

CLEAR TITLE GROUP, LLC  
Rates & Charges

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SANDY PRAEGER  
Commissioner of Insurance

COMMERCIAL ESCROW CLOSINGS

includes preparation of contracts,	Routine	< 6 hrs	\$600.00
escrow agreements, transfer of title	Complex	6-12 hrs	\$1,000.00
documents (deed, mortgage, notes,	Major	12-22 hrs	\$1,500.00
assignments, etc.), settlement	Project	> 22 hrs	\$2,200.00
statement (HUD-1), disbursement of			
funds			

RESIDENTIAL REAL ESTATE CLOSING

Includes preparation of contracts,			325.00
escrow agreements, transfer of title			
documents (deed, mortgage, notes,			
assignments, etc.), settlement			
statements. <u>Without</u> assistance of			
attorney and/or broker.			

RESIDENTIAL REAL ESTATE CLOSING

Includes preparation of contracts,			425.00
escrow agreements, transfer of title			
documents (deed, mortgage, notes,			
assignments, etc.), settlement			
statements. With assistance of			
attorney and/or broker.			

RESIDENTIAL LOAN CLOSING

525.00

includes preparation of all loan documents required by the lender including, but not limited to mortgage, deed of trust, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds

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DOCUMENT PREPARATION when not included in closings:

1.deeds	\$75.00
2.mortgages, notes	\$75.00
3.affidavits	\$50.00
4.assignments, releases	\$50.00
5.contract for deed/option contracts	\$250.00
6.real estate contracts	\$125.00
7.escrow deposit agreements	\$100.00

FEES FOR ANCILLARY SERVICES

notary public fees	\$10.00
cash @ Closing	\$50.00
contract for deed	\$150.00
seller carry back	\$150.00
assumption	\$150.00
equity purchase	\$150.00
exchange of property	\$250.00
loan closing for third party lender	\$125.00

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FORECLOSURE COMMITMENT

commitment issued for filing foreclosure proceedings.

a.Do not take policy	\$325.00
b.Do take policy	\$225.00
	\$225.00

LOT SALE TO BUYER

(not builder)

a.No policy until improvement completed	\$325.00
b.Policy <i>issued</i> for cost of lot	\$225.00

PLATTING COMMITMENT

issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc. Nominal amount.	\$125.00
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INFORMATIONAL COMMITMENT

<i>issued</i> for "amount to be agreed upon" <i>where</i> customer wants check of title before'sale/mortgage	\$225.00
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CONVERT CONTRACT PURCHASERS POLICY  
TO OWNERS POLICY

issued when contract purchaser pays off contract and wants current policy showing title in his name.	\$200.00
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MECHANICS LIEN WORK OUT

obtaining lien waivers, disbursing  
funds to pay claimants

\$350.00

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EXCHANGE CLOSING

closing transaction having more than  
one parcel of real property

\$500.00

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DISBURSEMENT OF FUNDS

no closing services but asked to .  
disburse money

\$150.00

DISBURSEMENT OF FUNDS

no closing services, disbursing funds  
and collecting signatures on documents  
furnished to us

\$350.00

INDEMNITY DEPOSIT

held in escrow, no closing

\$100.00

OTHER (Specify)

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Commercial Title Insurance Rates

{Properties Except 1-4 Single Family Dwelling Units)

OWNERS TITLE INSURANCE POLICY

policies will be issued to owners,  
contract vendees and lessees

See Table A

MORTGAGE TITLE INSURANCE POLICY

issued to lenders in an amount not to  
exceed 120% of loan amount

See Table A

SIMULTANEOUS-ISSUED MORTGAGE POLICY

not exceeding the amount of owners  
policy issued simultaneous therewith

275

SIMULTANEOUS-ISSUED MORTGAGE POLICY

where the amount of coverage exceeds  
the owners policy

275

SIMULTANEOUS-ISSUED LEASEHOLD POLICY

not exceeding the amount of owners  
policy issued to lessee

500

REFINANCE POLICIES - Loan Policy

issued on property as a result of  
refinancing a previous loan

See Table A

SECOND MORTGAGE POLICIES - loan

policy issued on 2nd, 3rd or more  
loans

See Table A

REISSUE POLICIES - policies issued on  
previously insured property

40% credit against full owner's or lenders  
policy

NEW CONSTRUCTION PENDING DISBURSEMENT  
POLICY calling for periodic  
endorsements for increasing liability  
and extending time of policy

