

# FIDELITY NATIONAL TITLE INSURANCE COMPANY

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APR 28 2021

VICKI SCHMIDT  
Commissioner of Insurance

## TITLE INSURANCE RATES AND CHARGES FOR COMPANY OWNED OFFICES IN KANSAS



EFFECTIVE FOR ORDERS RECEIVED  
ON OR AFTER AUGUST 4, 2016  
(Unless Otherwise Specified Herein)

# FIDELITY NATIONAL TITLE INSURANCE COMPANY

## TABLE OF CONTENTS

|  |                |
|--|----------------|
| <b>SECTION 1 AUTHORITY TO QUOTE CHARGES .....</b>  | <b>FILED 1</b> |
| <b>SECTION 2 STANDARD CHARGES .....</b>  | <b>2</b>       |
| <b>2.01 Summary of Charges For Company-Owned Counties .....</b>  | <b>2</b>       |
| 2.01 Summary of Charges for Residential Owner's Policies. (Rates apply to one-to-four family residential properties only for purchase.) .....                      | 2              |
| 2.02 Summary of Charges for Residential Refinance Loan Policies. (Rates apply to one-to-four family residential properties only for refinance transactions.) ..... | 3              |
| 2.03 Non-Residential Rate (Commercial) .....   | 4              |
| 2.04 Simultaneous-Issue Loan Policies .....  | 5              |
| 2.05 Simultaneous-Issue Leasehold Policies .....   | 6              |
| 2.06 Reserved for Future Use .....   | 6              |
| 2.07 Residential Junior Lien Policy/Limited Loan Coverage Policy Rate. ....  | 6              |
| 2.08 Summary of Charges for Homeowner's Title Insurance Policies. ....   | 8              |
| 2.09 Summary of Charges for Extended Coverage Loan Policies .....  | 9              |
| 2.10 ( SECTION HELD OPEN FOR FUTURE USE ) .....  | 10             |
| 2.11 Master Home Equity Loan Policy .....  | 10             |
| 2.12 ALTA Limited Pre-Foreclosure Policy and Date Down Endorsement: .....  | 10             |
| <b>SECTION 3 CHARGES INVOLVING DEVELOPMENT OR CONSTRUCTION .....</b>   | <b>11</b>      |
| 3.01 Development Loans .....   | 11             |
| 3.02 Construction Loans on One-To-Four-Family Residential Properties .....   | 11             |
| 3.03 Builder's/Investor's Rate .....   | 11             |
| 3.04 Subdivision Charge .....  | 12             |
| 3.05 Developer and Builder Rate .....  | 12             |
| 3.06 ( SECTION HELD OPEN FOR FUTURE USE ) .....  | 12             |
| 3.07 ( SECTION HELD OPEN FOR FUTURE USE ) .....  | 12             |
| 3.08 Rundown and Endorsement on Construction Loan Policies. ....   | 12             |
| 3.09 Permanent Loans on New Commercial Projects .....  | 13             |
| <b>SECTION 4 CHARGES FOR ADDITIONAL OR SPECIAL SERVICES AND COVERAGES .....</b>  | <b>14</b>      |
| 4.01 Additional Charges .....  | 14             |
| 4.02 Commitment Charges .....  | 14             |
| 4.03 Special Coverages .....   | 15             |
| 4.04 (SECTION HELD OPEN FOR FUTURE USE) .....  | 15             |
| 4.05 Service and Closing Fees .....  | 15             |
| 4.06 Copies of Policies .....  | 21             |
| 4.07 Charge for Mortgage failing to meet register of deeds format requirements .....   | 21             |

# FIDELITY NATIONAL TITLE INSURANCE COMPANY

|  |           |
|--|-----------|
| <b>SECTION 5 OTHER SPECIAL RATES .....</b>   | <b>22</b> |
| 5.01 Commercial Reissue Rate .....   | 22        |
| 5.02 No Longer Applicable – Open For Future Use .....  | 22        |
| 5.03 Commercial Substitution Rate .....  | 22        |
| 5.04 No longer applicable - Open for future use .....  | 22        |
| 5.05 Residential Second Rate (also known as Home Equity Rate) .....  | 23        |
| 5.06 Future Advances .....   | 24        |
| 5.07 Swing Loans .....   | 24        |
| 5.08 Hold Open .....   | 24        |
| 5.09 Trade-Ins .....   | 24        |
| 5.10 Contracts for Deed .....  | 24        |
| 5.11 Nonstandard Endorsement Charge .....  | 25        |
| 5.12 ALTA Residential Limited Coverage Mortgage Modification Policy .....  | 25        |
| 5.13 Standard Endorsements - Classification and Charges .....  | 25        |
| 5.14 Endorsements Subsequent to Policy Issuance .....  | 32        |
| 5.13 Centralized Refinance Rates I & II .....  | 33        |
| 5.16 A.I.R. Rates .....  | 35        |
| 5.17 Mortgage Modification Guarantee .....   | 35        |
| <b>SECTION 6 OWNERSHIP INFORMATION SERVICES AND FEES .....</b>   | <b>36</b> |
| 6.01 Ownership and Encumbrance Report - One to Four Family<br>Residential Property - \$125.00 .....                                      | 36        |
| 6.02 Ownership and Encumbrance Report - Commercial Property .....  | 36        |
| 6.03 Complete Property Information Report - One to Four Family<br>Residential Property - No insurance \$250.00, Updates \$125 each ..... | 36        |
| 6.04 Complete Property Information Report - Commercial Property -<br>\$500.00 .....  | 36        |
| <b>SECTION 7 REAL ESTATE SETTLEMENT PROCEDURES ACT OF<br/>1974 .....</b>   | <b>37</b> |
| <b>SECTION 8 KANSAS RATE REGULATION .....</b>  | <b>38</b> |
| 8.01 The "U and U" Rule : .....  | 38        |
| <b>SECTION 9 APPLICABILITY OF RATES .....</b>  | <b>39</b> |

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**SECTION 1 AUTHORITY TO QUOTE CHARGES**

No employee may quote title insurance charges unless they are properly licensed as a title insurance agent in the state where the property is located. No employee may quote charges, other than set forth in this manual, without approval of the appropriate revenue manager or underwriter.

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## SECTION 2 STANDARD CHARGES

2.01 Summary of Charges for Residential Owner's Policies. (Rates apply to one-to-four family residential properties only for purchase.)

- A) Summary of charges for **Owner's Title Insurance Policies** (Rates apply to one-to-four family residential properties only for purchase.)
- B) For policies issued on properties improved by one-to-four family residential structures, the rates shown below include the fees for risk and search and examination. These fees are lumped together and stated as a single charge, rather than expressed separately. Settlement services charges are not included in this rate. These rates apply to every county in Kansas when the policy is written by a Company owned office. If an owner's policy is issued simultaneously with a loan policy, see Sections 2.04 and/or 2.05

### NEW LOW RATES APPLY TO TRANSACTIONS WITH OR WITHOUT A PRIOR POLICY

| Amount of Insurance      | Fee for Resale, Owners Policy |
|--------------------------|-------------------------------|
| Up to \$80,000 .....     | 433.00                        |
| 80,001 to 90,000 .....   | 451.00                        |
| 90,001 to 100,000 .....  | 470.00                        |
| 100,001 to 110,000 ..... | 482.00                        |
| 110,001 to 120,000 ..... | 494.00                        |
| 120,001 to 130,000 ..... | 506.00                        |
| 130,001 to 140,000 ..... | 519.00                        |
| 140,001 to 150,000 ..... | 531.00                        |
| 150,001 to 160,000 ..... | 544.00                        |
| 160,001 to 170,000 ..... | 556.00                        |
| 170,001 to 180,000 ..... | 569.00                        |
| 180,001 to 190,000 ..... | 581.00                        |
| 190,001 to 200,000 ..... | 593.00                        |
| 200,001 to 210,000 ..... | 606.00                        |
| 210,001 to 220,000 ..... | 618.00                        |
| 220,001 to 230,000 ..... | 630.00                        |
| 230,001 to 240,000 ..... | 643.00                        |
| 240,001 to 250,000 ..... | 655.00                        |
| 250,001 to 275,000 ..... | 685.00                        |
| 275,001 to 300,000 ..... | 717.00                        |
| 300,001 to 325,000 ..... | 748.00                        |
| 325,001 to 350,000 ..... | 779.00                        |
| 350,001 to 375,000 ..... | 810.00                        |
| 375,001 to 400,000 ..... | 840.00                        |
| 400,001 to 425,000 ..... | 871.00                        |
| 425,001 to 450,000 ..... | 902.00                        |
| 450,001 to 475,000 ..... | 933.00                        |
| 475,001 to 500,000 ..... | 964.00                        |
| 500,001 to 525,000 ..... | 980.00                        |
| 525,001 to 550,000 ..... | 995.00                        |
| 550,001 to 575,000 ..... | 1,010.00                      |
| 575,001 to 600,000 ..... | 1,026.00                      |
| 600,001 to 625,000 ..... | 1,041.00                      |
| 625,001 to 650,000 ..... | 1,057.00                      |

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|                          |          |
|--------------------------|----------|
| 650,001 to 675,000 ..... | 1,072.00 |
| 675,001 to 700,000 ..... | 1,088.00 |
| 700,001 to 725,000 ..... | 1,103.00 |
| 725,001 to 750,000 ..... | 1,119.00 |

Calculating premiums over card amount:

Round liability amount up to nearest \$1,000 before calculation details. **FILED**

Round policy amount up to nearest \$1.

