

MANUAL OF RATES AND CHARGES FOR:



**Coffelt Land Title, Inc.  
401 South Lexington  
Harrisonville, Mo. 64701  
816-380-3441**



Effective 01/01/2024

## SECTION 1 STANDARD CHARGES

**1.1 Residential Rate.** For standard owners' and loan policies (except simultaneously-issued loan policies) issued on properties improved by 1-to-4-family residential structures, the rates attached as **Exhibit A** include the fees for risk and search and examination. These fees are combined together and stated as a single charge, rather than expressed separately. Settlement service(s) charges are not included in this rate.

**1.1A Residential Homeowner's Policy of Title Insurance Rate.** For Homeowner's Title Policy Insurance policies (except simultaneously-issued loan policies) issued on properties improved by 1-to-4-family residential structures, the rates attached as **Exhibit E** include the fees for risk and search and examination. These fees are combined together and stated as a single charge, rather than expressed separately. Settlement service(s) charges are not included in this rate.

**1.2 Commercial Rate (Non-Residential).** The rates attached as **Exhibit B** 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 combined together and stated as a single charge. Settlement services are not included in this rate.

**1.3 Refinance, Second or Third Mortgage Rate.** The rates attached as **Exhibit C** apply to all described mortgages on improved 1-to-4-family residential properties. Settlement services are not included in this rate.

**1.4 Home Equity Line of Credit (HELOC) Loans.** The rates attached as **Exhibit D** apply to all described Home Equity Line of Credit mortgages on improved 1-to-4-family residential properties. Settlement services are not included in this rate.

### **1.5 Simultaneous-Issue Loan Policies Rate.**

- A. Residential loan policies issued simultaneously with an owners' policy issued by Coffelt Land Title, Inc. Charge - \$375.00 + \$1.00 for additional \$1,000.00 Liability in excess of Owners Policy amount.
- B. Residential loan policies issued simultaneously with an owners' policy issued by another Title Company. Charge – See rates attached as **Exhibit C**
- C. Subsequent loan policies issued simultaneously with 1st Mortgage Loan Policy issued by Coffelt Land Title, Inc. or another Title Company (2nd/HELOC). Charge - \$375.00
- D. Non-residential loan policies issued simultaneously with an owners' policy.

Charges - Under \$5 Million Liability	\$500.00
\$5 Million Liability and Over	\$750.00

**1.6 Endorsements.** \$150.00 for each Commercial Endorsement except ALTA 3.0 & 3.1 Zoning Endorsements. ALTA 3.0 and 3.1 Zoning Endorsements 15% of premium.

## **SECTION 2 CHARGES INVOLVING DEVELOPMENTAL OR CONSTRUCTION**

**2.1 Development Loans.** This rate applies to development loans 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 \$1.60 per thousand. If a development loan does not qualify under these guidelines, then the rate for a commercial loan shall be charged.

**2.2 Construction Loans on One-to-Four-Family Residential Properties.** Residential construction loans are handled as *follows*:

- A. A commitment is issued to the construction lender. A \$85.00 commitment fee is 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 commitment. The commitment is "held open" during construction, should the "hold open" period extend beyond the coverage period of the commitment, an update fee of \$50.00 will be assessed per extension. When the home is sold to the ultimate buyer and a permanent loan is made, policies will be issued at the standard rates.
- B. A construction Loan Policy can be issued for the protection of the interest in property taken as a result of a filing of mortgage for construction purposes. Charge - \$125.00 up to \$200,000.00 liability and \$0.70 per \$1,000.00 over \$200,000.00.

**2.3 Builder's/Investor's Rate.** The Builder's/Investor's Rate shall be \$1.60 per thousand with a minimum charge of \$225.00.

**2.4 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 a \$25.00 charge for the periodic title rundown and endorsements to cover each disbursement. Where the Company is not disbursing the funds, the charge for each rundown and endorsement shall be \$100.00.

## **SECTION 3 CHARGES FOR ADDITIONAL OR SPECIAL SERVICES AND COVERAGES**

**3.1 Multiple Tracts.** When the premises to be insured consists of multiple tracts from separate chains of title, an additional charge of \$125.00 for each tract shall be made.

**SECTION 4**  
**CLOSING AND SERVICES FEES**

**4.1 Residential Properties.**

A. Broker Assisted Sales

Seller	\$280.00
Buyer	\$370.00
Cash Buyer	\$280.00

B. Private Sale by Owner

Seller	\$350.00
Buyer	\$370.00
Cash Buyer	\$280.00

C. Refinance \$370.00

D. HELOC \$370.00

E. Builder/Developer — Lot Sales and End Transactions - \$0.00

F. Other

Witness Signatures	\$250.00
Simultaneous Second	\$150.00
Prepare Settlement & Disburse	\$200.00

**4.2 Commercial Properties (Sale Transactions).**

A. Routine Escrow	\$600.00	Less than 5 hours
B. Complex Closings	\$1,000.00	5 to 12 hours
C. Major Closings	\$1,500.00	12 to 22 hours
D. Project Closings	\$2,000.00	more than 22 hours

**4.3 Commercial Properties [Refinances].**

Amount of Insurance	Charge
\$250,000 or less	\$370.00
\$250,001 to \$500,000	\$525.00
\$500,001 to \$1,000,000	\$650.00
\$1,000,001 to \$3,000,000	\$775.00
\$3,000,001 to \$5,000,000	\$1,025.00
\$5,000,001 to \$7,000,000	\$1,275.00
\$7,000,001 to \$9,000,000	\$1,775.00
Over \$9,000,000	\$2,000.00

**SECTION 5**  
**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 PROCEDURES DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR THE 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 WITHIN THIRTY (30) DAYS AFTER BEING MADE EFFECTIVE.

**EXHIBIT “A”**  
**(Residential Owner’s and Loan Policies Rates)**

Amount of Insurance	Kansas Title Insurance Rates
Up to \$50,000	\$565.00
\$50,001-\$100,000	\$620.00
\$100,001-\$150,000	\$685.00
\$150,001-\$200,000	\$745.00
\$200,001-\$250,000	\$810.00
\$250,001-\$300,000	\$860.00
\$300,001-\$350,000	\$925.00
\$350,001-\$400,000	\$995.00
\$400,001-\$450,000	\$1060.00
\$450,001-\$500,000	\$1115.00
\$500,001-\$550,000	\$1160.00
\$550,001-\$600,000	\$1195.00
\$600,001-\$650,000	\$1230.00
\$650,001-\$700,000	\$1265.00
\$700,001-\$750,000	\$1300.00
\$750,001-\$800,000	\$1335.00
\$800,001-\$850,000	\$1370.00
\$850,001-\$900,000	\$1405.00
\$900,001-\$950,000	\$1440.00
\$950,001-\$1,000,000	\$1515.00

Add \$1.00 per each additional \$1,000.00 of Insurance.