Table B rate +15%

NEW CONSTRUCTION OWNERS POLICY

See Table A

NEW CONSTRUCTION LOAN POLICY  
issued to construction lender on  
construction loan (includes binder or  
construction loan policies)

See Table B

HOLD OPEN CHARGES

150

Endorsements      See Endorsement Section Below for all endorsements, residential or commercial

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Residential Title Insurance Rates

RESIDENTIAL NEW CONSTRUCTION LOAN

POLICY issued with owners policy on  
new construction

See Table B

SECOND MORTGAGE POLICIES - loan

policies issued on 2nd, 3rd or more  
loans

See Table C

HOLD OPEN CHARGES

\$150.00

RESIDENTIAL OWNERS POLICIES -

policies of title insurance protecting  
the owners interest in one-four  
family residences

See Table B

RESIDENTIAL MORTGAGEES POLICIES -

policies of title insurance protecting  
the interest of mortgage lenders

See Table B

SIMULTANEOUSLY ISSUED LOAN POLICIES a

loan policy issued simultaneously with  
the issue of an owners policy in an  
amount equal to or exceeding the amount  
of said loan policy

275

RESIDENTIAL CONSTRUCTION LOAN POLICY

- a loan policy issued specifically  
for the protection of the interest in  
property taken as the result of the  
filing of a mortgage for construction purposes.

See Table A

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CONSTRUCTION LOAN BINDER (COMMITMENT)

\$225.00

a commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes

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DEVELOPMENT LOAN POLICY - a

See Table A

mortgagees policy issued for the protection of the lender who provides the funds to make improvements to the land so that said land can be resold for a different purpose (i.e. subdivision development and subsequent land sales)

BUILDERS RATE - (Residential Owners Policies) - a rate afforded to builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination

Table A Rate less 20%

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES - a rate

See Table B

afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing



RE-ISSUE RATE - a rate afforded to the owner as a seller or borrower due to the fact that the title at issue had previously *been* searched and examined for durability as evidenced by the issuance of a policy of title insurance with a prior date.

MULTIPLE LOT OR TRACT CHARGES - a charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title.

ABSTRACT RETIREMENT RATE - a reduction in the premium charge as'a result of being furnished an abstract of title on the property to be insured and that the abstract remains the property of the insured

LEASEHOLD POLICIES - policies issued to protect the interest of a lessee in real property

OPTION POLICIES  
Insuring the validity of an option to

not offered on residential transactions

\$100 per additional chain

Table B plus \$ 150

See Table B

See Table B

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purchase granted to a lessee

Endorsements      See Endorsement Section Below for all endorsements, residential or commercial

CANCELLATION FEE - a charge made for  
actual work performed on a title  
insurance file that for some reason or  
circumstances does not result in the  
issuance of a title insurance policy

\$225.00

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## **Endorsements**

### **Class 1 - Additional 25% of Base Policy Total Premium**

ALTA Form 3.1 - Zoning (Owner; Risk level 2)<sup>2</sup>

ALTA 3.1-06 Zoning - Completed Structure (Owner; Risk Level 2)<sup>2</sup>

Policy Modification Form Fifteen 15 (Increase of insurance)

ALTA Endorsement Form 15 (Non-Imputation - Full Equity Transfer)

ALTA Endorsement Form 15-06 (Non-imputation - Full Equity Transfer)

ALTA Endorsement Form 15.1 (Non-Imputation - Additional Insured)

ALTA Endorsement Form 15.1-06 (Non-imputation Additional Insured)

ALTA Endorsement Form 15.2 (Non-Imputation - Partial Equity Transfer)

ALTA Endorsement Form 15.2-06 (Non-imputation - Partial Equity Transfer)

Shared Appreciation

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.