For policies over \$750,000 and up to \$1,000,000 - Add \$0.66 per thousand.

For policies over \$1,000,000 and up to \$5,000,000 - Add \$0.50 per thousand.

For policies over \$5,000,000 and up to infinity - Add \$0.65 per thousand.

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**WILLIAM D. MIDT**  
**Commissioner of Insurance**

### 2.02 Summary of Charges for Residential Refinance Loan Policies. (Rates apply to one-to-four family residential properties only for refinance transactions.)

- A) Summary of Charges for Residential Refinance Loan policies when Fidelity National Title Insurance is clearing Title encumbrances and handling the associated escrow process. (Rates apply to one-to-four family residential properties only for refinance transactions.)
- B) For policies issued on properties improved by one-to-four family residential structures, the rates shown below include the fees for risk and search and examination. These fees are lumped together and stated as a single charge, rather than expressed separately. Settlement services charges are not included in this rate. If an owner's policy is issued simultaneously with a loan policy, see Sections 2.04 and/or 2.05

#### NEW LOW RATES APPLY TO TRANSACTIONS WITH OR WITHOUT A PRIOR POLICY!

| Amount of Insurance      | Fee for Refinance Loan Policy |
|--------------------------|-------------------------------|
| Up to \$80,000 .....     | 340.00                        |
| 80,001 to 90,000 .....   | 353.00                        |
| 90,001 to 100,000 .....  | 367.00                        |
| 100,001 to 110,000 ..... | 379.00                        |
| 110,001 to 120,000 ..... | 392.00                        |
| 120,001 to 130,000 ..... | 406.00                        |
| 130,001 to 140,000 ..... | 419.00                        |
| 140,001 to 150,000 ..... | 432.00                        |
| 150,001 to 160,000 ..... | 445.00                        |
| 160,001 to 170,000 ..... | 457.00                        |
| 170,001 to 180,000 ..... | 471.00                        |
| 180,001 to 190,000 ..... | 484.00                        |
| 190,001 to 200,000 ..... | 496.00                        |
| 200,001 to 210,000 ..... | 510.00                        |
| 210,001 to 220,000 ..... | 523.00                        |
| 220,001 to 230,000 ..... | 536.00                        |
| 230,001 to 240,000 ..... | 549.00                        |
| 240,001 to 250,000 ..... | 581.00                        |



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|                    |          |
|--------------------|----------|
| 250,001 to 275,000 | 614.00   |
| 275,001 to 300,000 | 646.00   |
| 300,001 to 325,000 | 679.00   |
| 325,001 to 350,000 | 711.00   |
| 350,001 to 375,000 | 744.00   |
| 375,001 to 400,000 | 776.00   |
| 400,001 to 425,000 | 809.00   |
| 425,001 to 450,000 | 840.00   |
| 450,001 to 475,000 | 873.00   |
| 475,001 to 500,000 | 889.00   |
| 500,001 to 525,000 | 905.00   |
| 525,001 to 550,000 | 922.00   |
| 550,001 to 575,000 | 938.00   |
| 575,001 to 600,000 | 955.00   |
| 600,001 to 625,000 | 970.00   |
| 625,001 to 650,000 | 987.00   |
| 650,001 to 675,000 | 1,003.00 |
| 675,001 to 700,000 | 1,020.00 |
| 700,001 to 725,000 | 1,035.00 |
| 725,001 to 750,000 | 1,049.00 |

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Calculating premiums over card amount:

Round liability amount up to nearest \$1,000 before calculation details.

Round policy amount up to nearest \$1.

For policies over \$750,000 and up to \$1,000,000 - Add \$0.66 per thousand.

For policies over \$1,000,000 and up to \$5,000,000 - Add \$0.50 per thousand.

For policies over \$5,000,000 and up to infinity - Add \$0.65 per thousand.

## 2.03 Non-Residential Rate (Commercial)

The following charges apply to all properties other than those improved by 1-to-4-family residential structures. These charges include risk rate and search and examination fees lumped together and stated as a single charge. Settlement services charges are not included in this rate. This rate is also commonly referred to as the "Commercial Rate".

### A. Policies for \$1,000,000 or less.

| <u>Amount of Insurance</u> | <u>Charge</u> | <u>Amount of Insurance</u> | <u>Charge</u> | <u>Amount of Insurance</u> | <u>Charge</u> |
|----------------------------|---------------|----------------------------|---------------|----------------------------|---------------|
| \$25,000 or less           | 325.00        | \$145,001 to 150,000       | 725.00        | \$400,001 to 425,000       | 1,275.00      |
| \$25,001 to 30,000         | 350.00        | \$150,001 to 155,000       | 735.00        | \$425,001 to 450,000       | 1,325.00      |
| \$30,001 to 35,000         | 375.00        | \$155,001 to 160,000       | 745.00        | \$450,001 to 475,000       | 1,375.00      |
| \$35,001 to 40,000         | 400.00        | \$160,001 to 165,000       | 755.00        | \$475,001 to 500,000       | 1,425.00      |
| \$40,001 to 45,000         | 425.00        | \$165,001 to 170,000       | 765.00        | \$500,001 to 525,000       | 1,450.00      |
| \$45,001 to 50,000         | 450.00        | \$170,001 to 175,000       | 775.00        | \$525,001 to 550,000       | 1,475.00      |
| \$50,001 to 55,000         | 470.00        | \$175,001 to 180,000       | 785.00        | \$550,001 to 575,000       | 1,500.00      |
| \$55,001 to 60,000         | 490.00        | \$180,001 to 185,000       | 795.00        | \$575,001 to 600,000       | 1,525.00      |
| \$60,001 to 65,000         | 510.00        | \$185,001 to 190,000       | 805.00        | \$600,001 to 625,000       | 1,550.00      |
| \$65,001 to 70,000         | 530.00        | \$190,001 to 195,000       | 815.00        | \$625,001 to 650,000       | 1,575.00      |
| \$70,001 to 75,000         | 550.00        | \$195,001 to 200,000       | 825.00        | \$650,001 to 675,000       | 1,600.00      |
| \$75,001 to 80,000         | 565.00        | \$200,001 to 210,000       | 845.00        | \$675,001 to 700,000       | 1,625.00      |

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|                      |        |                      |          |                        |          |
|----------------------|--------|----------------------|----------|------------------------|----------|
| \$80,001 to 85,000   | 580.00 | \$210,001 to 220,000 | 865.00   | \$700,001 to 725,000   | 1,650.00 |
| \$85,001 to 90,000   | 595.00 | \$220,001 to 230,000 | 885.00   | \$725,001 to 750,000   | 1,675.00 |
| \$90,001 to 95,000   | 610.00 | \$230,001 to 240,000 | 905.00   | \$750,001 to 775,000   | 1,700.00 |
| \$95,001 to 100,000  | 625.00 | \$240,001 to 250,000 | 925.00   | \$775,001 to 800,000   | 1,725.00 |
| \$100,001 to 105,000 | 635.00 | \$250,001 to 260,000 | 945.00   | \$800,001 to 825,000   | 1,750.00 |
| \$105,001 to 110,000 | 645.00 | \$260,001 to 270,000 | 965.00   | \$825,001 to 850,000   | 1,775.00 |
| \$110,001 to 115,000 | 655.00 | \$270,001 to 280,000 | 985.00   | \$850,001 to 875,000   | 1,800.00 |
| \$115,001 to 120,000 | 665.00 | \$280,001 to 290,000 | 1,005.00 | \$875,001 to 900,000   | 1,825.00 |
| \$120,001 to 125,000 | 675.00 | \$290,001 to 300,000 | 1,025.00 | \$900,001 to 925,000   | 1,850.00 |
| \$125,001 to 130,000 | 685.00 | \$300,001 to 325,000 | 1,075.00 | \$925,001 to 950,000   | 1,875.00 |
| \$130,001 to 135,000 | 695.00 | \$325,001 to 350,000 | 1,125.00 | \$950,001 to 975,000   | 1,900.00 |
| \$135,001 to 140,000 | 705.00 | \$350,001 to 375,000 | 1,175.00 | \$975,001 to 1,000,000 | 1,925.00 |
| \$140,001 to 145,000 | 715.00 | \$375,001 to 400,000 | 1,225.00 |                        |          |

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For policies over \$1 million, charge \$1,925, plus \$0.80 per thousand up to \$5 million.  
For policies over \$5 million, charge \$5,125, plus \$0.65 per thousand up to infinity.

### B. Policies over \$1,000,000.

Rates for policies over \$1,000,000 must be considered on a case-by-case basis. Reissue credits may be available, or other factors may reduce our work charges. Special coverages are often required and require special pricing considerations. The following rates are meant to serve as a guideline and starting point. They may be increased to reflect risk and work factors.