**EXHIBIT “B”  
(Commercial Rates)**

Amount of Insurance	Title Insurance Rates
Up to \$50,000	\$565.00
\$50,001-\$100,000	\$620.00
\$100,001-\$150,000	\$685.00
\$150,001-\$200,000	\$745.00
\$200,001-\$250,000	\$810.00
\$250,001-\$300,000	\$860.00
\$300,001-\$350,000	\$925.00
\$350,001-\$400,000	\$995.00
\$400,001-\$450,000	\$1060.00
\$450,001-\$500,000	\$1115.00
\$500,001-\$550,000	\$1160.00
\$550,001-\$600,000	\$1195.00
\$600,001-\$650,000	\$1230.00
\$650,001-\$700,000	\$1265.00
\$700,001-\$750,000	\$1300.00
\$750,001-\$800,000	\$1335.00
\$800,001-\$850,000	\$1370.00
\$850,001-\$900,000	\$1405.00
\$900,001-\$950,000	\$1440.00
\$950,001-\$1,000,000	\$1515.00

Add \$0.90 per each additional \$1,000.00 of insurance over \$1,000,000.00 up to \$3,000,000.00

Add \$0.80 per each additional \$1,000.00 of insurance over \$3,000,000.00 up to \$10,000,000.00

Add \$0.70 per each additional \$1,000.00 of insurance over \$10,000,000.00

Closing Fees: \$600.00-\$2,000.00 call for detailed information.

**EXHIBIT “C”**  
**(Refinance, Second or Third Mortgage Rates)**

Amount of Insurance	Kansas Title Insurance Rates
Up to \$50,000	\$525.00
\$50,001-\$75,000	\$535.00
\$75,001-\$100,000	\$560.00
\$100,001-\$125,000	\$585.00
\$125,001-\$150,000	\$600.00
\$150,001-\$175,000	\$625.00
\$175,001-\$200,000	\$640.00
\$200,001-\$225,000	\$665.00
\$225,001-\$250,000	\$695.00
\$250,001-\$275,000	\$710.00
\$275,001-\$300,000	\$735.00
\$300,001-\$325,000	\$755.00
\$325,001-\$350,000	\$780.00
\$350,001-\$375,000	\$805.00
\$375,001-\$400,000	\$830.00
\$400,001-\$425,000	\$855.00
\$425,001-\$450,000	\$880.00
\$450,001-\$475,000	\$905.00
\$475,001-\$500,000	\$930.00

Add \$1.00 per each additional \$1,000.00 of Insurance.

**EXHIBIT “D”**  
**(Home Equity Line of Credit Loan Rates)**

Amount of Insurance	Kansas Title Insurance Rates
Up to \$50,000	\$425.00
\$50,001-\$75,000	\$450.00
\$75,001-\$100,000	\$475.00
\$100,001-\$125,000	\$500.00
\$125,001-\$150,000	\$525.00
\$150,001-\$175,000	\$550.00
\$175,001-\$200,000	\$575.00
\$200,001-\$225,000	\$600.00
\$225,001-\$250,000	\$625.00
\$250,001-\$275,000	\$650.00
\$275,001-\$300,000	\$675.00
\$300,001-\$325,000	\$700.00
\$325,001-\$350,000	\$725.00
\$350,001-\$375,000	\$750.00
\$375,001-\$400,000	\$775.00
\$400,001-\$425,000	\$800.00
\$425,001-\$450,000	\$825.00
\$450,001-\$475,000	\$850.00
\$475,001-\$500,000	\$875.00

Add \$1.00 per each additional \$1,000.00 of Insurance.

**Exhibit “E”**  
**(Residential Homeowner’s Policy of Title Insurance Rates)**

Up to \$50,000	\$663.00
\$50,001-\$100,000	\$729.00
\$100,001-\$150,000	\$807.00
\$150,001-\$200,000	\$879.00
\$200,001-\$250,000	\$957.00
\$250,001-\$300,000	\$1017.00
\$300,001-\$350,000	\$1095.00
\$350,001-\$400,000	\$1179.00
\$400,001-\$450,000	\$1257.00
\$450,001-\$500,000	\$1323.00
\$500,001-\$550,000	\$1377.00
\$550,001-\$600,000	\$1419.00
\$600,001-\$650,000	\$1461.00
\$650,001-\$700,000	\$1503.00
\$700,001-\$750,000	\$1545.00
\$750,001-\$800,000	\$1587.00
\$800,001-\$850,000	\$1629.00
\$850,001-\$900,000	\$1671.00
\$900,001-\$950,000	\$1713.00
\$950,001-\$1,000,000	\$1803.00

Add \$1.20 per each additional \$1,000.00 of Insurance.

MANUAL OF RATES AND CHARGES FOR:



**Coffelt Land Title, Inc.  
401 South Lexington  
Harrisonville, Mo. 64701  
816-380-3441**



Effective June 1, 2023

## SECTION 1 STANDARD CHARGES

**1.1 Residential Rate.** For standard owners' and loan policies (except simultaneously-issued loan policies) issued on properties improved by 1-to-4-family residential structures, the rates attached as **Exhibit A** include the fees for risk and search and examination. These fees are combined together and stated as a single charge, rather than expressed separately. Settlement service(s) charges are not included in this rate.

**1.1A Residential Homeowner's Policy of Title Insurance Rate.** For Homeowner's Title Policy Insurance policies (except simultaneously-issued loan policies) issued on properties improved by 1-to-4-family residential structures, the rates attached as **Exhibit E** include the fees for risk and search and examination. These fees are combined together and stated as a single charge, rather than expressed separately. Settlement service(s) charges are not included in this rate.

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**1.3 Refinance, Second or Third Mortgage Rate.** The rates attached as **Exhibit C** apply to all described mortgages on improved 1-to-4-family residential properties. Settlement services are not included in this rate.

**1.4 Home Equity Line of Credit (HELOC) Loans.** The rates attached as **Exhibit D** apply to all described Home Equity Line of Credit mortgages on improved 1-to-4-family residential properties. Settlement services are not included in this rate.

