



# Closing USA

## SCHEDULE OF ESCROW FEES AND CHARGES

Effective August 21, 2023

Note: this Schedule of Escrow Fees and Charges  
shall supersede all previously published  
Schedules of Escrow Fees and Charges



# FILED

07/18/2023

RATE AND FORM COMPLIANCE DIVISION

**I. CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES**

<b>Service</b>	<b>Charge</b>
COMMERCIAL ESCROW CLOSING: Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds	\$1,500
RESIDENTIAL REAL ESTATE CLOSING: Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), and settlement statements. <i>Without</i> assistance of attorney and/or broker.	\$650.00
RESIDENTIAL REAL ESTATE CLOSING: Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), and settlement statements. <i>With</i> assistance of attorney and/or broker.	\$650.00
RESIDENTIAL LOAN CLOSING – CLIENT 1: 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	\$500.00
RESIDENTIAL LOAN CLOSING – CLIENT 2: Includes review of title search and clearance of title exceptions, 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	\$650.00
DOCUMENT PREPARATION when not included in closings: <ul style="list-style-type: none"><li>• Deeds</li><li>• Mortgages, notes</li><li>• Affidavits</li><li>• Assignments and releases</li><li>• Contract for deed/option contracts</li><li>• Real estate contracts</li><li>• Escrow deposit agreements</li></ul>	\$50.00

Service	Charge
<b>FEES FOR ANCILLARY SERVICES</b> <ul style="list-style-type: none"> <li>• Notary public fees Cash</li> <li>• Contract for deed</li> <li>• Seller carry back assumption equity purchase</li> <li>• Exchange of property</li> <li>• Loan closing for third party lender other</li> <li>• Seller carry back Assumption Equity purchase</li> <li>• Exchange of property</li> <li>• Loan closing for third party Lender other</li> <li>• Seller carry back assumption</li> <li>• Equity purchase</li> <li>• Exchange of property</li> <li>• Loan closing for third party</li> <li>• Split Signing</li> <li>• Lender other</li> </ul>	\$130.00
<b>FORECLOSURE COMMITMENT:</b> Commitment issued for filing foreclosure proceedings <ul style="list-style-type: none"> <li>• Do not take policy</li> <li>• Do take policy</li> </ul>	N/A
<b>LOT SALE TO BUYER (not builder)</b> <ul style="list-style-type: none"> <li>• No policy until improvement completed</li> <li>• Policy issued for cost of lot</li> </ul>	N/A
<b>PLATTING COMMITMENT:</b> Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc. Nominal amount	N/A
<b>CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY:</b> Issued when contract purchaser pays off contract and wants current policy showing title in his name	N/A
<b>MECHANICS LIEN WORK OUT:</b> Obtaining lien waivers, disbursing funds to pay claimants	N/A
<b>EXCHANGE CLOSING:</b> Closing transaction having more than one parcel of real property	N/A

<b>Service</b>	<b>Charge</b>
DISBURSEMENT OF FUNDS: No closing services, disbursing funds and collecting signatures on documents furnished to us	N/A
INDEMNITY DEPOSIT: Held in escrow, no closing	N/A

**II. RESIDENTIAL: TITLE INSURANCE RATES (1-4 Single Family Living Units)**

<b>Type of Transaction</b>	<b>Rate</b>
SPECIAL COVERAGES	N/A
RESIDENTIAL NEW CONSTRUCTION LOAN POLICY: Issued with owners policy on new construction	N/A
SECOND MORTGAGE POLICIES: Loan policies issued on 2 <sup>nd</sup> , 3 <sup>rd</sup> or more loans	N/A
HOLD OPEN CHARGES RESIDENTIAL OWNERS POLICIES: Policies of title insurance protecting the owners interest in one- four family residences	N/A
RESIDENTIAL MORTGAGEES POLICIES: Policies of title insurance protecting the interest of mortgage lenders	N/A
SIMULTANEOUSLY ISSUED LOAN POLICIES: A loan policy issued simultaneously with the issue of an owner's policy in an amount equal to or exceeding the amount of said loan policy	N/A
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	N/A

Type of Transaction	Rate
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	N/A
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)	N/A
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	N/A
RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES: A rate afforded to homeowners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing	N/A
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.	N/A
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.	N/A
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.	N/A
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.	N/A

Type of Transaction	Rate
COMMERCIAL TITLE INSURANCE RATE: Premiums charged on policies issued on transactions involving commercial, multi-family, or industrial real estate.	N/A
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	N/A