### 2.04 Simultaneous-Issue Loan Policies

#### A. Basic Residential loan policies issued simultaneously with an owner's policy (provided the amount does not exceed the amount of the owner's policy):

Charge \$280

If the amount of the loan policy exceeds the amount of the owner's policy being issued simultaneously therewith, the charge for the loan policy shall be \$280 plus an excess liability charge (using the Residential Owner's Title Policy rate table in Section 2.01) for the difference between the owner's policy liability amount and the loan policy liability amount.

#### B. Extended coverage loan policies issued simultaneously with an owner's policy (provided the amount does not exceed the amount of the owner's policy):

Charge \$290

If the amount of the loan policy exceeds the amount of the owner's policy being issued simultaneously therewith, the charge for the loan policy shall be \$290 plus an excess liability charge (using the Residential Owner's Title Policy rate table in Section 2.01) for the difference between the



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owner's policy liability amount and the loan policy liability amount.

- C. Nonresidential loan policies issued simultaneously with a policy insuring an interest in a different estate in the land, (provided the amount does not exceed the amount of the owner's policy liability amount and the loan policy liability amount):

|                                |       |
|--------------------------------|-------|
| Under \$5 Million liability    | \$500 |
| \$5 Million liability and over | \$750 |

If the amount of the loan policy exceeds the amount of the owner's policy liability amount being issued simultaneously therewith, the charge for the loan policy shall be:

- a) \$500 if the loan policy liability is under \$5 million, plus an excess liability charge (using the Non-Residential (Commercial) rate table in Section 2.03) for the difference between the owner's policy liability amount and the loan policy liability amount; or
- b) \$750 if the loan policy liability is \$5 million or over, plus an excess liability charge (using the Non-Residential (Commercial) rate table in Section 2.03) for the difference between the owner's liability amount and the loan liability amount.

## 2.05 Simultaneous-Issue Leasehold Policies

- A. For leasehold policies simultaneously issued with a policy insuring an interest in a different estate in the land, refer to above schedules and charge 30% of the indicated amount.
- B. If the amount of the leasehold policy exceeds the amount of the policy being issued simultaneously therewith, charge 30% of the amount to be charged for the other policy, plus the difference between the amount being charged for the other policy and the amount that would otherwise be charged for such a leasehold policy not being simultaneously issued.

## 2.06 Reserved for Future Use

## 2.07 Residential Junior Lien Policy/Limited Loan Coverage Policy Rate.

This rate applies on second, third or fourth mortgages on 1-to-4 family residential platted subdivision properties only, where the Junior Lien Commitment Information Sheet is issued in lieu of the ALTA Commitment, and the ALTA Short Form Residential Loan Policy; or the Limited Loan Coverage Policy is issued.

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| <u>Amount of Insurance</u> | <u>Rate</u>         |
|----------------------------|---------------------|
| Less than \$15,001 .....   | \$165               |
| \$15,001 to \$20,000 ..... | 180                 |
| 20,001 to 30,000 .....     | 195                 |
| 30,001 to 40,000 .....     | 210                 |
| 40,001 to 50,000 .....     | 230                 |
| 50,001 to 60,000 .....     | 250                 |
| 60,001 to 70,000 .....     | 270                 |
| 70,001 to 80,000 .....     | 290                 |
| 80,001 to 90,000 .....     | 310                 |
| 90,001 to 100,000 .....    | 330                 |
| Over 100,000, add .....    | \$1.50 per thousand |

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State: Kansas  
Effective Date: August 4, 2016

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## 2.08 Summary of Charges for **Homeowner's Title Insurance Policies.**

| Amount of Insurance    | Fee     |
|------------------------|---------|
| Up to \$80,000         | \$470   |
| \$80,001 to \$90,000   | \$491   |
| \$90,001 to \$100,000  | \$511   |
| \$100,001 to \$110,000 | \$524   |
| \$110,001 to \$120,000 | \$538   |
| \$120,001 to \$130,000 | \$551   |
| \$130,001 to \$140,000 | \$564   |
| \$140,001 to \$150,000 | \$578   |
| \$150,001 to \$160,000 | \$591   |
| \$160,001 to \$170,000 | \$605   |
| \$170,001 to \$180,000 | \$618   |
| \$180,001 to \$190,000 | \$632   |
| \$190,001 to \$200,000 | \$645   |
| \$200,001 to \$210,000 | \$659   |
| \$210,001 to \$220,000 | \$672   |
| \$220,001 to \$230,000 | \$685   |
| \$230,001 to \$240,000 | \$699   |
| \$240,001 to \$250,000 | \$712   |
| \$250,000 to \$275,000 | \$745   |
| \$275,001 to \$300,000 | \$780   |
| \$300,001 to \$325,000 | \$813   |
| \$325,001 to \$350,000 | \$847   |
| \$350,001 to \$375,000 | \$880   |
| \$375,001 to \$400,000 | \$914   |
| \$400,001 to \$425,000 | \$931   |
| \$425,001 to \$450,000 | \$964   |
| \$450,001 to \$475,000 | \$997   |
| \$475,001 to \$500,000 | \$1,030 |

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Calculating premiums over the above rates:

For policies over \$500,000 and up to \$1,000,000 – add \$0.74 per thousand

For policies over \$1,000,000 and up to \$5,000,000 – add \$0.56 per thousand

For policies over \$5,000,000 and up to infinity – add \$0.73 per thousand

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## 2.09 Summary of Charges for Extended Coverage Loan Policies

| Amount of Insurance    | Fee   |
|------------------------|-------|
| Up to \$80,000         | \$363 |
| \$80,001 to \$90,000   | \$377 |
| \$90,001 to \$100,000  | \$392 |
| \$100,001 to \$110,000 | \$405 |
| \$110,001 to \$120,000 | \$419 |
| \$120,001 to \$130,000 | \$433 |
| \$130,001 to \$140,000 | \$447 |
| \$140,001 to \$150,000 | \$461 |
| \$150,001 to \$160,000 | \$475 |
| \$160,001 to \$170,000 | \$488 |
| \$170,001 to \$180,000 | \$503 |
| \$180,001 to \$190,000 | \$517 |
| \$190,001 to \$200,000 | \$530 |
| \$200,001 to \$210,000 | \$545 |
| \$210,001 to \$220,000 | \$559 |
| \$220,001 to \$230,000 | \$572 |
| \$230,001 to \$240,000 | \$586 |
| \$240,001 to \$250,000 | \$620 |
| \$250,000 to \$275,000 | \$656 |
| \$275,001 to \$300,000 | \$690 |
| \$300,001 to \$325,000 | \$725 |
| \$325,001 to \$350,000 | \$759 |
| \$350,001 to \$375,000 | \$794 |
| \$375,001 to \$400,000 | \$828 |
| \$400,001 to \$425,000 | \$864 |
| \$425,001 to \$450,000 | \$898 |
| \$450,001 to \$475,000 | \$933 |
| \$475,001 to \$500,000 | \$949 |

Calculating premiums over the above rates:

For policies over \$500,000 and up to \$1,000,000 – add \$0.74 per thousand

For policies over \$1,000,000 and up to \$5,000,000 – add \$0.56 per thousand

For policies over \$5,000,000 and up to infinity – add \$0.73 per thousand



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2.10 ( SECTION HELD OPEN FOR FUTURE USE )

2.11 Master Home Equity Loan Policy

For home equity loan transactions up to \$250,000 with centralized order tracking and processing through National Lender's Solution or similar unit, pursuant to a written agreement, the rate shall be \$45.00.

For home equity loan transactions from \$250,000 up to \$500,000 with centralized order tracking and processing through National Lender's Solution or similar unit, pursuant to a written agreement, the rate shall be \$75.00.

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2.12 ALTA Limited Pre-Foreclosure Policy and Date Down Endorsement:

**A. Amount of Insurance**

The Amount of Insurance for an ALTA Pre-Foreclosure Policy shall equal either the face amount of the mortgage to be foreclosed or the outstanding balance of the mortgage to be foreclosed as requested by the Insured.

**B. Basic Rate for ALTA Limited Pre-Foreclosure Policy**

|  |          |
|--|----------|
| For the first \$250,000.00 of liability -  | \$350.00 |
| For each additional \$1,000.00 (or fraction thereof)<br>above \$250,000.00 and up to \$1,000,000 - | \$ 0.60  |
| For each additional \$1,000.00 (or fraction thereof)<br>above \$1,000,000.00 -                     | \$ 0.40  |

**C. Date Down Endorsement**

ALTA Limited Pre-Foreclosure Date Down Endorsement\*\* \$50.00  
(See Section 5.13, Class L)

\*\*(Endorsement to be issued only in connection with a previously issued ALTA Limited Pre-Foreclosure Policy to date down the policy prior to or during a foreclosure of the lender's mortgage insured by the policy).