### **Class 2 - Additional 20% of Base Policy Total Premium**

ALTA Form 3 - Zoning (Owner; Risk level 2)

ALTA 3-06 (Zoning) (Owner; Risk Level 2)

ALTA Form 3.1 - Zoning (Lender; Risk level 2)

ALTA Form 3.1-06 (Zoning-Completed Structure) (Lender; Risk Level 2)

### **Class 3 - Additional 15% of Base Policy Total Premium**

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ALTA Form 3 - Zoning (Lender; Risk level 2)  
ALTA Form 3-06 - Zoning (Lender; Risk Level 2)  
ALTA Endorsement Form 16 - Mezzanine Financing  
ALTA Endorsement Form 16-06 - Mezzanine Financing

**Class 4 - Additional 10% of Base Policy Total Premium**

Option Endorsement  
Option Endorsement (Lender)  
Option to Repurchase or Lease (Owner)  
Application of Payments [Last Dollar]  
Fairway (Change in composition of insured entity)  
3445 ALT Tie-In Endorsement  
ALTA 12-06 - Aggregation  
Contingent Loss/First Loss  
Revenue Bonds (Mortgage priority)  
ALTA 20 - First Loss - Multiple Parcels  
ALTA 20-06 - First Loss - Multiple Parcels

**Class 5 - \$.10 x \$1000 of insurance amount**

Modified Coverage  
KS Mechanic's Lien - Statutory Bond  
Mechanic's Lien - Priority  
ALTA Construction Loan - Form A  
ALTA Construction Loan Policy, Form D

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**CLASS 6 - \$200 per Policy**

Post-Policy Transaction Modification [Nonresidential Construction Date Down]

2281 (R.3188) ALTA Form 3 - Zoning (Risk level 1)

ALTA Form 3-06 - Zoning (Risk Level 1)

Doing Business Endorsement

Subdivision Endorsement - Kansas

Mortgage Registration Tax

3501-KS ALTA Form 9 - REM - Owner's Policy Equivalent [Nonresidential]

ALTA Form 9-06 - Restrictions, Encroachments, Minerals [Nonresidential]

ALTA Form 9.1 - Owner Unimproved Land [Nonresidential]

ALTA Form 9.1-06 - Owner - Unimproved Land - Restrictions, Encroachments, Minerals [Nonresidential]

ALTA Form 9.2 - Owner Improved Land [Nonresidential]

ALTA Form 9.2-06 - Owner - Improved Land - Restrictions, Encroachments, Minerals [Nonresidential]

**Class 7 \$150 per Policy**

Post-Policy transaction Modification [residential - datedown]

**CLASS 8 - \$ 100 per Policy**

3841 ALTA Form 1 - Street Assessments

ALTA Form 1-06 - Street Assessments

3522 ALTA Form 2 - Truth in Lending

ALTA Form 2-06 - Truth in Lending

1853 ALTA Form 4 - Condominium

ALTA Form 4-06 - Condominium

115 ALTA Form 5 - Planned Unit Development

ALTA Form 5-06 - Planned Unit Development

125 ALTA Form 6.2 - Negative Amortization

ALTA 6.2-06 - Variable Rate Mortgage - Negative Amortization

125 Same, with Convertible Modification



**CLASS 8 - \$ 100 per Policy   Continued**

126 ALTA Form 6 - Variable Rate Mortgages

ALTA Form 6-06 - Variable Rate Mortgage

127 ALTA Form 6.1 - Variable Rate; state law

3514 ALTA Form 8.1 - Environmental Protection Liens

ALTA Form 8.1-06 - Environmental Protection Lien

3503 ALTA Form 9 - REM - Loan

ALTA Form 9-06 - Restrictions, Encroachments, Minerals

3509 ALTA Form 10 - Assignment (9/24/94)

ALTA Form 10-06 - Assignment

ALTA Endorsement Form 17 (Access and Entry)