### **1.5 Simultaneous-Issue Loan Policies Rate.**

- A. Residential loan policies issued simultaneously with an owners' policy issued by Coffelt Land Title, Inc. Charge - \$325.00 + \$1.00 for additional \$1,000 Liability in excess of Owners Policy amount.
- B. Residential loan policies issued simultaneously with an owners' policy issued by another Title Company. Charge - \$325.00 + \$1.00 for additional \$1,000 Liability in excess of Owners Policy amount.
- C. Subsequent loan policies issued simultaneously with 1st Mortgage Loan Policy issued by Coffelt Land Title, Inc. or another Title Company (2nd/HELOC). Charge - \$325.00
- D. Non-residential loan policies issued simultaneously with an owners' policy.  
Charges - Under \$5 Million Liability                      \$500.00

\$5 Million Liability and Over      \$750.00

**1.6 Endorsements.** \$150.00 for each Commercial Endorsement except ALTA 3.0 & 3.1 Zoning Endorsements. ALTA 3.0 and 3.1 Zoning Endorsements 15% of premium

## **SECTION 2 CHARGES INVOLVING DEVELOPMENTAL OR CONSTRUCTION**

**2.1 Development Loans.** This rate applies to development loans 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 \$1.60 per thousand. If a development loan does not qualify under these guidelines, then the rate for a commercial loan shall be charged.

**2.2 Construction Loans on One-to-Four-Family Residential Properties.** Residential construction loans are handled as *follows*:

- A. A commitment is issued to the construction lender. A \$85.00 commitment fee is 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 commitment. The commitment is "held open" during construction, should the "hold open" period extend beyond the coverage period of the commitment, an update fee of \$50.00 will be assessed per extension. When the home is sold to the ultimate buyer and a permanent loan is made, policies will be issued at the standard rates.
- B. A construction Loan Policy can be issued for the protection of the interest in property taken as a result of a filing of mortgage for construction purposes. Charge - \$125 up to \$200,000 liability and \$.70 per \$1,000 over \$200,000.

**2.3 Builder's/Investor's Rate.** The Builder's/Investor's Rate shall be \$1.60 per thousand with a minimum charge of \$225.00.

**2.4 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 a \$25 charge for the periodic title rundown and endorsements to cover each disbursement. Where the Company is not disbursing the funds, the charge for each rundown and endorsement shall be \$100.

## **SECTION 3 CHARGES FOR ADDITIONAL OR SPECIAL SERVICES AND COVERAGES**

**3.1 Multiple Tracts.** When the premises to be insured consists of multiple tracts from separate chains of title, an additional charge of \$75.00 for each tract shall be made.

## **SECTION 4 CLOSING AND SERVICES FEES**

### **4.1 Residential Properties.**

#### **A. Broker Assisted Sales**

Seller	\$280.00
Short Sale Seller	\$275.00
Buyer	\$370.00
Cash Buyer	\$230.00

#### **B. Private Sale by Owner**

Seller	\$350.00
Buyer	\$370.00
Cash Buyer	\$230.00

#### **C. Refinance** \$370.00

#### **D. HELOC** \$370.00

#### **E. Builder/Developer — Lot Sales and End Transactions - \$0.00**

#### **F. Other**

Witness Signatures	\$250.00
Simultaneous Second	\$150.00
Prepare Settlement & Disburse	\$200.00

### **4.2 Commercial Properties (Sale Transactions).**

A. Routine Escrow	\$600.00	Less than 5 hours
B. Complex Closings	\$1,000.00	5 to 12 hours
C. Major Closings	\$1,500.00	12 to 22 hours
D. Project Closings	\$2,000.00	more than 22 hours

### **4.3 Commercial Properties [Refinances].**

Amount of Insurance	Charge
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\$250,000 or less	\$350.00
\$250,001 to \$500,000	\$525.00
\$500,001 to \$1,000,000	\$650.00
\$1,000,001 to \$3,000,000	\$775.00
\$3,000,001 to \$5,000,000	\$1,025.00
\$5,000,001 to \$7,000,000	\$1,275.00
\$7,000,001 to \$9,000,000	\$1,775.00
Over \$9,000,000	\$2,000.00

## SECTION 5 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 PROCEDURES DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR THE 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 WITHIN THIRTY (30) DAYS AFTER BEING MADE EFFECTIVE.

**EXHIBIT “A”**  
**(Residential Owner’s and Loan Policies Rates)**

Amount of Insurance	Kansas Title Insurance Rates
Up to \$50,000	\$490.00
\$50,001-\$100,000	\$545.00
\$100,001-\$150,000	\$610.00
\$150,001-\$200,000	\$670.00
\$200,001-\$250,000	\$735.00
\$250,001-\$300,000	\$785.00
\$300,001-\$350,000	\$850.00
\$350,001-\$400,000	\$920.00
\$400,001-\$450,000	\$985.00
\$450,001-\$500,000	\$1040.00
\$500,001-\$550,000	\$1085.00
\$550,001-\$600,000	\$1120.00
\$600,001-\$650,000	\$1155.00
\$650,001-\$700,000	\$1190.00
\$700,001-\$750,000	\$1225.00
\$750,001-\$800,000	\$1260.00
\$800,001-\$850,000	\$1295.00
\$850,001-\$900,000	\$1330.00
\$900,001-\$950,000	\$1365.00
\$950,001-\$1,000,000	\$1440.00

Add \$1.00 per each additional \$1,000.00 of Insurance.

**EXHIBIT “B”  
(Commercial Rates)**

Amount of Insurance	Title Insurance Rates
Up to \$50,000	\$490.00
\$50,001-\$100,000	\$545.00
\$100,001-\$150,000	\$610.00
\$150,001-\$200,000	\$670.00
\$200,001-\$250,000	\$735.00
\$250,001-\$300,000	\$785.00
\$300,001-\$350,000	\$850.00
\$350,001-\$400,000	\$920.00
\$400,001-\$450,000	\$985.00
\$450,001-\$500,000	\$1040.00
\$500,001-\$550,000	\$1085.00
\$550,001-\$600,000	\$1120.00
\$600,001-\$650,000	\$1155.00
\$650,001-\$700,000	\$1190.00
\$700,001-\$750,000	\$1225.00
\$750,001-\$800,000	\$1260.00
\$800,001-\$850,000	\$1295.00
\$850,001-\$900,000	\$1330.00
\$900,001-\$950,000	\$1365.00
\$950,001-\$1,000,000	\$1440.00

Add \$.90 per each additional \$1,000 of insurance over \$1,000,000 up to \$3,000,000

Add \$0.80 per each additional \$1,000 of insurance over \$3,000,000 up to \$10,000,000

Add \$.70 per each additional \$1,000 of insurance over \$10,000,000

Closing Fees: \$600-\$2,000 call for detailed information.