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**SECTION 3 CHARGES INVOLVING DEVELOPMENT OR CONSTRUCTION**

**3.01 Development Loans**

The company will insure the lien of a development loan for site improvements, such as streets and sewers to lots in a platted subdivision, when the aggregate sales price of such lots is in excess of \$500,000.00, at a premium of \$.90 per thousand. No reissue credit from any prior policy will be allowed toward this premium, and no reissue credit will be allowed on any future policy by virtue of having issued a development loan policy at this price. **FILED APR 28 2021**

If a development loan does not qualify under these guidelines, charge the rate for a commercial loan policy set forth in Section 2.03. Reissue credit is available when the loan qualifies under Section 5.01 and does not qualify for the rate set forth above. **VICKI SCHMIDT Commissioner of Insurance**

**3.02 Construction Loans on One-To-Four-Family Residential Properties**  
Residential construction loans are handled as follows:

A commitment is issued to the construction lender. The fee is \$275 to a builder/investor or \$75 to a builder/developer and charged when the construction loan mortgage is recorded. In most cases, a supplemental commitment will be issued showing the recorded documents. No additional charge is made for this supplemental report. If no construction loan policy is issued, the commitment is held open during construction. If a construction loan policy is required by the lender, the charge is \$275 for the initial policy to the builder/investor or \$75 to the builder/developer with renewals of \$75 for each six month term. When the home is sold and an Owner's Policy issued to the ultimate buyer, a credit of \$200 from the \$275 charge will be given on the Owner's Policy. No credit will be given from the \$75 fee.

**3.03 Builder's/Investor's Rate**

The Builder's/Investor's Rate on orders placed after September 15, 2003, is \$1.50 per thousand for the first \$250,000 of liability, and \$1 per thousand for liability above \$250,000, minimum \$250. The Builder's/Investor's Rate will apply in the following situations:

- A. Where two or more houses are constructed, or to be constructed, on building plots within the same chain of title, and requiring only one examination of the original base title; or
- B. Where one or more building plots have been acquired and so improved within a subdivision, the title to which we have insured; or
- C. Where one or more plots have been acquired by an established residential builder/investor; and
- D. Where the builder/investor is paying for the title insurance.

## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### 3.04 Subdivision Charge

A special charge known as the subdivision charge will be granted under the following circumstances:

- A. Premises owned by one owner have been platted into 10 or more lots, or where one owner owns 10 or more lots within a platted subdivision; and
- B. The owner proposes to sell vacant lots to individual purchasers and furnish an owner's title insurance policy to each purchaser, as evidence of title, in lieu of furnishing an abstract of title; and
- C. The owner of such premises has either an outstanding owner's title insurance policy thereon, issued by the Company, or has caused the Company to prepare a blanket title report covering all of said premises owned by him. (Note: A minimum charge for the preparation of such blanket title report may be necessary in individual cases.)

The Subdivision Charge shall be quoted by the revenue manager. The quote shall be in writing and given a contract rate number. All subsequent orders placed pursuant to this quotation shall have this number affixed to the "Order Sheet". Copies of all Subdivision Charge quotations are to be given to the Metro Manager, the affected Branch Manager, and Office Counsel. A copy of each contract shall be filed in the Contract Rate Book.

Before the rate is established and quoted to the customer, it must be filed with the Kansas Insurance Department under the "U & U Rule".

### 3.05 Developer and Builder Rate

Where the Developer is also the builder on one or more building plots within a subdivision and we have already insured the Developer's underlying subdivision base Title.

The Developer and Builder rate is \$1.50 per thousand for the first \$200,000 of Liability, and \$.50 per thousand for liability above \$200,000, minimum \$250.

### 3.06 ( SECTION HELD OPEN FOR FUTURE USE )

### 3.07 ( SECTION HELD OPEN FOR FUTURE USE )

### 3.08 Rundown and Endorsement on Construction Loan Policies.

Where the Company is disbursing construction funds pursuant to a construction loan escrow and disbursing agreement, there is no additional charge for periodic title rundown and endorsements to cover each disbursement. Where the Company is not disbursing the funds, however, the charge for each rundown and endorsement shall be \$150.



FIDELITY NATIONAL TITLE INSURANCE COMPANY

3.09 Permanent Loans on New Commercial Projects

Where the Company has previously insured the lien of a construction loan on a commercial project, and collected the appropriate premium therefor, we will insure the lien of a permanent mortgage, which replaces the construction mortgage, for a processing or work charge only. If the amount of the permanent mortgage exceeds the amount of the construction mortgage, it will be necessary to bill additional premium for the excess amount. The processing charge is \$250.00. Of course, any extended or special coverages given in the permanent loan policy should be billed at the appropriate rate in addition to the work charge.

If an unusual amount of work is involved, we must file our rate under the "U and U Rule".

APR 28  
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**SECTION 4 CHARGES FOR ADDITIONAL OR SPECIAL SERVICES AND COVERAGES**

**4.01 Additional Charges**

All of the above charges are for ordinary or normal cases.

When the premises to be insured consist of multiple tracts coming from separate chains of title, an additional charge of \$100.00 for each additional tract shall be made.

In cases involving a long and intricate title, an appropriate additional charge, fixed by the examiner, will be made.

In order to comply with Kansas law, a special rate filing will need to be made under the "Unique and Unusual Rule". Consult the Area Manager in these cases.

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APR 28 2021  
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**4.02 Commitment Charges**

Preliminary Title Report charges or commitment charges are made to compensate the Company for the work done in preparing a commitment when no policy is issued.

A "Preliminary Title Report charge" is made when a title report is issued with no likelihood of a policy being issued in the next 6 months.

A "Commitment charge" is made when there is a strong possibility a policy will be written, but we are aware of contingencies that will result in cancellation of the order.

- A. The fee for a Preliminary Title Report on 1-to-4-family residential properties is \$250.00. Charge \$125.00 for each update report issued.
- B. A commitment charge of \$350 on a 1-4 family residential property, which includes the curative work.
- C. The fee for a Preliminary Title Report on commercial properties is \$350.00.
- D. If more than three hours of search and examination time is required, add \$100.00 to the charge for the Preliminary Title Report or Commitment.
- E. A commitment charge of \$150.00 is made on 1-to-4-family residential properties. If copies of deeds and/or exceptions are required, the fee is \$200.00.
- F. A commitment charge of \$300.00 is made on commercial properties.

## FIDELITY NATIONAL TITLE INSURANCE COMPANY

The Commitment Charges at "B", "D", "E" and "F" above shall also apply as cancellation fees in cases where an order for a policy is cancelled. To collect these fees, the customer must be advised, before the commitment is issued, that there will be a cancellation or commitment charge.

Amounts paid for Preliminary Title Reports or Commitments, except construction binders issued by Fidelity National Title Insurance (Section 3.02 of this manual), shall be credited toward the premium due for any policy issued pursuant to those reports. If the report or commitment was issued by another company, the credit shall not exceed \$175.00.

APR 28 2021

### 4.03 Special Coverages

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#### Extraordinary Risks

Our published schedule of rates creates sufficient reserves to cover losses arising from our assumption of "normal" risks. While we sometimes accept greater-than-normal risks, our loss experience is naturally less favorable in such cases. It is therefore the Company's policy that, where appropriate underwriting authority has determined that an extraordinary risk is nevertheless acceptable, the Company should be compensated accordingly. It is not possible to enumerate these risks, but they might be such things as insuring against forced removal by reason of an encroachment, or deleting some cloud on the title, such as by adverse possession affidavit, without requiring suit to quiet title. The possibilities are as diverse as the imaginations of counsel are fertile. Likewise, it is not possible to formulate any schedule of charges for such risks. Unless there is a sufficient experience or custom factor to serve as a guide, an officer should be consulted.

If unusual or unique circumstances require additional charges, a special rate filing under the "U and U Rule" is required.

### 4.04 (SECTION HELD OPEN FOR FUTURE USE)

### 4.05 Service and Closing Fees

#### I. Residential Properties:

Standard Escrow Related Fees across all metro area residential escrow offices. All fees below will be charged to the party shown unless instructed otherwise in contract.