Kansas House Bill No. 2497  
Title Insurance Agency Rate Filings (Bulletin 1989-12; 1989-31)  
Closing USA, LLC  
License ID No. 421541630-000

FILED

JUN 17 2016

KEN SELZER

Commissioner of Insurance

**I. CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES**

Service	Charge
COMMERCIAL ESCROW CLOSING: Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds	\$1,500
RESIDENTIAL REAL ESTATE CLOSING: Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), and settlement statements. <i>Without</i> assistance of attorney and/or broker.	\$650.00
RESIDENTIAL REAL ESTATE CLOSING: Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), and settlement statements. <i>With</i> assistance of attorney and/or broker.	\$650.00
RESIDENTIAL LOAN CLOSING – CLIENT 1: 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	\$500.00
RESIDENTIAL LOAN CLOSING – CLIENT 2: 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	\$350.00
DOCUMENT PREPARATION when not included in closings: <ul style="list-style-type: none"><li>• Deeds</li><li>• Mortgages, notes</li><li>• Affidavits</li><li>• Assignments and releases</li><li>• Contract for deed/option contracts</li><li>• Real estate contracts</li><li>• Escrow deposit agreements</li></ul>	\$50.00

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FILED

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Commissioner of Insurance

Service	Charge
FEES FOR ANCILLARY SERVICES <ul style="list-style-type: none"> <li>• Notary public fees Cash</li> <li>• Contract for deed</li> <li>• Seller carry back assumption equity purchase</li> <li>• Exchange of property</li> <li>• Loan closing for third party lender other</li> <li>• Seller carry back Assumption Equity purchase</li> <li>• Exchange of property</li> <li>• Loan closing for third party Lender other</li> <li>• Seller carry back assumption</li> <li>• Equity purchase</li> <li>• Exchange of property</li> <li>• Loan closing for third party</li> <li>• Lender other</li> </ul>	\$150.00
FORECLOSURE COMMITMENT: Commitment issued for filing foreclosure proceedings <ul style="list-style-type: none"> <li>• Do not take policy</li> <li>• Do take policy</li> </ul>	N/A
LOT SALE TO BUYER (not builder) <ul style="list-style-type: none"> <li>• No policy until improvement completed</li> <li>• Policy issued for cost of lot</li> </ul>	N/A
PLATTING COMMITMENT: Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc. Nominal amount	N/A
INFORMATIONAL COMMITMENT: Issued for "amount to be agreed upon" where customer wants check of title before sale/mortgage	REO / DIL: \$300.00 Loan Mod.: \$195.00
CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY: Issued when contract purchaser pays off contract and wants current policy showing title in his name	N/A



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Commissioner of Insurance

MECHANICS LIEN WORK OUT: Obtaining lien waivers, disbursing funds to pay claimants	N/A
EXCHANGE CLOSING: Closing transaction having more than one parcel of real property	N/A
DISBURSEMENT OF FUNDS: No closing services but asked to disburse money	\$25.00
DISBURSEMENT OF FUNDS: No closing services, disbursing funds and collecting signatures on documents furnished to us	N/A
INDEMNITY DEPOSIT: Held in escrow, no closing	N/A
OTHER:	
REO Residential Closing without document preparation, seller	\$ 450.00
REO Residential Closing without document preparation, purchaser, cash only	\$ 75.00
REO Residential Closing without document preparation, purchaser with lender	\$ 350.00
REO document preparation per document	\$ 75.00
DIL document preparation (deed & affidavits)	\$ 150.00
DIL closing with document preparation	\$ 325.00
Wire and courier fees	\$ 75.00
Title update fee	\$ 75.00

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FILED

JUN 17 2016

KEN SELZER  
Commissioner of Insurance

**II. RESIDENTIAL: TITLE INSURANCE RATES (1-4 Single Family Living Units)**

Type of Transaction	Rate
SPECIAL COVERAGES	N/A
RESIDENTIAL NEW CONSTRUCTION LOAN POLICY: Issued with owners policy on new construction	N/A
SECOND MORTGAGE POLICIES: Loan policies issued on 2"d. 3rd or more loans	N/A
HOLD OPEN CHARGES RESIDENTIAL OWNERS POLICIES: Policies of title insurance protecting the owners interest in one- four family residences	N/A
RESIDENTIAL MORTGAGEES POLICIES: Policies of title insurance protecting the interest of mortgage lenders	N/A
SIMULTANEOUSLY ISSUED LOAN POLICIES: A loan policy issued simultaneously with the issue of an owner's policy in an amount equal to or exceeding the amount of said loan policy	N/A
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	N/A
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	N/A
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)	N/A