**EXHIBIT “C”**  
**(Refinance, Second or Third Mortgage Rates)**

Amount of Insurance	Kansas Title Insurance Rates
Up to \$50,000	\$450.00
\$50,001-\$75,000	\$460.00
\$75,001-\$100,000	\$485.00
\$100,001-\$125,000	\$510.00
\$125,001-\$150,000	\$525.00
\$150,001-\$175,000	\$550.00
\$175,001-\$200,000	\$565.00
\$200,001-\$225,000	\$590.00
\$225,001-\$250,000	\$620.00
\$250,001-\$275,000	\$635.00
\$275,001-\$300,000	\$660.00
\$300,001-\$325,000	\$680.00
\$325,001-\$350,000	\$705.00
\$350,001-\$375,000	\$730.00
\$375,001-\$400,000	\$755.00
\$400,001-\$425,000	\$780.00
\$425,001-\$450,000	\$805.00
\$450,001-\$475,000	\$830.00
\$475,001-\$500,000	\$855.00

Add \$1.00 per each additional \$1,000 of Insurance

**EXHIBIT “D”**  
**(Home Equity Line of Credit Loan Rates)**

Amount of Insurance	Kansas Title Insurance Rates
Up to \$50,000	\$350.00
\$50,001-\$75,000	\$375.00
\$75,001-\$100,000	\$400.00
\$100,001-\$125,000	\$425.00
\$125,001-\$150,000	\$450.00
\$150,001-\$175,000	\$475.00
\$175,001-\$200,000	\$500.00
\$200,001-\$225,000	\$525.00
\$225,001-\$250,000	\$550.00
\$250,001-\$275,000	\$575.00
\$275,001-\$300,000	\$600.00
\$300,001-\$325,000	\$625.00
\$325,001-\$350,000	\$650.00
\$350,001-\$375,000	\$675.00
\$375,001-\$400,000	\$700.00
\$400,001-\$425,000	\$725.00
\$425,001-\$450,000	\$750.00
\$450,001-\$475,000	\$775.00
\$475,001-\$500,000	\$800.00

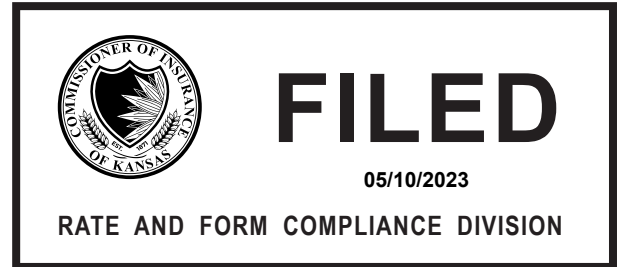
Add \$1.00 per each additional \$1,000.00 of Insurance.

**Exhibit “E”**  
**(Residential Homeowner’s Policy of Title Insurance Rates)**

Up to \$50,000	\$588.00
\$50,001-\$100,000	\$654.00
\$100,001-\$150,000	\$732.00
\$150,001-\$200,000	\$804.00
\$200,001-\$250,000	\$882.00
\$250,001-\$300,000	\$942.00
\$300,001-\$350,000	\$1020.00
\$350,001-\$400,000	\$1104.00
\$400,001-\$450,000	\$1182.00
\$450,001-\$500,000	\$1248.00
\$500,001-\$550,000	\$1302.00
\$550,001-\$600,000	\$1344.00
\$600,001-\$650,000	\$1386.00
\$650,001-\$700,000	\$1428.00
\$700,001-\$750,000	\$1470.00
\$750,001-\$800,000	\$1512.00
\$800,001-\$850,000	\$1554.00
\$850,001-\$900,000	\$1596.00
\$900,001-\$950,000	\$1638.00
\$950,001-\$1,000,000	\$1728.00

Add \$1.20 per each additional \$1,000.00 of Insurance.

MANUAL OF RATES AND CHARGES FOR:



**Coffelt Land Title, Inc.**  
**401 South Lexington**  
**Harrisonville, Mo. 64701**  
**816-380-3441**



Effective June 1, 2023

## SECTION 1 STANDARD CHARGES

**1.1 Residential Rate.** For standard owners' and loan policies (except simultaneously-issued loan policies) issued on properties improved by 1-to-4-family residential structures, the rates attached as **Exhibit A** include the fees for risk and search and examination. These fees are combined together and stated as a single charge, rather than expressed separately. Settlement service(s) charges are not included in this rate.

**1.1A Residential Homeowner's Policy of Title Insurance Rate.** For Homeowner's Title Policy Insurance policies (except simultaneously-issued loan policies) issued on properties improved by 1-to-4-family residential structures, the rates attached as **Exhibit E** include the fees for risk and search and examination. These fees are combined together and stated as a single charge, rather than expressed separately. Settlement service(s) charges are not included in this rate.

**1.2 Commercial Rate (Non-Residential).** The rates attached as **Exhibit B** 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 combined together and stated as a single charge. Settlement services are not included in this rate.

**1.3 Refinance, Second or Third Mortgage Rate.** The rates attached as **Exhibit C** apply to all described mortgages on improved 1-to-4-family residential properties. Settlement services are not included in this rate.

**1.4 Home Equity Line of Credit (HELOC) Loans.** The rates attached as **Exhibit D** apply to all described Home Equity Line of Credit mortgages on improved 1-to-4-family residential properties. Settlement services are not included in this rate.

### **1.5 Simultaneous-Issue Loan Policies Rate.**

- A. Residential loan policies issued simultaneously with an owners' policy issued by Coffelt Land Title, Inc. Charge - \$325.00 + \$1.00 for additional \$1,000 Liability in excess of Owners Policy amount.
- B. Residential loan policies issued simultaneously with an owners' policy issued by another Title Company. Charge - \$325.00 + \$1.00 for additional \$1,000 Liability in excess of Owners Policy amount.
- C. Subsequent loan policies issued simultaneously with 1st Mortgage Loan Policy issued by Coffelt Land Title, Inc. or another Title Company (2nd/HELOC). Charge - \$325.00
- D. Non-residential loan policies issued simultaneously with an owners' policy.  
Charges - Under \$5 Million Liability                      \$500.00

\$5 Million Liability and Over      \$750.00

**1.6 Endorsements.** \$150.00 for each Commercial Endorsement except ALTA 3.0 & 3.1 Zoning Endorsements. ALTA 3.0 and 3.1 Zoning Endorsements 15% of premium

## **SECTION 2 CHARGES INVOLVING DEVELOPMENTAL OR CONSTRUCTION**

**2.1 Development Loans.** This rate applies to development loans 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 \$1.60 per thousand. If a development loan does not qualify under these guidelines, then the rate for a commercial loan shall be charged.