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**SALE TRANSACTIONS WITH NEW LOAN**

|              |       |  |
|--------------|-------|--|
| Seller Fees: | \$0   | New Construction transaction where seller is builder, or transactions where developer is selling individual lot to builder.            |
|              | \$150 | Customary Realtor Assisted Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services).            |
|              | \$300 | All inclusive rate for transactions where seller is/has negotiated a short sale with their lender.                                     |
|              | \$335 | Relocation Transactions where all-inclusive seller fee is required and commitment has been issued by agent of the company.             |
|              | \$325 | Relocation Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services).                            |
|              | \$250 | All-inclusive rate where Foreclosing Lender is Seller  |
|              | \$200 | Non-Realtor Assisted (FSBO) Customary Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services). |
|              | \$200 | Foreclosing lender is seller (this rate is non-inclusive of other fees for overnight fees and services or delivery fees and services). |
| Buyer Fees   | \$325 | Escrow Fee/Settlement Services when loan obtained by institutional lender (All inclusive fee)  |
|              | \$125 | Jr. Lien Closing Fee, if closed simultaneous with first.   |



FIDELITY NATIONAL TITLE INSURANCE COMPANY

**SALE TRANSACTION WITH OTHER FINANCING OR CASH**

|              |       |  |
|--------------|-------|--|
| Seller Fees: | \$0   | New Construction transaction where seller is builder, or transactions where developer is selling individual lot to builder.            |
|              | \$150 | Customary Realtor Assisted Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services)             |
|              | \$300 | All inclusive rate for transactions where seller is/has negotiated a short sale with their lender).                                    |
|              | \$335 | Relocation Transactions where all-inclusive seller fee is required and commitment has been issued by agent of the company.             |
|              | \$325 | Relocation Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services).                            |
|              | \$250 | All-inclusive rate where Foreclosing Lender is Seller  |
|              | \$200 | Non-Realtor Assisted (FSBO) Customary Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services). |
|              | \$200 | Foreclosing lender is seller (this rate is non-inclusive of other fees for overnight fees and services or delivery fees and services). |
| Buyer Fee    | \$200 | Escrow/Settlement Services   |

**REFINANCES**

|          |       |   |
|----------|-------|---|
| Borrower | \$325 | Escrow Fee/Settlement Services            |
| Borrower | \$200 | HARP / FHA SF Streamline Loan Closing Fee |



FIDELITY NATIONAL TITLE INSURANCE COMPANY

**CLOSING FEES FOR CENTRALIZED RATE**

Escrow Fee/Settlement Services in connection with transactions insured within the program guidelines shown in Section 5.15a – Centralized Refinance Rate, and where HUD-1 and other documents are prepared by Centralized Processing Unit.

| Liability Amount         | Amount | FILED                     |
|--------------------------|--------|---------------------------|
| Up to \$100,000          | \$325  |                           |
| \$100,001 to \$125,000   | \$350  | APR 28 2021               |
| \$125,001 to \$150,000   | \$375  |                           |
| \$150,001 to \$175,000   | \$420  | VICKI SCHMIDT             |
| \$175,001 to \$200,000   | \$425  | Commissioner of Insurance |
| \$200,001 to \$250,000   | \$430  |                           |
| \$250,001 to \$300,000   | \$435  |                           |
| \$300,001 to \$350,000   | \$440  |                           |
| \$350,001 to \$400,000   | \$445  |                           |
| \$400,001 to \$450,000   | \$450  |                           |
| \$450,001 to \$500,000   | \$455  |                           |
| \$500,001 to \$1,000,000 | \$500  |                           |

For transactions exceeding \$1,000,000 in liability, the closing fee is \$500 plus \$1.00 per thousand.

An additional fee for notary services in the amount of \$75 may be charged in counties outside Johnson and Wyandotte.

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**OTHER**

|                                       |       |  |
|---------------------------------------|-------|--|
| Witness Signing                       | \$200 | Accommodation Signing - Buyer/Borrower   |
| Witness Signing                       | \$75  | Accommodation Signing - Seller   |
| Document Preparation                  | \$50  |  |
| After Hours Closing                   | \$50  | Scheduled after 5:30 pm in our offices   |
| Traveling Closing                     | \$100 | Closing at client's location per customer request  |
| Weekend Closing                       | \$200 | At customer request in our offices   |
| Hold Open Fee                         | \$75  | For resale (charge premium according to sales price on first transaction + hold open; on 2 <sup>nd</sup> transaction, determine premium for new sales price, then deduct premium already paid - NO CREDIT FOR HOLD OPEN FEE given) - good for 6 months |
|                                       | \$75  | Renewal fee for hold open to be good for another 6 months; search of records will be required.   |
| Courier/Overnight Delivery & Services | \$28  | Handling and delivery fee for overnight delivery   |
| Courier/Overnight Delivery & Services | \$20  | Handling and delivery fee for overnight delivery on relocation transactions where all-inclusive seller fee is not used.  |
| Rush Delivery                         | \$28  | One hour courier - handling and delivery fee   |
| Wire Fees & Services                  | \$28  | For outgoing wire of seller or Borrower funds  |
| Wire Fees & Services                  | \$25  | For outgoing wire of seller funds on relocation transactions where all-inclusive seller fee is not used.   |
| Online Document Transfer Fee          | \$35  | Applied to witness only signings and transactions that require multiple document printings.  |
| Certified Check Fees & Services       | \$50  | When any party in the transaction requires a cashier's check for proceeds from a transaction   |

FIDELITY NATIONAL TITLE INSURANCE COMPANY

**HUD PREPARATION, DISBURSEMENT AND RECORDING**

|  |       |  |
|--|-------|--|
| HUD Statement, Notary Preparation, Disburse, and Recording Service | \$270 | Settlement services for mail out or outside service closings |
| Disbursement and Recording Services                                | \$100 | Closing done by the lender, with lender HUD.                 |
| Disbursement Only Transactions                                     | \$75  | For lender prepared and closed.                              |

**TITLE SERVICE FEES**

|                                 |       |   |
|---------------------------------|-------|---|
| Residential Relo Search Package | \$250 | Property search without issuing a commitment for relocation transaction |
| Document Copies                 | \$25  | Up to five (5) pages – additional pages at \$2 each.                    |

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APR 28 2021

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II. Commercial Properties:

A. Sale Transactions:

| <u>Sale Amount:</u>          | <u>Rate:</u> |
|------------------------------|--------------|
| \$500,000 or less -          | \$600.00     |
| \$500,001 to \$2,000,000 -   | \$800.00     |
| \$2,000,001 to \$5,000,000 - | \$1,000.00   |
| \$5,000,001 and above -      | \$1,250.00   |

B. Refinance Transactions:

| <u>Loan Amount:</u>        | <u>Rate:</u> |
|----------------------------|--------------|
| \$500,000 or less -        | \$350.00     |
| \$500,001 to \$2,000,000 - | \$500.00     |
| \$2,000,001 and above -    | \$750.00     |



FIDELITY NATIONAL TITLE INSURANCE COMPANY

4.06 Copies of Policies

If an insured requests a copy of his policy more than 6 months after the original has been issued, we require that the request be in writing, and charge \$25.00.

If the insured requests a duplicate original - charge \$75.00.

These charges shall be waived if the insured establishes to our satisfaction that he never received the original policy.

4.07 Charge for Mortgage failing to meet register of deeds format requirements

A service charge of \$100 will be made when a mortgage submitted for recording and issuance of title insurance fails to meet the register of deeds' formatting requirements concerning width of margins.

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APR 28 2021  
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**SECTION 5 OTHER SPECIAL RATES**

5.01 Commercial Reissue Rate

The reissue rate applies only to policies on property other than one-to-four family. The reissue rate is the Commercial Rate, less the reissue credit.

Reissue rates apply when a prior title insurance policy on the premises in question has been issued by an underwriter licensed in Kansas to the current owner and is available to us.

Commercial Reissue Credit.

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- A. The reissue credit shall be 40 percent of the regular rate on the amount of the prior owner's policy, or the most recent loan policy, if more recent and for a greater amount.

**APR 28 2021**  
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Liability in excess of the amount of the prior policy will be billed at the regular rate.

- B. If the examination of title reveals any of the following since the prior policy: a bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a passage of title into divided interests of less than 1/16, more than 25 additional easements, then no reissue credit is available.

5.02 No Longer Applicable – Open For Future Use

5.03 Commercial Substitution Rate

In cases involving commercial or industrial property where we have an existing loan policy not over three years old, and the same borrower asks us to issue a new loan policy on a substitute loan, we will charge 60% of the standard rate up to the principal amount of the original loan, plus standard rates for any increase in the loan amount over said amount.

5.04 No longer applicable - Open for future use

FIDELITY NATIONAL TITLE INSURANCE COMPANY

5.05 Residential Second Rate (also known as Home Equity Rate)

**HOME EQUITY LOAN PROGRAM**

POLICY TO BE ISSUED: Standard ALTA Loan Form

ENDORSEMENTS AVAILABLE (see Section 5.13 for endorsement pricing):

1. ALTA Form 6-06 and 6.2-06, Variable Rate Mortgage.

2. ALTA Form 14-06 Series, Future Advances.

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**APR 28 2021**

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**RATE SCHEDULE:**

|            |  |
|------------|--|
| \$155      | \$15,000 or less                                 |
| \$165      | \$15,001 to \$20,000                             |
| \$180      | \$20,001 to \$30,000                             |
| \$205      | \$30,001 to \$40,000                             |
| \$225      | \$40,001 to \$50,000                             |
| \$245      | \$50,001 to \$60,000                             |
| \$265      | \$60,001 to \$70,000                             |
| \$275      | \$70,001 to \$80,000                             |
| \$300      | \$80,001 to \$90,000                             |
| \$320      | \$90,001 to \$100,000                            |
| Add \$1.50 | Per thousand for policies greater than \$100,001 |

**SPECIAL CONDITIONS & PROCEDURES:**

1. This rate does not include any escrow service and is limited to 1-to-4-family residential properties.

2. This rate is applicable when the policy to be issued insures any junior mortgage on residential property, provided all of the conditions set forth herein are met.



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### 5.06 Future Advances

Where the Company endorses an existing loan policy to cover a future advance, make a rundown charge of \$50.00, plus 60% of the regular rate on the amount of the advance, to the extent that the total indebtedness after the advance does not exceed the original face amount of the policy. If the total indebtedness after the advance does exceed the original face amount of the policy, charge 100% of the regular rate on the portion of the advance that causes the original face amount of the policy to be exceeded.