ALTA Endorsement Form 17-06 (Access and Entry)

ALTA Endorsement Form 18 (Single Tax Parcel)

ALTA Endorsement Form 18-06 (Single Tax Parcel)

ALTA Endorsement Form 18.1 (Multiple Tax Parcels)

ALTA Endorsement Form 18.1-06 (Multiple Tax Parcel)

ALTA Endorsement Form 19 (Contiguity - Multiple Parcels)

ALTA Endorsement Form 19-06 (Contiguity - Multiple Parcels)

ALTA Endorsement Form 19.1 (Contiguity - Single Parcel)

ALTA Endorsement Form 19.1-06 (Contiguity - Single Parcel)

3594 [Blank Endorsement] - Nonresidential (applies to any nonstandard nonresidential endorsement, including modifications to standard endorsements; but does not apply to post-policy transaction modifications)

Encroachment Endorsement 1

Encroachment Endorsement 2

3178 FNMA Balloon Mortgage Endorsement

ALTA Endorsement Form 14 Series (Future Advances) [Nonresidential]

119 Install ALTA Endorsement Form 14-06 Series (Future Advance) [Nonresidential]

2340 [Large Mutual Note]

3825 Location 1

Location 5

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**CLASS 8 - \$ 100 per Policy Continued**

3903 Restrictions 4A (Violation of Building Line)

Same as Survey

3135-01(7/80) USA Form Policy - Date Down

**Class 9 \$75 per policy - Residential Only**

Post-Policy Transaction Modification [residential - no datedown]

3509 ALT Assumption

ALTA Form 10-06 - Assignment

**Class 10 \$50 per policy - Residential Only**

119 Installment Contract Purchaser

123 Installment Contract Purchaser - Residential Policy

**Class 10 - \$25 per policy - Residential Only**

129 Residential Owner's Condominium

3064 Assignment of Mortgage [Residential]

ALTA 9.1 - Owner - Unimproved

ALTA 9.1-06 - Restrictions, Encroachments, Minerals - Owner - Unimproved

ALTA 9.2 - Owner - Improved

ALTA 9.2-06 - Restrictions, Encroachments, Minerals - Owner - Improved

3825 Location 1 [Nonresidential]

3841 ALTA Form 1 - Street Assessments

ALTA Form 1-06 - Street Assessments

ALTA Endorsement Form 17 (Access and Entry)

ALTA Endorsement Form 17-06 (Access and Entry)

Location 4

**Class 10 Continued**

Location 5

ALTA Endorsement Form 18 (Single Tax Parcel)

ALTA Endorsement Form 18-06 (Single Tax Parcel)

**Class 11 - 0.00 if order prior to closing, \$25 per endorsement if ordered after closing**

1853 ALTA Form 4 - Condominium

ALTA Form 4-06 - Condominium

115 ALTA Form 5 Planned Unit Development

ALTA Form 5-06 - Planned Unit Development

125 ALTA Form 6.2 - Negative Amortization

ALTA Form 6.2-06 - Variable Rate Mortgage - Negative Amortization

125 Same, with Convertible Modification

126 ALTA Form 6 - Variable Rate Mortgages

ALTA Form 6-06 - Variable Rate Mortgage

127 ALTA Form 6.1 - Variable Rate; state law

3110 ALTA Form 7 - Manufactured Housing Unit

ALTA Form 7-06 - Manufactured Housing Unit

3514 ALTA Form 8.1 - Environmental Protection Liens

ALTA Form 8.1-06 - Environmental Protection Lien

3503-KS ALTA Form 9 - REM - Loan

ALTA Form 9-06 - Restrictions, Encroachments, Minerals

Bi-weekly Payment

Encroachment Endorsement 1

Encroachment Endorsement 2

ALTA Endorsement Form 14 Series (Future Advances) [Residential]