Kansas House Bill No. 2497  
Title Insurance Agency Rate Filings (Bulletin 1989-12; 1989-31)  
Closing USA, LLC  
License ID No. 421541630-000

**FILED**

**JUN 17 2016**

**KEN SELZER**

**Commissioner of Insurance**

Type of Transaction	Rate
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	N/A
RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES: A rate afforded to homeowners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing	N/A
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.	N/A
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.	N/A
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.	N/A
ENDORSEMENTS: Coverages added to the basic insurance contract which adds additional coverage to the insured and consequently additional risk to the insurer. Specify type of endorsement and the charge/rate for each.	ALTA 11: \$350.00
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.	N/A

Kansas House Bill No. 2497  
Title Insurance Agency Rate Filings (Bulletin 1989-12; 1989-31)  
Closing USA, LLC  
License ID No. 421541630-000

FILED

JUN 17 2016

KEN SELZER  
Commissioner of Insurance

Type of Transaction	Rate
COMMERCIAL TITLE INSURANCE RATE: Premiums charged on policies issued on transactions involving commercial, multi-family, or industrial real estate.	N/A
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	N/A



June 17, 2016

Kansas Insurance Department  
Insurance Commissioner  
420 SW 9<sup>th</sup> Street  
Topeka, Kansas 66612-1678

**RE: Rate Filing for Closing USA, LLC**  
**License ID No. 421541630-000**

Dear Commissioner:

Pursuant to and in compliance with Bulletin 1989-12 and Bulletin 1989-31 requiring annual rate filing, please find enclosed Closing USA, LLC's rate filing form dated June 3, 2016. This filing replaces our filing form dated June 5, 2014.

The only applicable change is to RESIDENTIAL LOAN CLOSING fees. Fees have been revised to reflect multiple clients (Client 1 and Client 2).

Do not hesitate to contact me if I can be of further assistance. I can be reached via email at [jlessard@closingusa.com](mailto:jlessard@closingusa.com) or (585) 454-1730 Ext 124.

Sincerely,

Digitally signed by Jen Lessard, Licensing  
and Compliance Adm  
DN: cn=Jen Lessard, Licensing and  
Compliance Adm, o=Closing USA, LLC,  
ou=Legal Dept,  
email=jlessard@closingusa.com, c=US  
Date: 2016.06.17 15:16:02 -04'00'

Jennifer A. Lessard  
Licensing and Compliance Administrator

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Attachments





# Kansas Insurance Department

Ken Selzer, Commissioner of Insurance

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June 17, 2016

Jennifer Lessard  
Closing USA, Inc.  
903 Elmgrove Rd.  
Rochester, NY 14624

Re: Rate Filing

Dear Ms. Lessard:

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

Sincerely,

James W. Norman  
Policy Examiner II  
Property & Casualty

**Kansas House Bill No. 2497 Title Insurance Agency Rate Filings (Bulletin 1989-12)**  
**Closing USA, LLC**  
**License ID No. 421541630-000**

**I. CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES**

**ABROGATED**

Service	Charge
COMMERCIAL ESCROW CLOSING: Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds	\$1,500 <b>JUN 17 2016</b> <b>KEN SELZER</b> <b>Commissioner of Insurance</b>
RESIDENTIAL REAL ESTATE CLOSING: Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), and settlement statements. <i>Without</i> assistance of attorney and/or broker.	\$650.00 <b>FILED</b> <b>JUN 26 2013</b> <b>SANDY PRAEGER</b> <b>Commissioner of Insurance</b>
RESIDENTIAL REAL ESTATE CLOSING: Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), and settlement statements. <i>With</i> assistance of attorney and/or broker.	\$650.00
RESIDENTIAL LOAN CLOSING: 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	\$500.00
DOCUMENT PREPARATION when not included in closings: <ul style="list-style-type: none"> <li>• Deeds</li> <li>• Mortgages, notes</li> <li>• Affidavits</li> <li>• Assignments and releases</li> <li>• Contract for deed/option contracts</li> <li>• Real estate contracts</li> <li>• Escrow deposit agreements</li> </ul>	\$50.00

**Kansas House Bill No. 2497 Title Insurance Agency Rate Filings (Bulletin 1989-12)**  
**Closing USA, LLC**  
**License ID No. 421541630-000**