### 5.07 Swing Loans

A residential purchaser frequently contemplates using the proceeds of the sale of his prior residence to apply to the purchase of a new one. Where the prior residence has not yet been sold, or the sale thereof has not yet closed, it is sometimes necessary for him to obtain a "swing loan" on the prior residence to generate the funds necessary to close on the new one. The full rate, as determined under Sec. 2.01 hereof, should be charged for any policy insuring a swing loan mortgage on the prior residence. Thereafter, when the prior residence is sold, and we issue a policy to the purchaser, the seller is entitled to a credit against the premium therefor equivalent to the premium paid for the swing loan policy, less \$75.00

### 5.08 Hold Open

Title to land is often acquired by an individual as nominee for a group of investors, or in some similar capacity. It is intended that a corporation or partnership will be formed by the group to which title is to be conveyed. It is requested that we withhold issuance of our owner's policy to reflect such transfer.

This is a reasonable request, and where the premium has already been paid and we do not have to hold the file open for more than twelve months, we will do so and charge only a processing charge which is \$75.00

### 5.09 Trade-Ins

In the case of residential properties accepted as trade-ins by brokers, where the premium for an owner's policy is paid by the broker's client in the amount established between the parties as the trade-in allowance, the file will be held open and a policy issued to the ultimate purchaser from the broker within six months from the date of the commitment, at a charge of \$75.00, plus the regular rate on any portion of the sale price representing an excess over the value established at the time of trade.

### 5.10 Contracts for Deed

Where an insured (as defined in paragraph 1(a) of the Conditions and Stipulations) in a contract for deed policy has or is about to acquire fee title by reason of full performance of the contract for deed, we will issue a dated-down policy showing title vested in our insured, which policy should be in the amount of the current fair market value of the property, for a processing charge of \$75.00, plus the regular rate on the excess of current fair market value over the original policy amount. The contract for deed policy must be surrendered for cancellation.

## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### 5.11 Nonstandard Endorsement Charge

A nonstandard endorsement charge is imposed when a proposed insured requests and the Company agrees to a modification of the language of a standard endorsement. The charge is \$100 per endorsement.

### 5.12 ALTA Residential Limited Coverage Mortgage Modification Policy

The premium charge shall be:

| Policy Amount              | Rate  |
|----------------------------|-------|
| \$ 0-\$1,000,000           | \$125 |
| \$ 1,000,001 - \$1,500,000 | \$250 |
| \$ 1,500,001 - \$2,000,000 | \$350 |

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**APR 28 2021**

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

### 5.13 Standard Endorsements - Classification and Charges

#### **Class A – Additional 25%<sup>1</sup> (\$250 minimum) (See Section 5.14)**

- ALTA Form 10.1-06 (Assignment and Date Down) [Nonresidential]
- ALTA Form 11-06 (Mortgage Modification) [Nonresidential]
- ALTA Form 11.1-06 (Mortgage Modification with Subordination) [Nonresidential]
- ALTA Form 11.2-06 (Mortgage Modification with Additional Amount of Insurance) [Nonresidential]<sup>2</sup>
- ALTA Form 30-06 (One-to-Four Family Shared Appreciation Mortgage) [Residential]
- ALTA Form 30.1-06 (Commercial Participation Interest) [Nonresidential]
- Date-Down Endorsement 1 [Nonresidential and No Construction]
- Policy Modification 15 (Increase of Insurance)
- Post-Policy Transaction Modification [Nonresidential]

<sup>1</sup>When the charge is expressed as "additional \_ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit.

<sup>2</sup>The charge for the endorsement is in addition to the appropriate additional premium for the increased amount of insurance.

<sup>3</sup>In zoning Risk Level 1, all of the following must be true:

- (a) No improvements within the last 12 months and none contemplated.
- (b) Zoning has been in effect at least one year.
- (c) Use of property is not changing.

If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2.



FIDELITY NATIONAL TITLE INSURANCE COMPANY

**Class B – Additional 20%**

- ALTA Form 3.1-06 (Zoning – Completed Structure) (Risk Level 2)<sup>3</sup>
- ALTA Form 3.2-06 (Zoning – Land Under Development) (Risk Level 2)<sup>3</sup>

**Class C – Additional 15%**

{Reserved for Future Use}

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**APR 28 2021**

**Class D – Additional 10%**

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- ALTA Form 3-06 (Zoning – Unimproved Land) (Risk Level 2)<sup>3</sup>
- ALTA Form 15-06 (Non-Imputation – Full Equity Transfer)
- ALTA Form 15.1-06 (Non-Imputation – Additional Insured)
- ALTA Form 15.2-06 (Non-Imputation – Partial Equity Transfer)
- ALTA Form 31-06 (Severable Improvements)
- ALTA Form 43-06 (Anti-Taint)
- ALTA 46-06 (Option)
- Fairway (Change in Composition of Insured Entity)
- Option Endorsement
- Option Endorsement (Loan Policy)
- Option to Repurchase or Lease (Owner's Policy)
- SE 199 (Wind Farm Zoning Endorsement) (ALTA 3.1 MOD)

**Class E - 10 cents per Thousand**

- 1001-KS (Mechanic's Lien - Statutory Bond)

**Class F - \$400**

- ALTA Form 3.1-06 (Zoning – Completed Structure) (Risk Level 1)<sup>3</sup>
- ALTA Form 3.2-06 (Zoning – Land Under Development (Risk Level 1)<sup>3</sup>

**Class G - \$350**

- Small Commercial Loan Policy Endorsement Pack (ALTA 9-06 – Restrictions, Encroachments, Minerals; ALTA 22-06 – Location; ALTA 19-06/19.1-06 – Contiguity; ALTA 17-06 – Access; ALTA 18-06/18.1-06 – Tax Parcel; ALTA 25-06 – Same As Survey) [Nonresidential]



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**Class H - \$200**

- ALTA Form 3-06 (Zoning – Unimproved Land) (Risk Level 1)<sup>3</sup>
- ALTA Form 9.6-06 (Private Rights – Loan Policy) [Nonresidential]
- ALTA Form 9.6.1-06 (Private Rights – Current Assessments) [Nonresidential]
- ALTA Form 9.9-06 (Private Rights – Owner's Policy) [Nonresidential]
- ALTA Form 40-06 (Tax Credit – Owner's Policy)
- ALTA Form 40.1-06 (Tax Credit – Defined Amount – Owner's Policy)<sup>2</sup>
- Assumption [Nonresidential]
- Anti-Clogging
- Change of Name of Insured Endorsement [Nonresidential]
- Post-Policy Transaction Modification [Nonresidential Construction Date Down]
- Shopping Center [Nonresidential]
- Synthetic Lease (Lease vs. Mortgage) [Nonresidential]
- Tax Benefit Endorsement [Nonresidential]

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**Class I - \$150**

- ALTA Form 10.1-06 (Assignment and Date Down) [Residential]
- ALTA Form 11-06 (Mortgage Modification) [Residential]
- ALTA Form 11.1-06 (Mortgage Modification with Subordination) [Residential]
- ALTA Form 11.2-06 (Mortgage Modification with Additional Amount of Insurance) [Residential]<sup>2</sup>
- Post-Policy Transaction Modification [Residential – Date Down]

**Class J - \$100**

- ALTA Form 1-06 (Street Assessments) [Nonresidential]
- ALTA Form 4-06 (Condominium) [Nonresidential]
- ALTA Form 4.1-06 (Condominium) [Nonresidential]
- ALTA Form 5-06 (Planned Unit Development) [Nonresidential]
- ALTA Form 5.1-06 (Planned Unit Development) [Nonresidential]
- ALTA Form 6-06 (Variable Rate) [Nonresidential]
- ALTA Form 6.2-06 (Variable Rate Mortgage – Negative Amortization) [Nonresidential]
- Form 6.2-06 (Variable Rate Mortgage – Negative Amortization with Convertible Modification) [Nonresidential]
- ALTA Form 8.2-06 (Commercial Environmental Lien) [Nonresidential]
- ALTA Form 9-06 (Restrictions, Encroachments, Minerals – Loan Policy) [Nonresidential]
- ALTA Form 9.1-06 (Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy) [Nonresidential]

