	\$788
\$90,000	\$565	\$424	\$340,000	\$1,070	\$803
\$100,000	\$590	\$443	\$350,000	\$1,090	\$818
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\$120,000	\$630	\$473	\$370,000	\$1,130	\$848
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\$170,000	\$730	\$548	\$420,000	\$1,230	\$933
\$180,000	\$750	\$563	\$430,000	\$1,250	\$948
\$190,000	\$770	\$578	\$440,000	\$1,270	\$963
\$200,000	\$790	\$593	\$450,000	\$1,290	\$978
\$210,000	\$810	\$608	\$460,000	\$1,310	\$993
\$220,000	\$830	\$623	\$470,000	\$1,330	\$1,028
\$230,000	\$850	\$638	\$480,000	\$1,350	\$1,043
\$240,000	\$870	\$653	\$490,000	\$1,370	\$1,058
\$250,000	\$890	\$668	\$500,000	\$1,390	\$1,083

For policies over \$500,000.00 add \$20/\$10,000 for regular rate, \$15/\$10,000 for reissue rate. Call for Quote over \$1,000,000.00

Simultaneous Issue Loan Policy (not exceeding the amount of the Owner's Policy)	\$225
ALTA 4 Condominium Endorsement (Residential)	\$75
ALTA 5 Planned Unit Development Endorsement (Residential)	\$75
ALTA 6, 6.1 or 6.2 Variable Rate Mortgage Endorsement (Residential)	\$75
ALTA 8.1 Environmental Protection Lien Endorsement (Residential)	\$50
ALTA 9 Comprehensive Endorsement (Residential)	\$75

REISSUE RATES APPLY TO PROPERTY PREVIOUSLY INSURED BY ANY TITLE INSURER.
CONSTRUCTION LOAN RATES, BUILDERS AND DEVELOPERS RATES AVAILABLE ON REQUEST.
RATES QUOTED ARE FOR NORMAL TRANSACTION. WE RESERVE THE RIGHT TO MAKE ADDITIONAL CHARGES IN CASES INVOLVING COMPLICATED OR MULTIPLE CHAINS OF TITLE.

FILED

MAY 15 2012

SANDY PRAEGER
Commissioner of Insurance**CHARTER TITLE & ESCROW SERVICES, INC.****COMMERCIAL TITLE INSURANCE RATES**Commercial Property, Agricultural, Includes Vacant Land Intended or Zoned for Commercial Use
(NOT 1-4 Family)**COMMERCIAL OWNER'S OR LOAN POLICIES**

Amount of Transaction:	Charge:
Less than \$500,000.00	Rate Card Attached
\$500,000 to \$1,000,000 Add	\$20.00/\$10,000
\$1,000,001 to \$5,000,000 Add	\$16.00/\$10,000
\$5,000,001 to \$10,000,000 Add	\$14.00/\$10,000
\$10,000,001 to \$15,000,000 Add	\$10.00/\$10,000
Over \$15,000,000 Add	\$9.00/\$10,000
Commercial/Industrial Construction	50% of above rate credited against final loan policy when issued
SIMULTANEOUS ISSUE LOAN POLICIES Not exceeding the amount of the Owner's Policy	\$225.00
SIMULTANEOUS ISSUE LEASEHOLD Owner's Policy issued in conjunction w/ Owner's Policy	30% of Fee Policy Premium
ENDORSEMENTS	Schedule Attached
Copies (Exceptions, etc...)	\$0.75/page
Open Commitment under \$1,000,000*	\$300.00
Open Commitment over \$1,000,000 and under \$5,000,000*	\$500.00
Open Commitment over \$5,000,000 and under \$10,000,000*	\$1,000.00
Open Commitment over \$10,000,000*	\$1,500.00
* Based on County Appraised Value	
Platting or Planning Dept. Commitment	\$250.00
Commercial Cancellation Fees	\$200.00 minimum/\$500.00 maximum**
**Rates are for normal transactions. U&U will be filed in cases involving complicated transactions.	

Unique and Unusual Rule

If it can be clearly demonstrated that a risk represents unique or unusual conditions of exposure or hazard such that the application of the normal rating procedure does not produce a reasonable and equitable rate for the risk, such risk may be treated on an individual rate basis. Requests for treatment under this rule shall be submitted to the Insurance Commissioner and shall be accompanied by evidence specifically setting forth the reasons for the request along with full supporting information evidencing that the special treatment is not a violation of K.S.A. 40-2404(14) relating to the rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

ENDORSEMENTS:

NAME	ALTA	RESIDENTIAL	COMMERCIAL
Arbitration Endorsement		\$0.00	\$0.00
Date Down Endorsement Construction Loan		\$25.00	\$50.00
Date Down Endorsement (including Modification of Mortgage)		30% of premium /plus applicable premium for any increase	30% of premium/plus applicable premium for any increase
Environmental Endorsement	8.1	\$25.00	\$50.00
Future Advance/Revolving Credit Endorsement		\$25.00	\$100.00
Manufactured Housing Unit	7	\$100.00	\$500.00
Mortgage Modification	11	\$100.00 plus applicable premium for any increase	\$300.00 plus \$75.00/hr after 2 hours, plus applicable premium for any increase
Mortgage Registration Tax		\$75.00	\$100.00
Tie-In Endorsement	12	10% of premium	10% of premium
First Loss Endorsement		\$100.00	10% of premium
Non-Imputation Endorsement		\$100.00	15% of premium
Zoning Endorsement	3.0	\$75.00	\$300.00
Zoning Endorsement	3.1	15% of premium	15% of premium
All Other Endorsements		\$25.00	\$100.00

FILED
MAY 15 2012
SANDY PRAEGER
 Commissioner of Insurance