Service	Charge
<b>FEES FOR ANCILLARY SERVICES</b> <ul style="list-style-type: none"> <li>• Notary public fees Cash</li> <li>• Contract for deed</li> <li>• Seller carry back assumption equity purchase</li> <li>• Exchange of property</li> <li>• Loan closing for third party lender other</li> <li>• Seller carry back Assumption Equity purchase</li> <li>• Exchange of property</li> <li>• Loan closing for third party Lender other</li> <li>• Seller carry back assumption</li> <li>• Equity purchase</li> <li>• Exchange of property</li> <li>• Loan closing for third party</li> <li>• Lender other</li> </ul>	<p>\$150.00 <b>ABROGATED</b></p> <p><b>JUN 17 2016</b></p> <p><b>KEN SELZER</b>  <b>Commissioner of Insurance</b></p> <p><b>FILED</b></p> <p><b>JUN 26 2013</b></p> <p><b>SANDY PRAEGER</b>  <b>Commissioner of Insurance</b></p>
<b>FORECLOSURE COMMITMENT:</b> Commitment issued for filing foreclosure proceedings <ul style="list-style-type: none"> <li>• Do not take policy</li> <li>• Do take policy</li> </ul>	N/A
<b>LOT SALE TO BUYER (not builder)</b> <ul style="list-style-type: none"> <li>• No policy until improvement completed</li> <li>• Policy issued for cost of lot</li> </ul>	N/A
<b>PLATTING COMMITMENT:</b> Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc. Nominal amount	N/A
<b>INFORMATIONAL COMMITMENT:</b> Issued for "amount to be agreed upon" where customer wants check of title before sale/mortgage	REO / DIL: \$300.00 Loan Mod.: \$195.00
<b>CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY:</b> Issued when contract purchaser pays off contract and wants current policy showing title in his name	N/A



**Kansas House Bill No. 2497 Title Insurance Agency Rate Filings (Bulletin 1989-12)**  
**Closing USA, LLC**  
**License ID No. 421541630-000**

MECHANICS LIEN WORK OUT: Obtaining lien waivers, disbursing funds to pay claimants	N/A	ABROGATED
EXCHANGE CLOSING: Closing transaction having more than one parcel of real property	N/A	JUN 17 2016 KEN SELZER Commissioner of Insurance
DISBURSEMENT OF FUNDS: No closing services but asked to disburse money	\$25.00	FILED
DISBURSEMENT OF FUNDS: No closing services, disbursing funds and collecting signatures on documents furnished to us	N/A	JUN 26 2013 SANDY PRAEGER Commissioner of Insurance
INDEMNITY DEPOSIT: Held in escrow, no closing	N/A	
OTHER:		
REO Residential Closing without document preparation, seller	\$ 450.00	
REO Residential Closing without document preparation, purchaser, cash only	\$ 75.00	
REO Residential Closing without document preparation, purchaser with lender	\$ 350.00	
REO document preparation per document	\$ 75.00	
DIL document preparation (deed & affidavits)	\$ 150.00	
DIL closing with document preparation	\$ 325.00	
Wire and courier fees	\$ 75.00	
Title update fee	\$ 75.00	

**Kansas House Bill No. 2497 Title Insurance Agency Rate Filings (Bulletin 1989-12)**  
**Closing USA, LLC**  
**License ID No. 421541630-000**

**II. RESIDENTIAL: TITLE INSURANCE RATES (1-4 Single Family Living Units)**

Type of Transaction	Rate
SPECIAL COVERAGES	N/A <b>ABROGATED</b>
RESIDENTIAL NEW CONSTRUCTION LOAN POLICY: Issued with owners policy on new construction	N/A <b>JUN 17 2016</b> <b>KEN SELZER</b> <b>Commissioner of Insurance</b>
SECOND MORTGAGE POLICIES: Loan policies issued on 2"d. 3rd or more loans	N/A
HOLD OPEN CHARGES RESIDENTIAL OWNERS POLICIES: Policies of title insurance protecting the owners interest in one- four family residences	N/A <b>FILED</b> <b>JUN 26 2013</b>
RESIDENTIAL MORTGAGEES POLICIES: Policies of title insurance protecting the interest of mortgage lenders	N/A <b>SANDY PRAEGER</b> <b>Commissioner of Insurance</b>
SIMULTANEOUSLY ISSUED LOAN POLICIES: A loan policy issued simultaneously with the issue of an owner's policy in an amount equal to or exceeding the amount of said loan policy	N/A
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	N/A
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	N/A
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)	N/A

**Kansas House Bill No. 2497 Title Insurance Agency Rate Filings (Bulletin 1989-12)**  
**Closing USA, LLC**  
**License ID No. 421541630-000**