**2.2 Construction Loans on One-to-Four-Family Residential Properties.** Residential construction loans are handled as *follows*:

- A. A commitment is issued to the construction lender. A \$85.00 commitment fee is 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 commitment. The commitment is "held open" during construction, should the "hold open" period extend beyond the coverage period of the commitment, an update fee of \$50.00 will be assessed per extension. When the home is sold to the ultimate buyer and a permanent loan is made, policies will be issued at the standard rates.
- B. A construction Loan Policy can be issued for the protection of the interest in property taken as a result of a filing of mortgage for construction purposes. Charge - \$125 up to \$200,000 liability and \$.70 per \$1,000 over \$200,000.

**2.3 Builder's/Investor's Rate.** The Builder's/Investor's Rate shall be \$1.60 per thousand with a minimum charge of \$225.00.

**2.4 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 a \$25 charge for the periodic title rundown and endorsements to cover each disbursement. Where the Company is not disbursing the funds, the charge for each rundown and endorsement shall be \$100.

## **SECTION 3 CHARGES FOR ADDITIONAL OR SPECIAL SERVICES AND COVERAGES**

**3.1 Multiple Tracts.** When the premises to be insured consists of multiple tracts from separate chains of title, an additional charge of \$75.00 for each tract shall be made.

## **SECTION 4 CLOSING AND SERVICES FEES**

### **4.1 Residential Properties.**

#### **A. Broker Assisted Sales**

Seller	\$230.00
Short Sale Seller	\$275.00
Buyer	\$370.00
Cash Buyer	\$230.00

#### **B. Private Sale by Owner**

Seller	\$350.00
Buyer	\$370.00
Cash Buyer	\$230.00

#### **C. Refinance** \$370.00

#### **D. HELOC** \$370.00

#### **E. Builder/Developer — Lot Sales and End Transactions - \$0.00**

#### **F. Other**

Witness Signatures	\$250.00
Simultaneous Second	\$150.00
Prepare Settlement & Disburse	\$200.00

### **4.2 Commercial Properties (Sale Transactions).**

A. Routine Escrow	\$600.00	Less than 5 hours
B. Complex Closings	\$1,000.00	5 to 12 hours
C. Major Closings	\$1,500.00	12 to 22 hours
D. Project Closings	\$2,000.00	more than 22 hours

### **4.3 Commercial Properties [Refinances].**

Amount of Insurance	Charge
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\$250,000 or less	\$350.00
\$250,001 to \$500,000	\$525.00
\$500,001 to \$1,000,000	\$650.00
\$1,000,001 to \$3,000,000	\$775.00
\$3,000,001 to \$5,000,000	\$1,025.00
\$5,000,001 to \$7,000,000	\$1,275.00
\$7,000,001 to \$9,000,000	\$1,775.00
Over \$9,000,000	\$2,000.00

## SECTION 5 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 PROCEDURES DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR THE 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 WITHIN THIRTY (30) DAYS AFTER BEING MADE EFFECTIVE.

**EXHIBIT “A”**  
**(Residential Owner’s and Loan Policies Rates)**

Amount of Insurance	Kansas Title Insurance Rates
Up to \$50,000	\$490.00
\$50,001-\$100,000	\$545.00
\$100,001-\$150,000	\$610.00
\$150,001-\$200,000	\$670.00
\$200,001-\$250,000	\$735.00
\$250,001-\$300,000	\$785.00
\$300,001-\$350,000	\$850.00
\$350,001-\$400,000	\$920.00
\$400,001-\$450,000	\$985.00
\$450,001-\$500,000	\$1040.00
\$500,001-\$550,000	\$1085.00
\$550,001-\$600,000	\$1120.00
\$600,001-\$650,000	\$1155.00
\$650,001-\$700,000	\$1190.00
\$700,001-\$750,000	\$1225.00
\$750,001-\$800,000	\$1260.00
\$800,001-\$850,000	\$1295.00
\$850,001-\$900,000	\$1330.00
\$900,001-\$950,000	\$1365.00
\$950,001-\$1,000,000	\$1440.00

Add \$1.00 per each additional \$1,000.00 of Insurance.

**EXHIBIT “B”  
(Commercial Rates)**

Amount of Insurance	Title Insurance Rates
Up to \$50,000	\$490.00
\$50,001-\$100,000	\$545.00
\$100,001-\$150,000	\$610.00
\$150,001-\$200,000	\$670.00
\$200,001-\$250,000	\$735.00
\$250,001-\$300,000	\$785.00
\$300,001-\$350,000	\$850.00
\$350,001-\$400,000	\$920.00
\$400,001-\$450,000	\$985.00
\$450,001-\$500,000	\$1040.00
\$500,001-\$550,000	\$1085.00
\$550,001-\$600,000	\$1120.00
\$600,001-\$650,000	\$1155.00
\$650,001-\$700,000	\$1190.00
\$700,001-\$750,000	\$1225.00
\$750,001-\$800,000	\$1260.00
\$800,001-\$850,000	\$1295.00
\$850,001-\$900,000	\$1330.00
\$900,001-\$950,000	\$1365.00
\$950,001-\$1,000,000	\$1440.00

Add \$.90 per each additional \$1,000 of insurance over \$1,000,000 up to \$3,000,000

Add \$0.80 per each additional \$1,000 of insurance over \$3,000,000 up to \$10,000,000

Add \$.70 per each additional \$1,000 of insurance over \$10,000,000

Closing Fees: \$600-\$2,000 call for detailed information.

**EXHIBIT “C”**  
**(Refinance, Second or Third Mortgage Rates)**

Amount of Insurance	Kansas Title Insurance Rates
Up to \$50,000	\$450.00
\$50,001-\$75,000	\$460.00
\$75,001-\$100,000	\$485.00
\$100,001-\$125,000	\$510.00
\$125,001-\$150,000	\$525.00
\$150,001-\$175,000	\$550.00
\$175,001-\$200,000	\$565.00
\$200,001-\$225,000	\$590.00
\$225,001-\$250,000	\$620.00
\$250,001-\$275,000	\$635.00
\$275,001-\$300,000	\$660.00
\$300,001-\$325,000	\$680.00
\$325,001-\$350,000	\$705.00
\$350,001-\$375,000	\$730.00
\$375,001-\$400,000	\$755.00
\$400,001-\$425,000	\$780.00
\$425,001-\$450,000	\$805.00
\$450,001-\$475,000	\$830.00
\$475,001-\$500,000	\$855.00

Add \$1.00 per each additional \$1,000 of Insurance

**EXHIBIT “D”**  
**(Home Equity Line of Credit Loan Rates)**

Amount of Insurance	Kansas Title Insurance Rates
Up to \$50,000	\$350.00
\$50,001-\$75,000	\$375.00
\$75,001-\$100,000	\$400.00
\$100,001-\$125,000	\$425.00
\$125,001-\$150,000	\$450.00
\$150,001-\$175,000	\$475.00
\$175,001-\$200,000	\$500.00
\$200,001-\$225,000	\$525.00
\$225,001-\$250,000	\$550.00
\$250,001-\$275,000	\$575.00
\$275,001-\$300,000	\$600.00
\$300,001-\$325,000	\$625.00
\$325,001-\$350,000	\$650.00
\$350,001-\$375,000	\$675.00
\$375,001-\$400,000	\$700.00
\$400,001-\$425,000	\$725.00
\$425,001-\$450,000	\$750.00
\$450,001-\$475,000	\$775.00
\$475,001-\$500,000	\$800.00

Add \$1.00 per each additional \$1,000.00 of Insurance.

