



CLOSED LLC

Escrow Fees & Charges

For use in the State of Kansas (All Counties)

*As of
May 7th, 2025*

FORWARD:

The rules and procedures contained herein are in no manner, either express or implied, to be construed as establishing or changing the rules and procedures pertaining to the escrow practices followed by the Company, but are shown in order to properly apply the applicable Escrow Rate Table(s). The rates shown are for the processing of various types of escrows as required by the State of Kansas and do not include any additional service(s) unless otherwise noted or provided for in this schedule of fees and charges.

1. General Rules and Charges:

Minimum Charges/Additional Charges for Unusual Risks or Services

The charges set forth are minimum charges for ordinary escrow services. Additional charges will be made when unusual charges or special services are requested.

Additional fees and charges for unusual risks or services, not specifically scheduled, must be reasonably commensurate with the risk assumed or the costs of the services performed. Also, the party or entity obligated to pay all or any portion of the excess charges must consent to those charges in writing prior to the closing.

Employee Discount

There will be no charge made to an employee of the Company, its subsidiaries, or affiliated companies for Settlement Services in connection with the financing, refinancing, sale or purchase of the employee's principal residence. The discounted fee is authorized only in connection with those costs that the employee would be obligated to pay as established by custom as a party to the transaction.

Contract Rates for Federal, State, County, Municipal Agencies and other governmental entities

Separate contracts may be entered into with mortgage servicers working on behalf of federal, state, county, municipal and other governmental entities. Our contractual fees for performing escrow services are documented in these agreements. Parties will be charged per these executed agreements.

Volume Pricing

Volume Pricing is offered in connection with residential sale or refinance loan transactions where, as a result of high-volume, the Company obtains scale economics in marketing, sales, process or product/service delivery. This section applies to sellers, buyers, borrowers, mortgagors or lenders who open a minimum of 10 orders per month. Pursuant to this section, the price of an escrow fee should be agreed upon by the parties, based upon savings to the Company.

2. Retail Purchase/Sales Transactions

Retail Purchase Fees and Settlement Charges	\$ 600.00
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This fee applies to any buy/sell transactions where the seller is any party other than institutional lender and the property is not designated an REO. This fee includes the escrow and disbursement of the transaction; all title curative costs and any lien search costs and tax certificates. This fee will be equally split between the buyer and seller; or it can be split differently as designated in the executed sales agreement.

Additional Retail Purchase Fees:

Overnight Mail (per package)	\$ 45.00
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Ancillary Retail Purchase Fees:

Document Preparation Fee	\$ 90.00
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Wire Fees (per wire)	\$ 25.00
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3. REO Transactions

Closing Bundle Fee **\$1,250**
Fee applies only to a real estate owned property sale, where the seller is an institutional lender. This fee includes all wires, overnight mail, courier, messenger, deed preparation and any other documentation that needs to be completed on behalf of the seller; tax certificates. It also includes the disbursement of the loan proceeds, all title curative costs and coordination of all communication on behalf of the seller. Fee is equally split between the buyer and seller; or it can be split differently as designated in the executed sales agreement.

Closing Services with Assumption Product Bundle Fee **\$1,265**
Fee applies only to a real estate owned property sale, where the seller is an institutional lender. This fee includes all wires, overnight mail, courier, messenger, deed preparation and any other documentation that needs to be completed on behalf of the seller; tax certificates. It also includes the disbursement of the loan proceeds, all title curative costs and coordination of all communication on behalf of the seller. Fee is paid by buyer.

Additional REO Services and Fees:

Cancellation Fee **\$295.00**
Fee will be charged for title work completed on an REO order that is cancelled if title search, exam are completed and report has been sent to the client.

Loan Tie-In Fee **\$150.00**
This fee applies to a new loan escrow handled concurrently with the sale escrow.

Bureau of Indian Land Affairs Processing (per order) **\$250.00**

Closing Fee – REO Sub-Escrow **\$125.00**

REO Closing Coordination Fee **\$ 500.00**

4. Refinance and Home Equity Transactions

Closing Fee – Refinance Bundle \$ 495.00

This fee includes wire fees, re-conveyance tracking fees, recording service, and courier fees.

Closing Fee – National Home Equity Bundle \$ 445.00

This fee includes all services provided in the Home Equity Closing and Disbursement Fee and Home Equity Signing Fee, with the exception of disbursement services and collaboration.

Additional Refinance and Home Equity Fees:

Refinance or Home Equity – Dual Signing Fee \$ 125.00

This fee would apply in the event there is an additional signing location.