Type of Transaction	Rate
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	N/A  <b>ABROGATED</b>
RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES: A rate afforded to homeowners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing	N/A <b>JUN 17 2016</b> <b>KEN SELZER</b> <b>Commissioner of Insurance</b>
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.	N/A  <b>FILED</b> <b>JUN 26 2013</b>
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.	N/A <b>SANDY PRAEGGER</b> <b>Commissioner of Insurance</b>
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.	N/A
ENDORSEMENTS: Coverages added to the basic insurance contract which adds additional coverage to the insured and consequently additional risk to the insurer. Specify type of endorsement and the charge/rate for each.	ALTA 11: \$350.00
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.	N/A



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**Closing USA, LLC**  
**License ID No. 421541630-000**

Type of Transaction	Rate
COMMERCIAL TITLE INSURANCE RATE: Premiums charged on policies issued on transactions involving commercial, multi-family, or industrial real estate.	N/A
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	N/A

**ABROGATED**

**JUN 17 2016**

**KEN SELZER**  
Commissioner of Insurance

**FILED**

**JUN 26 2013**

**SANDY PRAEGER**  
Commissioner of Insurance

Closing USA, LLC

License ID No. 421541630-000

CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES

Service

Charge

COMMERCIAL ESCROW CLOSING

\$ 1,500.00

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds

RESIDENTIAL REAL ESTATE CLOSING

\$ N/A

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

RESIDENTIAL REAL ESTATE CLOSING

\$ 650.00

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

RESIDENTIAL LOAN CLOSING

\$ 500.00

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

DOCUMENT PREPARATION when not

\$ 50.00

Included in closings:

1. deeds
2. mortgages, notes
3. affidavits
4. assignments, releases
5. contract for deed/option contracts
6. real estate contracts
7. escrow deposit agreements

FEES FOR ANCILLARY SERVICES

\$ 150.00

Notary public fees

Cash

Contract for deed

Seller carry back assumption equity purchase

Exchange of property

Loan closing for third party lender other

ABROGATED

JUN 26 2013

SANDY PRAEGER  
Commissioner of Insurance

FILED

JUL 25 2012

SANDY PRAEGER  
Commissioner of Insurance

Seller carry back  
Assumption  
Equity purchase  
Exchange of property  
Loan closing for third party  
Lender other

#### FORECLOSURE COMMITMENT

Commitment issued for filing foreclosure proceedings

- a. Do not take policy
- b. Do take policy

\$ N/A

\$ N/A

#### LOT SALE TO BUYER

(not builder)

- a. No policy until improvement completed
- b. Policy issued for cost of lot

\$ N/A

\$ N/A

#### PLATTING COMMITMENT

Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc. Nominal amount

\$ N/A

#### INFORMATIONAL COMMITMENT

Issued for "amount to be agreed upon" where customer wants check of title before sale/mortgage

\$ N/A

#### CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

Issued when contract purchaser pays off contract and wants current policy showing title in his name

\$ N/A

#### MECHANICS LIEN WORK OUT

Obtaining lien waivers, disbursing funds to pay claimants

\$ N/A

#### EXCHANGE CLOSING

Closing transaction having more than one parcel of real property

\$ N/A

#### DISBURSEMENT OF FUNDS

No closing services but asked to disburse money

\$ 25.00

#### DISBURSEMENT OF FUNDS

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

\$ N/A

#### INDEMNITY DEPOSIT

Held in escrow, no closing

\$ N/A

Dated: July 12, 2012

FILED

JUL 25 2012

SANDY PRAEGER  
Commissioner of Insurance

ABROGATED

JUN 26 2013

SANDY PRAEGER  
Commissioner of Insurance



Closing USA

July 12, 2012

Kansas Insurance Department  
Mr. Martin J. Hazen, Property & Casualty Policy Examiner  
420 SW 9<sup>th</sup> Street  
Topeka, Kansas 66612-1678

**RE: Rate Filing for Closing USA, LLC  
License ID No. 421541630-000**

Dear Mr. Hazen:

Please find enclosed Closing USA, LLC's rate filing form dated July 12, 2012 using the form provided in Bulletin 1989-12.

Do not hesitate to contact me if I can be of further assistance. I can be reached via email at [btomlinson@closingusa.com](mailto:btomlinson@closingusa.com) or (585) 454-1730 Ext 111.

Sincerely,

Brandy L. L. Tomlinson, Esq.

**ABROGATED**  
**JUN 26 2013**  
**SANDY PRAEGER**  
Commissioner of Insurance