**Exhibit “E”**  
**(Residential Homeowner’s Policy of Title Insurance Rates)**

Up to \$50,000	\$588.00
\$50,001-\$100,000	\$654.00
\$100,001-\$150,000	\$732.00
\$150,001-\$200,000	\$804.00
\$200,001-\$250,000	\$882.00
\$250,001-\$300,000	\$942.00
\$300,001-\$350,000	\$1020.00
\$350,001-\$400,000	\$1104.00
\$400,001-\$450,000	\$1182.00
\$450,001-\$500,000	\$1248.00
\$500,001-\$550,000	\$1302.00
\$550,001-\$600,000	\$1344.00
\$600,001-\$650,000	\$1386.00
\$650,001-\$700,000	\$1428.00
\$700,001-\$750,000	\$1470.00
\$750,001-\$800,000	\$1512.00
\$800,001-\$850,000	\$1554.00
\$850,001-\$900,000	\$1596.00
\$900,001-\$950,000	\$1638.00
\$950,001-\$1,000,000	\$1728.00

Add \$1.20 per each additional \$1,000.00 of Insurance.

MANUAL OF RATES AND CHARGES FOR:

**Coffelt Land Title, Inc.**  
**401 South Lexington**  
**Harrisonville, Mo. 64701**  
**816-380-3441**



Effective October 1, 2022

## SECTION 1 STANDARD CHARGES

**1.1 Residential Rate.** For standard owners' and loan policies (except simultaneously-issued loan policies) issued on properties improved by 1-to-4-family residential structures, the rates attached as **Exhibit A** include the fees for risk and search and examination. These fees are combined together and stated as a single charge, rather than expressed separately. Settlement service(s) charges are not included in this rate.

**1.2 Commercial Rate (Non-Residential).** The rates attached as **Exhibit B** 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 combined together and stated as a single charge. Settlement services are not included in this rate.

**1.3 Refinance, Second or Third Mortgage Rate.** The rates attached as **Exhibit C** apply to all described mortgages on improved 1-to-4-family residential properties. Settlement services are not included in this rate.

**1.4 Home Equity Line of Credit (HELOC) Loans.** The rates attached as **Exhibit D** apply to all described Home Equity Line of Credit mortgages on improved 1-to-4-family residential properties. Settlement services are not included in this rate.

### **1.5 Simultaneous-Issue Loan Policies Rate.**

- A. Residential loan policies issued simultaneously with an owners' policy issued by Coffelt Land Title, Inc. Charge - \$325.00 + \$1.00 for additional \$1,000 Liability in excess of Owners Policy amount.
- B. Residential loan policies issued simultaneously with an owners' policy issued by another Title Company. Charge - \$325.00 + \$1.00 for additional \$1,000 Liability in excess of Owners Policy amount.
- C. Subsequent loan policies issued simultaneously with 1st Mortgage Loan Policy issued by Coffelt Land Title, Inc. or another Title Company (2nd/HELOC). Charge - \$325.00
- D. Non-residential loan policies issued simultaneously with an owners' policy.

Charges - Under \$5 Million Liability	\$500.00
\$5 Million Liability and Over	\$750.00

**1.6 Endorsements.** \$150.00 for each Commercial Endorsement except ALTA 3.0 & 3.1 Zoning Endorsements. ALTA 3.0 and 3.1 Zoning Endorsements 15% of premium

**SECTION 2**  
**CHARGES INVOLVING**  
**DEVELOPMENTAL OR CONSTRUCTION**

**2.1 Development Loans.** This rate applies to development loans 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 \$1.60 per thousand. If a development loan does not qualify under these guidelines, then the rate for a commercial loan shall be charged.

**2.2 Construction Loans on One-to-Four-Family Residential Properties.** Residential construction loans are handled as *follows*:

- A. A commitment is issued to the construction lender. A \$85.00 commitment fee is 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 commitment. The commitment is "held open" during construction, should the "hold open" period extend beyond the coverage period of the commitment, an update fee of \$50.00 will be assessed per extension. When the home is sold to the ultimate buyer and a permanent loan is made, policies will be issued at the standard rates.
- B. A construction Loan Policy can be issued for the protection of the interest in property taken as a result of a filing of mortgage for construction purposes. Charge - \$125 up to \$200,000 liability and \$.70 per \$1,000 over \$200,000.

**2.3 Builder's/Investor's Rate.** The Builder's/Investor's Rate shall be \$1.60 per thousand with a minimum charge of \$225.00.

**2.4 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 a \$25 charge for the periodic title rundown and endorsements to cover each disbursement. Where the Company is not disbursing the funds, the charge for each rundown and endorsement shall be \$100.

**SECTION 3**  
**CHARGES FOR ADDITIONAL OR**  
**SPECIAL SERVICES AND COVERAGES**

**3.1 Multiple Tracts.** When the premises to be insured consists of multiple tracts from separate chains of title, an additional charge of \$75.00 for each tract shall be made.