Home Equity Signing Fee \$ 145.00

Home Equity – Recording Service Fee \$ 25.00

Home Equity Closing and Disbursement Fee \$ 145.00

Originations Remote Online Notarization (RON) Fee \$ 275.00

In situations where RON is utilized, it would replace the closing bundle fee.

Ancillary Refinance and Home Equity Fees:

Refinance – Document Preparation Fee (per document) \$ 60.00

Refinance or Home Equity Additional Document Signing Fee \$125.00

Fee utilized in the event additional documents require execution outside of closing

ATTACHMENT 2

COMMERCIAL TITLE INSURANCE RATES (Properties Except 1-4 Single Family Dwelling Units)

Type of Transaction	Rate
OWNERS TITLE INSURANCE POLICY Policies will be issued to owners, contract vendees and lessees	<u>\$ Westcor rates as filed</u>
MORTGAGE TITLE INSURANCE POLICY Issued to lenders in an amount not to exceed 120% of loan amount	\$ Westcor rates as filed
SIMULTANEOUS-ISSUED MORTGAGE POLICY Not exceeding the amount of owners policy issued simultaneous therewith	\$ Westcor rates as filed
SIMULTANEOUS-ISSUED MORTGAGE POLICY Where the amount of coverage exceeds the owners policy	\$ Westcor rates as filed
SIMULTANEOUS-ISSUED LEASEHOLD POLICY Not exceeding the amount of owners policy issued to lessee	\$ Westcor rates as filed
REFINANCE POLICIES – Loan Policy Issued on property as a result of refinancing a previous loan	\$ Westcor rates as filed
SECOND MORTGAGE POLICIES – Loan policy issued on 2 nd , 3 rd or more loans	\$ Westcor rates as filed
REISSUE POLICIES – Policies issued on previously insured property	\$ Westcor rates as filed
NEW CONSTRUCTION PENDING DISBURSEMENT POLICY calling for periodic endorsements for increasing liability and extending time of policy	\$ Westcor rates as filed
NEW CONSTRUCTION OWNERS POLICY	\$ Westcor rates as filed
NEW CONSTRUCTION LOAN POLICY Issued to construction lender on construction loan (includes binder or construction loan policies)	
HOLD OPEN CHARGES	<u>\$ 250.00</u>
ENDORSEMENT TO OWNERS POLICIES 1. 2.	<u>\$Westcor rates as filed</u>
ENDORSEMENT TO LOAN POLICIES 1. 2.	\$ Westcor rates as filed
OTHER (Specify)	\$ _____ \$ _____

ATTACHMENT 3

RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

Type of Transaction	Rate
SPECIAL COVERAGES	<u>\$ 10% with minimum \$100.00</u>
RESIDENTIAL NEW CONSTRUCTION LOAN POLICY issued with owners policy on new construction	<u>\$ Westcor rates as filed</u>
SECOND MORTGAGE POLICIES – Loan policies issued on 2 nd , 3 rd or more loans	\$ Westcor rates as filed
HOLD OPEN CHARGES	<u>\$ 250.00</u>
RESIDENTIAL OWNERS POLICIES – Policies of title insurance protecting the owners interest in one – four family residences	\$ Westcor rates as filed
RESIDENTIAL MORTGAGEES POLICIES – Policies of title insurance protecting the interest of mortgage lenders	\$ Westcor rates as filed
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	\$ Westcor rates as filed
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	\$ Westcor rates as filed
CONSTRUCTION LOAN BINDER (COMMITMENT) – 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	\$ Westcor rates as filed
DEVELOPMENT LOAN POLICY – A mortgages 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 loan sales)	\$ Westcor rates as filed
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	\$ Westcor rates as filed
RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES – A rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing	\$ Westcor rates as filed

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. \$ Westcor rates as filed

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. \$ Westcor rates as filed

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. \$ Westcor rates as filed

ENDORSEMENTS – Coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer. Specify type of endorsement and the charge/rate for each. \$ Westcor rates as filed

LEASEHOLD POLICIES – Policies issued to protect the interest of a lessee in real property insuring the validity of an option to purchase granted to a lessee. \$ Westcor rates as filed

COMMERCIAL TITLE INSURANCE RATE - Premiums charged on policies issued on transactions involving commercial, multi-family, or industrial real estate. \$ Westcor rates as filed