ALTA Endorsement Form 14-06 Series (Future Advances)

3178 FNMA Balloon Mortgage Endorsement

2340 [Large Mutual Note]

3825 Location 1

3903 Restrictions 4A (Violation of Building Line)

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ALTA 13 (Owner's Leasehold) [Residential and Nonresidential]  
ALTA 13-06 (Leasehold - Owners)  
ALTA 13.1 (Leasehold Loan) [Residential and Nonresidential]  
ALTA 13.1-06 (Leasehold - Loan)

## **Class 12 Post Policy Endorsements**

Assignment of Mortgage [Nonresidential]  
ALTA 10.1 Assignment with Date Down [Nonresidential]  
ALTA 10.1-06 Assignment and Date Down [Nonresidential]  
3444 ALTA 11 Mortgage Modification [Nonresidential]  
ALTA 11-06 Mortgage Modification [Nonresidential]  
3894 Date Down Endorsement 1 [Nonresidential and no construction]  
Post-Policy Transaction Modification [Nonresidential]  
Change of Name of Insured Endorsement  
Successor Endorsement

For Class 12 endorsements on post-policy transactions,  
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.]

## **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.

CLEAR TITLE GROUP, LLC  
Commercial Rates  
Table A

Amount of Insurance	Charlie	Amount of Insurance	Charge	Amount of Insurance	Charge
\$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
\$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	\$400,001 to 425,000	1,275.00

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.

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# CLEAR TITLE GROUP LLC

## Table B Residential Rates

<b>NEW LOW RATES APPLY TO TRANSACTIONS WITH OR WITHOUT A PRIOR POLICY,</b>	
Amount of Insurance	Fee for Resale, Owners Policy
80,001 to 90,000 .....	399.00
90,001 to 100,000 .....	417.00
100,001 to 110,000 .....	429.00
110,001 to 120,000 .....	441.00
120,001 to 130,000 .....	453.00
130,001 to 140,000 .....	465.00
140,001 to 150,000 .....	477.00
150,001 to 160,000 .....	489.00
160,001 to 170,000 .....	501.00
170,001 to 180,000 .....	513.00
180,001 to 190,000 .....	525.00
190,001 to 200,000 .....	537.00
200,001 to 210,000 .....	549.00
210,001 to 220,000 .....	561.00
220,001 to 230,000 .....	573.00
230,001 to 240,000 .....	585.00
240,001 to 250,000 .....	597.00
250,001 to 275,000 .....	627.00
275,001 to 300,000 .....	657.00
300,001 to 325,000 .....	687.00
325,001 to 350,000 .....	717.00
350,001 to 375,000 .....	747.00
375,001 to 400,000 .....	777.00
400,001 to 425,000 .....	807.00
425,001 to 450,000 .....	837.00
450,001 to 475,000 .....	867.00
475,001 to 500,000 .....	897.00
500,001 to 525,000 .....	912.00
525,001 to 550,000 .....	927.00
550,001 to 575,000 .....	942.00
575,001 to 600,000 .....	957.00
600,001 to 625,000 .....	972.00
625,001 to 650,000 .....	987.00
650,001 to 675,000 .....	1002.00
675,001 to 700,000 .....	1017.00
700,001 to 725,000 .....	1032.00
725,001 to 750,000 .....	1047.00

Calculating premiums over card amount:

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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CLEAR TITLE GROUP  
Junior Mortgage Rate  
Table C

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.

<u>Amount of Insurance</u>	<u>Rate</u>
Less than \$15,001 .....	\$155
\$15,001 to \$20,000 .....	165
20,001 to 30,000 .....	180
30,001 to 40,000 .....	205
40,001 to 50,000 .....	225
50,001 to 60,000 .....	245
60,001 to 70,000 .....	265
70,001 to 80,000 .....	280
80,001 to 90,000 .....	300
90,001 to 100,000 .....	320
Over 100,000, add.....	\$1.50 per thousand

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