**SECTION 4**  
**CLOSING AND SERVICES FEES**

**4.1 Residential Properties.**

A. Broker Assisted Sales

Seller	\$280.00
Short Sale Seller	\$325.00
Investor Seller	\$230.00
Buyer	\$370.00
Loan Funding Fee	\$ 50.00
Cash Buyer	\$280.00

B. Private Sale by Owner

Seller	\$350.00
Buyer	\$370.00
Loan Funding Fee	\$ 50.00
Cash Buyer	\$280.00

C. Refinance \$370.00

D. HELOC \$370.00

E. Builder/Developer — Lot Sales and End Transactions - \$0.00

F. Other

Witness Signatures	\$250.00
Simultaneous Second	\$150.00
Prepare Settlement & Disburse	\$200.00

**4.2 Commercial Properties (Sale Transactions).**

A. Routine Escrow	\$600.00	Less than 5 hours
B. Complex Closings	\$1,000.00	5 to 12 hours
C. Major Closings	\$1,500.00	12 to 22 hours
D. Project Closings	\$2,000.00	more than 22 hours

**4.3 Commercial Properties [Refinances].**

Amount of Insurance	Charge
\$250,000 or less	\$350.00
\$250,001 to \$500,000	\$525.00
\$500,001 to \$1,000,000	\$650.00
\$1,000,001 to \$3,000,000	\$775.00
\$3,000,001 to \$5,000,000	\$1,025.00
\$5,000,001 to \$7,000,000	\$1,275.00
\$7,000,001 to \$9,000,000	\$1,775.00
Over \$9,000,000	\$2,000.00

SECTION 5  
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 PROCEDURES DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR THE 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 WITHIN THIRTY (30) DAYS AFTER BEING MADE EFFECTIVE.

**EXHIBIT “A”**  
**(Residential Owner’s and Loan Policies Rates)**

Amount of Insurance	Kansas Title Insurance Rates
Up to \$50,000	\$490.00
\$50,001-\$100,000	\$545.00
\$100,001-\$150,000	\$610.00
\$150,001-\$200,000	\$670.00
\$200,001-\$250,000	\$735.00
\$250,001-\$300,000	\$785.00
\$300,001-\$350,000	\$850.00
\$350,001-\$400,000	\$920.00
\$400,001-\$450,000	\$985.00
\$450,001-\$500,000	\$1040.00
\$500,001-\$550,000	\$1085.00
\$550,001-\$600,000	\$1120.00
\$600,001-\$650,000	\$1155.00
\$650,001-\$700,000	\$1190.00
\$700,001-\$750,000	\$1225.00
\$750,001-\$800,000	\$1260.00
\$800,001-\$850,000	\$1295.00
\$850,001-\$900,000	\$1330.00
\$900,001-\$950,000	\$1365.00
\$950,001-\$1,000,000	\$1440.00

Add \$1.00 per each additional \$1,000.00 of Insurance.

**EXHIBIT “B”**  
**(Commercial Rates)**

Amount of Insurance	Title Insurance Rates
Up to \$50,000	\$490.00
\$50,001-\$100,000	\$545.00
\$100,001-\$150,000	\$610.00
\$150,001-\$200,000	\$670.00
\$200,001-\$250,000	\$735.00
\$250,001-\$300,000	\$785.00
\$300,001-\$350,000	\$850.00
\$350,001-\$400,000	\$920.00
\$400,001-\$450,000	\$985.00
\$450,001-\$500,000	\$1040.00
\$500,001-\$550,000	\$1085.00
\$550,001-\$600,000	\$1120.00
\$600,001-\$650,000	\$1155.00
\$650,001-\$700,000	\$1190.00
\$700,001-\$750,000	\$1225.00
\$750,001-\$800,000	\$1260.00
\$800,001-\$850,000	\$1295.00
\$850,001-\$900,000	\$1330.00
\$900,001-\$950,000	\$1365.00
\$950,001-\$1,000,000	\$1440.00

Add \$.90 per each additional \$1,000 of insurance over \$1,000,000 up to \$3,000,000

Add \$0.80 per each additional \$1,000 of insurance over \$3,000,000 up to \$10,000,000

Add \$.70 per each additional \$1,000 of insurance over \$10,000,000

Closing Fees: \$600-\$2,000 call for detailed information.

**EXHIBIT “C”**  
**(Refinance, Second or Third Mortgage Rates)**

Amount of Insurance	Kansas Title Insurance Rates
Up to \$50,000	\$450.00
\$50,001-\$75,000	\$460.00
\$75,001-\$100,000	\$485.00
\$100,001-\$125,000	\$510.00
\$125,001-\$150,000	\$525.00
\$150,001-\$175,000	\$550.00
\$175,001-\$200,000	\$565.00
\$200,001-\$225,000	\$590.00
\$225,001-\$250,000	\$620.00
\$250,001-\$275,000	\$635.00
\$275,001-\$300,000	\$660.00
\$300,001-\$325,000	\$680.00
\$325,001-\$350,000	\$705.00
\$350,001-\$375,000	\$730.00
\$375,001-\$400,000	\$755.00
\$400,001-\$425,000	\$780.00
\$425,001-\$450,000	\$805.00
\$450,001-\$475,000	\$830.00
\$475,001-\$500,000	\$855.00

Add \$1.00 per each additional \$1,000 of Insurance

**EXHIBIT “D”**  
**(Home Equity Line of Credit Loan Rates)**

Amount of Insurance	Kansas Title Insurance Rates
Up to \$50,000	\$350.00
\$50,001-\$75,000	\$375.00
\$75,001-\$100,000	\$400.00
\$100,001-\$125,000	\$425.00
\$125,001-\$150,000	\$450.00
\$150,001-\$175,000	\$475.00
\$175,001-\$200,000	\$500.00
\$200,001-\$225,000	\$525.00
\$225,001-\$250,000	\$550.00
\$250,001-\$275,000	\$575.00
\$275,001-\$300,000	\$600.00
\$300,001-\$325,000	\$625.00
\$325,001-\$350,000	\$650.00
\$350,001-\$375,000	\$675.00
\$375,001-\$400,000	\$700.00
\$400,001-\$425,000	\$725.00
\$425,001-\$450,000	\$750.00
\$450,001-\$475,000	\$775.00
\$475,001-\$500,000	\$800.00

Add \$1.00 per each additional \$1,000.00 of Insurance.

MANUAL OF RATES AND CHARGES FOR:

**Coffelt Land Title, Inc.**  
**401 South Lexington**  
**Harrisonville, Mo. 64701**  
**816-380-3441**



**COFFELT**  
Land Title Inc

*"The Home of Good Deeds"*

Effective February 1, 2022

## SECTION 1 STANDARD CHARGES

**1.1 Residential Rate.** For standard owners' and loan policies (except simultaneously-issued loan policies) issued on properties improved by 1-to-4-family residential structures, the rates attached as **Exhibit A** include the fees for risk and search and examination. These fees are combined together and stated as a single charge, rather than expressed separately. Settlement service(s) charges are not included in this rate.

**1.2 Commercial Rate (Non-Residential).** The rates attached as **Exhibit B** 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 combined together and stated as a single charge. Settlement services are not included in this rate.

**1.3 Refinance, Second or Third Mortgage Rate.** The rates attached as **Exhibit C** apply to all described mortgages on improved 1-to-4-family residential properties. Settlement services are not included in this rate.