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 \$ Westcor rates as filed

REO 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 \$ 350.00

OTHER – (Specify) \$ _____
\$ _____
\$ _____

ATTACHMENT 3

RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

Type of Transaction	Rate
SPECIAL COVERAGES	<u>\$ 10% with minimum \$100.00</u>
RESIDENTIAL NEW CONSTRUCTION LOAN POLICY issued with owners policy on new construction	<u>\$ Westcor rates as filed</u>
SECOND MORTGAGE POLICIES – Loan policies issued on 2 nd , 3 rd or more loans	\$ Westcor rates as filed
HOLD OPEN CHARGES	<u>\$ 250.00</u>
RESIDENTIAL OWNERS POLICIES – Policies of title insurance protecting the owners interest in one – four family residences	\$ Westcor rates as filed
RESIDENTIAL MORTGAGEES POLICIES – Policies of title insurance protecting the interest of mortgage lenders	\$ Westcor rates as filed
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	\$ Westcor rates as filed
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	\$ Westcor rates as filed
CONSTRUCTION LOAN BINDER (COMMITMENT) – 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	\$ Westcor rates as filed
DEVELOPMENT LOAN POLICY – A mortgages 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 loan sales)	\$ Westcor rates as filed
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	\$ Westcor rates as filed
RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES – A rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing	\$ Westcor rates as filed



WESTCOR
LAND TITLE INSURANCE COMPANY

RATE MANUAL

SCHEDULE OF RATES FOR TITLE INSURANCE IN THE STATE OF KANSAS

Effective Date: October 31, 2022

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

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AREA COVERED

The following rates apply to the entire State of Kansas.

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

LOAN POLICIES OF TITLE INSURANCE

The premiums for Loan policies of title insurance are:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Simultaneous Issuance of Loan and Owners Policies of Title Insurance.

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

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

ALTA Residential Limited Coverage Junior Loan Policy

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

OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

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

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

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

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

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

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

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

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

ALTA HOMEOWNER'S POLICY FOR TITLE INSURANCE

The rate for the policy is 110% of the rates shown herein the Owners' Leasehold Policies of Title Insurance.

MORTGAGE MODIFICATION GUARANTEE / ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

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

Policy Amounts From Rate

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

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

Centralized Residential Refinance Rate (Statewide)

This is applicable for one-to-four family residential refinance loan transactions that meet all of the following requirements:

1. 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;;
2. The loan is originated by or for an institutional lender;
3. The order is opened and delivered electronically by the company or an authorized agent with a centralized title and escrow operation capable of statewide servicing.
4. The Preliminary Report or Commitment for Title Insurance is delivered electronically;
5. The policy issued is the ALTA Loan Policy or ALTA Short form Residential Loan Policy with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
6. This rate may not be used for construction loans or for a loan policy issued concurrently with an owner's policy. For amounts in excess of \$5,000,000, see Original Policy Rates.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$380
\$250,001 - \$500,000	\$560
\$500,001 - \$750,000	\$680
\$750,001 - \$1,000,000	\$820
\$1,000,001 - \$1,250,000	\$945
\$1,250,001 - \$1,500,000	\$1,020
\$1,500,001 - \$2,000,000	\$1,100

\$2,000,001 - \$3,000,000	\$1,300
\$3,000,001 - \$4,000,000	\$1,600
\$4,000,001, \$5,000,000	\$2,000

Coverage 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, 4.1, 5-06, 5.1-06, 6, 6.2, 7-06, 7.1, 8.1, 9-06, 14.3, and 22-06 or comparable forms of endorsements promulgated by any other Land Title Association.

Centralized Residential Refinance Rate (Multi-State)

This is applicable for one-to-four family residential refinance loan transactions that meet all of the following requirements:

1. 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;;
2. The loan is originated by or for an institutional lender;
3. The order is opened and delivered electronically and processed by a centralized title and escrow operation with multi-state servicing capabilities in 10 or more states where they are licensed as an authorized agent of Westcor;
4. The order is fulfilled utilizing the ALTA Short Form Commitment and ALTA Short form Residential Loan Policy with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
5. Written authorization is obtained by an agent to offer the rates contained herein.
6. This rate may not be used for construction loans or for a loan policy issued concurrently with an owner's policy. For amounts in excess of \$5,000,000, see Original Policy Rates.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$300
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$760
\$1,250,001 - \$1,500,000	\$860
\$1,500,001 - \$2,000,000	\$1,000
\$2,000,001 - \$3,000,000	\$1,100
\$3,000,001 - \$4,000,000	\$1,300
\$4,000,001 - \$5,000,000	\$1,500

Coverage 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, 4.1, 5-06, 5.1-06, 6, 6.2, 7-06, 7.1, 8.1, 9-06, 14.3, and 22-06 or comparable forms of endorsements promulgated by any other Land Title Association.

OTHER

Builder Rates

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

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

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

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

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

If it can be clearly demonstrated that a risk presents unique or unusual conditions or exposure or hazard such that the application of the normal rating procedure does not produce a reasonable and equitable rate for the risk, such risk may be treated on an individual rate basis.

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