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- ALTA Form 9.2-06 (Covenants, Conditions and Restrictions – Improved Land – Owner’s Policy) [Nonresidential]
- ALTA Form 9.3-06 (Covenants, Conditions and Restrictions – Loan Policy) [Nonresidential]
- ALTA Form 9.6-06 (Private Rights – Loan Policy) [Residential]
- ALTA Form 9.6.1-06 (Private Rights – Current Assessments) [Residential]
- ALTA Form 9.7-06 (Restrictions, Encroachments, Minerals – Land under Development – Loan Policy) [Nonresidential]
- ALTA Form 9.8-06 (Covenants, Conditions and Restrictions – Land Under Development – Owner’s Policy) [Nonresidential]
- ALTA Form 9.9-06 (Private Rights – Owner’s Policy) [Residential]
- ALTA Form 9.10-06 (Restrictions, Encroachments, Minerals – Current Violations – Loan Policy) [Nonresidential]
- ALTA Form 10-06 (Assignment) [Nonresidential]
- ALTA Form 12-06 (Aggregation – Loan Policy)
- ALTA Form 12.1-06 (Aggregation – State Limits – Loan Policy)
- ALTA Form 14-06 (Future Advance – Priority) [Nonresidential]
- ALTA Form 14.1-06 (Future Advance – Knowledge) [Nonresidential]
- ALTA Form 14.2-06 (Future Advance – Letter of Credit) [Nonresidential]
- ALTA Form 14.3-06 (Future Advance – Reverse Mortgage) [Nonresidential]
- ALTA Form 16-06 (Mezzanine Financing)
- ALTA Form 17-06 (Access and Entry) [Nonresidential]
- ALTA Form 17.1-06 (Indirect Access and Entry) [Nonresidential]
- ALTA Form 17.2-06 (Utility Access) [Nonresidential]
- ALTA Form 18-06 (Single Tax Parcel) [Nonresidential]
- ALTA Form 18.1-06 (Multiple Tax Parcel) [Nonresidential]
- ALTA Form 19-06 (Contiguity – Multiple Parcels) [Nonresidential]
- ALTA Form 19.1-06 (Contiguity – Single Parcel) [Nonresidential]
- ALTA Form 19.2-06 (Contiguity – Specified Parcels) [Nonresidential]
- ALTA Form 20-06 (First Loss – Multiple Parcel Transaction)
- ALTA Form 22-06 (Location) [Nonresidential]
- ALTA Form 22.1-06 (Location and Map) [Nonresidential]
- ALTA Form 24-06 (Doing Business) [Nonresidential]
- ALTA Form 25-06 (Same as Survey) [Nonresidential]
- ALTA Form 25.1-06 (Same as Portion of Survey) [Nonresidential]
- ALTA Form 26-06 (Subdivision) [Nonresidential]
- ALTA Form 28-06 (Easement – Damage or Enforced Removal)
- ALTA Form 28.1-06 (Encroachments – Boundaries and Easements)
- ALTA Form 28.2-06 (Encroachments – Boundaries and Easements – Described Improvements)
- ALTA Form 28.3-06 (Encroachments – Boundaries and Easements – Described Improvements and Land Under Development)
- ALTA Form 29-06 (Interest Rate Swap – Direct Obligation)
- ALTA Form 29.1-06 (Interest Rate Swap – Additional Interest)
- ALTA Form 29.2-06 (Interest Rate Swap – Direct Obligation – Defined Amount)<sup>2</sup>
- ALTA Form 29.3-06 (Interest Rate Swap – Additional Interest – Defined Amount)<sup>2</sup>

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- ALTA Form 35-06 (Minerals and Other Subsurface Substances – Buildings)
- ALTA Form 35.1-06 (Minerals and Other Subsurface Substances – Improvements)
- ALTA Form 35.2-06 (Minerals and Other Subsurface Substances – Described Improvements)
- ALTA Form 35.3-06 (Minerals and Other Subsurface Substances – Land Under Development)
- ALTA Form 36-06 (Energy Project – Leasehold/Easement – Owner's Policy)
- ALTA Form 36.1-06 (Energy Project – Leasehold/Easement – Loan Policy)
- ALTA Form 36.2-06 (Energy Project – Leasehold – Owner's Policy)
- ALTA Form 36.3-06 (Energy Project – Leasehold – Loan Policy)
- ALTA Form 36.4-06 (Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's Policy)
- ALTA Form 36.5-06 (Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan Policy)
- ALTA Form 36.6-06 (Energy Project – Encroachments)
- ALTA Form 36.7-06 (Energy Project – Fee Estate – Owner's Policy)
- ALTA Form 36.8-06 (Energy Project – Fee Estate – Loan Policy)
- ALTA Form 37-06 (Assignment of Rents or Leases) [Nonresidential]
- ALTA Form 38-06 (Mortgage Tax)
- ALTA Form 41-06 (Water – Buildings)
- ALTA Form 41.1-06 (Water – Improvements)
- ALTA Form 41.2-06 (Water – Described Improvements)
- ALTA Form 41.3-06 (Water – Land Under Development)
- ALTA Form 42-06 (Commercial Lender Group) [Nonresidential]
- ALTA Form 45-06 (Pari Passu Mortgage)
- Bondholder (Mod 119.4)
- Bonds – Loss Payee
- Bonds – Non Merger of Sub-Leasehold
- CLTA Form 107.9 (Additional Insured) [Nonresidential]
- CLTA Form 111 (Mortgage Priority, Partial Reconveyance) [Nonresidential]
- Effect of Tax Sale on Easement
- Encroachment Endorsement 1
- Encroachment Endorsement 2
- Foundation – Survey Endorsement [Nonresidential]
- Inflation Protection – One-to-Four Family [Residential]
- Installment Contract Purchaser [Nonresidential]
- Large Mutual Note [Nonresidential]
- Merger – Mortgage and Fee [Nonresidential]
- Restrictions 4A (Violation of Building Line) [Nonresidential]
- SE 198 - Wind Farm – Electrical Generation and Transmission
- SE 201 - Wind Farm – Single Integrated Project Access and Entry
- SE 248 - Wind Farm – Contiguity Endorsement
- Successor Endorsement
- USA Form Policy – Date Down
- All endorsement forms filed with the Kansas Insurance Commission not

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otherwise listed in this Section other

**Class K - \$75 - Residential Only**

- ALTA Form 7 Series
- ALTA Form 10-06 (Assignment)
- Assumption
- Change of Name of Insured Endorsement
- Post-Policy Transaction Modification [Residential – No Date Down]

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**Class L – \$50**

**APR 28 2021**

- ALTA Form 32-06 (Construction Loan – Loss of Priority)
- ALTA Form 32.1-06 (Construction Loan – Loss of Priority – Direct Payment)
- ALTA Form 32.2-06 (Construction Loan – Loss of Priority – Insured's Direct Payment)
- ALTA Form 33-06 (Disbursement)
- ALTA Limited Pre-Foreclosure Date Down Endorsement (See Section 2.12(C))
- Installment Contract Purchaser [Residential]

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**Class M - \$25 - Residential Only**

- ALTA Form 17-06 (Access and Entry)
- ALTA Form 17.1-06 (Indirect Access and Entry)
- ALTA Form 17.2-06 (Utility Access)
- ALTA Form 18-06 (Single Tax Parcel)
- ALTA Form 18.1-06 (Multiple Tax Parcel)
- ALTA Form 19-06 (Contiguity – Multiple Parcels)
- ALTA Form 19.1-06 (Contiguity – Single Parcel)
- ALTA Form 19.2-06 (Contiguity – Specified Parcels)
- ALTA Form 24-06 (Doing Business)
- ALTA Form 25-06 (Same as Survey)
- ALTA Form 25.1-06 (Same as Portion of Survey)
- ALTA Form 26-06 (Subdivision)
- ALTA Form 37-06 (Assignment of Rents or Leases)
- ALTA JR Loan Endorsement 1
- ALTA JR Loan Endorsement 2
- CLTA Form 107.9 (Additional Insured)
- CLTA Form 111 (Mortgage Priority, Partial Reconveyance)
- Foundation – Survey Endorsement
- Merger – Mortgage and Fee

## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### Class N - No Charge – Residential Only

- ALTA Form 1-06 (Street Assessments)
- ALTA Form 4-06 (Condominium)
- ALTA Form 4.1-06 (Condominium)
- ALTA Form 5-06 (Planned Unit Development)
- ALTA Form 5.1-06 (Planned Unit Development)
- ALTA Form 6-06 (Variable Rate)
- ALTA Form 6.2-06 (Variable Rate Mortgage – Negative Amortization)
- Form 6.2-06 (Variable Rate Mortgage – Negative Amortization with Convertible Modification)
- ALTA Form 7-06 (Manufactured Housing Unit)
- ALTA Form 7.1-06 (Manufactured Housing – Conversion – Loan Policy)
- ALTA Form 7.2-06 (Manufactured Housing – Conversion – Owner's Policy)
- ALTA Form 8.1-06 (Environmental Protection Lien)
- ALTA Form 9-06 (Restrictions, Encroachments, Minerals – Loan Policy)
- ALTA Form 9.1-06 (Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy)
- ALTA Form 9.2-06 (Covenants, Conditions and Restrictions – Improved Land – Owner's Policy)
- ALTA Form 9.3-06 (Covenants, Conditions and Restrictions – Loan Policy)
- ALTA Form 9.7-06 (Restrictions, Encroachments, Minerals – Land under Development – Loan Policy)
- ALTA Form 9.8-06 (Covenants, Conditions and Restrictions – Land Under Development – Owner's Policy)
- ALTA Form 9.10-06 (Restrictions, Encroachments, Minerals – Current Violations – Loan Policy)
- ALTA Form 14-06 (Future Advance – Priority)
- ALTA Form 14.1-06 (Future Advance – Knowledge)
- ALTA Form 14.2-06 (Future Advance – Letter of Credit)
- ALTA Form 14.3-06 (Future Advance – Reverse Mortgage)
- ALTA Form 22-06 (Location)
- ALTA Form 22.1-06 (Location and Map)
- Bi-weekly
- FNMA Balloon Mortgage Endorsement
- Large Mutual Note
- Restrictions 4A (Violation of Building Line)

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### Class O – Price based on Risk Assumed

- ALTA Form 34-06 (Identified Risk Coverage)
- Blank Endorsement

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### Class P – No Charge

- ALTA Form 13-06 (Leasehold – Owner's Policy)
  - ALTA Form 13.1-06 (Leasehold – Loan Policy)
  - ALTA Form 23-06 (Coinsurance – Single Policy)
  - ALTA Form 39-06 (Policy Authentication)
  - ALTA Form 44-06 (Insured Mortgage Recording)
  - Lack of Signatures – Loan Policy
  - Lack of Signatures – Owner's Policy
  - Facilities Endorsement
  - SE 200 (Wind Farm – Leasehold and Easement Endorsement) (ALTA 13.06 MOD)
  - Waiver of Arbitration
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#### 5.14 Endorsements Subsequent to Policy Issuance

For Class A endorsements on post-policy transactions, ("PPT"<sup>4</sup> endorsements), the charge is the greater of:

1. 25% of the whole premium applicable to the policy; or
2. \$50 per hour with a minimum charge of \$250

[This charge is not divided with agents. Agent charges, if applicable, are in addition to the charge so determined.]

<sup>4</sup>Any endorsement issued in conjunction with a transaction involving the land or the insured mortgage subsequent to the issuance of the policy, in connection with which any of the following occur: (1) the name of the insured is changed; (2) we are asked to amend the description of the insured mortgage to include another instrument; (3) the description of the land is changing by either addition or deletion of land; (4) we are asked to redate the policy to a current date; or (5) we are asked to insure against instruments appearing of record between the policy date and the current date.



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### 5.15 Centralized Refinance Rates

#### A. Centralized Refinance Rate I

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

| Amount of Insurance       | Centralized Refinance Rate I |
|---------------------------|------------------------------|
| \$1 - \$250,000           | \$360                        |
| \$250,001 - \$500,000     | \$540                        |
| \$500,001 - \$750,000     | \$660                        |
| \$750,001 - \$1,000,000   | \$800                        |
| \$1,000,001 - \$1,250,000 | \$925                        |
| \$1,250,001 - \$1,500,000 | \$1,000                      |
| \$1,500,001 - \$2,000,000 | \$1,075                      |
| \$2,000,001 - \$3,000,000 | \$1,300                      |

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

1. The loan is not in excess of \$3,000,000.00;
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. The loan proceeds must be used to refinance an existing loan secured by the same property;
4. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and;
5. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&Rs, easements, minerals, mineral rights or survey matters.

**Note 1:** Not applicable to construction loans or loan policies issued concurrently with owner's policies.

**Note 2:** Where the applicable rate(s) and form(s) is filed, or otherwise authorized to be issued, coverages provided under the following endorsements will be included at no additional charge upon request of the lender at the time of policy issuance: ALTA 4-06, ALTA 5-06, ALTA 6-06, ALTA 6.2-06, and ALTA 9-06, ALTA 22-06 and ALTA 28-06. All other endorsements shall be charged in accordance with this manual.

**Note 3:** No agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's management to do so for each lender.

## FIDELITY NATIONAL TITLE INSURANCE COMPANY

### B. Centralized Refinance Rate II

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

| Amount of Insurance       | Centralized Refinance Rate II |
|---------------------------|-------------------------------|
| \$1 - \$250,000           | \$320                         |
| \$250,001 - \$500,000     | \$400                         |
| \$500,001 - \$750,000     | \$460                         |
| \$750,001 - \$1,000,000   | \$520                         |
| \$1,000,001 - \$1,250,000 | \$630                         |
| \$1,250,001 - \$1,500,000 | \$750                         |

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

1. The lender must enter into an agreement with either the Company's centralized processing units or with an agent or underwritten title company authorized by the Company in writing to offer this rate which specifies, among other matters, a maximum cancellation rate and the methods of order opening and tracking;
2. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment;
3. The loan is not in excess of \$1,500,000.00;
4. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
5. The loan proceeds must be used to refinance an existing loan secured by the same property;
6. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
7. Orders must be opened with the Company's centralized processing units or with an agent or underwritten title company authorized by the Company to offer this rate;
8. Cancelled orders must not exceed the maximum cancellation rate established by the Company's centralized processing units or by an agent or underwritten title company authorized by the Company to offer this rate; and
9. ALTA Short Form Residential Loan Policy must be issued.



## FIDELITY NATIONAL TITLE INSURANCE COMPANY

**Note 1:** Not applicable to construction loans or loan policies issued concurrently with owner's policies.

**Note 2:** There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

**Note 3:** In order to offer this rate, an agent or underwritten title company, and any office thereof offering this rate, must have a multi-state presence, must process transactions in a centralized electronic environment, and must perform the management functions otherwise required of the Company's centralized processing divisions under the provisions of this Section. In addition, no agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's management to do so for each lender.

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### 5.16 A.I.R. Rates

For residential refinance transaction where FNAS is to be provided by electronic transmission all necessary information for order placement with reduced manual data entry, with use of a short form policy or master policy and certificate generally in the form of an ALTA Short Form Residential Loan Policy Format of ALTA Master Residential Loan Policy, with standardized exceptions in summary format and order processing and delivery through a centralized platform. Standard endorsements will be included at no additional charge upon request of the lender at the time of policy issuance.

| <u>Policy Amount</u>            | <u>Rate</u> |
|---------------------------------|-------------|
| \$0 to \$250,000.....           | \$600       |
| \$250,001 to \$500,000.....     | \$750       |
| \$500,001 to \$750,000.....     | \$850       |
| \$750,001 to \$1,000,000.....   | \$960       |
| \$1,000,001 to \$1,250,000..... | \$1,060     |
| \$1,250,001 to \$1,500,000..... | \$1,160     |

### 5.17 Mortgage Modification Guarantee

Assures that the validity, priority and enforceability of a recorded mortgage has not been diminished or lost by reason of a modification or amendment.

\$125.00 Flat Fee. Amount of Liability is the unpaid principal balance of the loan not to exceed \$250,000 liability.



FIDELITY NATIONAL TITLE INSURANCE COMPANY

**SECTION 6 OWNERSHIP INFORMATION SERVICES AND FEES**

6.01 Ownership and Encumbrance Report - One to Four Family Residential Property  
- \$125.00

This product is offered when the customer requests written, verified ownership and encumbrance information but does not require insurance.

It includes:

- Name(s) in which Title is currently held
- Legal Description
- Real estate taxes
- Liens, encumbrances and other matters agreed to by the customer and the Company

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The amount of this fee can be applied toward a Fidelity National Title insurance product if requested within 6 months of the report issue date.

6.02 Ownership and Encumbrance Report - Commercial Property  
- \$300.00

Copy charges are in addition to the report fee at \$25 for up to 25 pages, and \$1 for each additional page

6.03 Complete Property Information Report - One to Four Family Residential Property  
- No insurance \$250.00, Updates \$125 each.

This product is offered when there is no expectation of producing an insurance product within the next six months.

It Includes:

- Name(s) in which Title is currently held
- Legal Description
- Real estate taxes
- Easements
- Liens, encumbrances and other matters agreed to by the customer and the Company

The amount of this fee can be applied toward a Fidelity National Title insurance product if requested within 6 months of the report issue date.

6.04 Complete Property Information Report - Commercial Property -\$500.00

Copy charges are in addition to the report fee at \$25 for up to 25 pages, and \$1 for each additional page.

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**SECTION 7 REAL ESTATE SETTLEMENT PROCEDURES ACT OF 1974**

Section 8(b) of the Real Estate Settlement Procedures Act of 1974, (Title 12 U.S.C., Sec. 2607) prohibits the giving or acceptance of "...any fee, kickback, or thing of value pursuant to any agreement or understanding, oral or otherwise, that business incident to or a part of a real estate settlement service involving a federally related mortgage loan shall be referred to any person."

Violation of this section is a felony. Employees are warned that discriminatory or favorable pricing practices offered to a particular customer, which are not available to all customers similarly situated, may be considered a "kickback" or "thing of value" if the customer in question is in a position to direct future RESPA-covered orders to us, even though the transaction in question may not be a RESPA-covered transaction.

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**SECTION 8 KANSAS RATE REGULATION**

Kansas law requires that each agent and insurer file all charges and rates made in connection with the issuance of a title insurance policy.

Once filed, these are the rates that must be charged. No deviations can be permitted unless a special rate is filed in accordance with the "Unique and Unusual Rule". This rule has been filed with our rates and is to be followed wherever a rate is to be quoted that varies from those filed with the Kansas Department of Insurance.

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8.01 The "U and U" Rule :

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TITLE INSURANCE

**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 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.



FIDELITY NATIONAL TITLE INSURANCE COMPANY

**SECTION 9 APPLICABILITY OF RATES**

The rates and charges set forth in this manual apply to each and every county in the State of Kansas when the policy is written directly through a Company owned office.

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