**1.4 Home Equity Line of Credit (HELOC) Loans.** The rates attached as **Exhibit D** apply to all described Home Equity Line of Credit mortgages on improved 1-to-4-family residential properties. Settlement services are not included in this rate.

### **1.5 Simultaneous-Issue Loan Policies Rate.**

- A. Residential loan policies issued simultaneously with an owners' policy issued by Coffelt Land Title, Inc. Charge - \$325.00 + \$1.00 for additional \$1,000 Liability in excess of Owners Policy amount.
- B. Residential loan policies issued simultaneously with an owners' policy issued by another Title Company. Charge - \$325.00 + \$1.00 for additional \$1,000 Liability in excess of Owners Policy amount.
- C. Subsequent loan policies issued simultaneously with 1st Mortgage Loan Policy issued by Coffelt Land Title, Inc. or another Title Company (2nd/HELOC). Charge - \$325.00
- D. Non-residential loan policies issued simultaneously with an owners' policy.

Charges - Under \$5 Million Liability	\$500.00
\$5 Million Liability and Over	\$750.00

**1.6 Endorsements.** \$150.00 for each Commercial Endorsement except ALTA 3.0 & 3.1 Zoning Endorsements. ALTA 3.0 and 3.1 Zoning Endorsements 15% of premium

**SECTION 2**  
**CHARGES INVOLVING**  
**DEVELOPMENTAL OR CONSTRUCTION**

**2.1 Development Loans.** This rate applies to development loans 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 \$1.60 per thousand. If a development loan does not qualify under these guidelines, then the rate for a commercial loan shall be charged.

**2.2 Construction Loans on One-to-Four-Family Residential Properties.** Residential construction loans are handled as *follows*:

A. A commitment is issued to the construction lender. A \$85.00 commitment fee is 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 commitment. The commitment is "held open" during construction, should the "hold open" period extend beyond the coverage period of the commitment, an update fee of \$50.00 will be assessed per extension. When the home is sold to the ultimate buyer and a permanent loan is made, policies will be issued at the standard rates.

B. A construction Loan Policy can be issued for the protection of the interest in property taken as a result of a filing of mortgage for construction purposes. Charge - \$125 up to \$200,000 liability and \$.70 per \$1,000 over \$200,000.

**2.3 Builder's/Investor's Rate.** The Builder's/Investor's Rate shall be \$1.60 per thousand with a minimum charge of \$225.00.

**2.4 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 a \$25 charge for the periodic title rundown and endorsements to cover each disbursement. Where the Company is not disbursing the funds, the charge for each rundown and endorsement shall be \$100.

**SECTION 3**  
**CHARGES FOR ADDITIONAL OR**  
**SPECIAL SERVICES AND COVERAGES**

**3.1 Multiple Tracts.** When the premises to be insured consists of multiple tracts from separate chains of title, an additional charge of \$75.00 for each tract shall be made.

## SECTION 4 CLOSING AND SERVICES FEES

### 4.1 Residential Properties.

#### A. Broker Assisted Sales

Seller	\$230.00
Short Sale Seller	\$275.00
Buyer	\$370.00
Cash Buyer	\$230.00

#### B. Private Sale by Owner

Seller	\$350.00
Buyer	\$370.00
Cash Buyer	\$230.00

#### C. Refinance \$370.00

#### D. HELOC \$370.00

#### E. Builder/Developer — Lot Sales and End Transactions - \$0.00

#### F. Other

Witness Signatures	\$250.00
Simultaneous Second	\$150.00
Prepare Settlement & Disburse	\$200.00

### 4.2 Commercial Properties (Sale Transactions).

A. Routine Escrow	\$600.00	Less than 5 hours
B. Complex Closings	\$1,000.00	5 to 12 hours
C. Major Closings	\$1,500.00	12 to 22 hours
D. Project Closings	\$2,000.00	more than 22 hours

### 4.3 Commercial Properties [Refinances).

Amount of Insurance	Charge
\$250,000 or less	\$350.00
\$250,001 to \$500,000	\$525.00
\$500,001 to \$1,000,000	\$650.00
\$1,000,001 to \$3,000,000	\$775.00
\$3,000,001 to \$5,000,000	\$1,025.00
\$5,000,001 to \$7,000,000	\$1,275.00
\$7,000,001 to \$9,000,000	\$1,775.00
Over \$9,000,000	\$2,000.00

SECTION 5  
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 PROCEDURES DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR THE 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 WITHIN THIRTY (30) DAYS AFTER BEING MADE EFFECTIVE.

**EXHIBIT "A"**  
**(Residential Owner's and Loan Policies Rates)**

Amount of Insurance	Kansas Title Insurance Rates
Up to \$50,000	\$490.00
\$50,001-\$100,000	\$545.00
\$100,001-\$150,000	\$610.00
\$150,001-\$200,000	\$670.00
\$200,001-\$250,000	\$735.00
\$250,001-\$300,000	\$785.00
\$300,001-\$350,000	\$850.00
\$350,001-\$400,000	\$920.00
\$400,001-\$450,000	\$985.00
\$450,001-\$500,000	\$1040.00
\$500,001-\$550,000	\$1085.00
\$550,001-\$600,000	\$1120.00
\$600,001-\$650,000	\$1155.00
\$650,001-\$700,000	\$1190.00
\$700,001-\$750,000	\$1225.00
\$750,001-\$800,000	\$1260.00
\$800,001-\$850,000	\$1295.00
\$850,001-\$900,000	\$1330.00
\$900,001-\$950,000	\$1365.00
\$950,001-\$1,000,000	\$1440.00

Add \$1.00 per each additional \$1,000.00 of Insurance.

**EXHIBIT "B"**  
**(Commercial Rates)**

Amount of Insurance	Title Insurance Rates
Up to \$50,000	\$490.00
\$50,001-\$100,000	\$545.00
\$100,001-\$150,000	\$610.00
\$150,001-\$200,000	\$670.00
\$200,001-\$250,000	\$735.00
\$250,001-\$300,000	\$785.00
\$300,001-\$350,000	\$850.00
\$350,001-\$400,000	\$920.00
\$400,001-\$450,000	\$985.00
\$450,001-\$500,000	\$1040.00
\$500,001-\$550,000	\$1085.00
\$550,001-\$600,000	\$1120.00
\$600,001-\$650,000	\$1155.00
\$650,001-\$700,000	\$1190.00
\$700,001-\$750,000	\$1225.00
\$750,001-\$800,000	\$1260.00
\$800,001-\$850,000	\$1295.00
\$850,001-\$900,000	\$1330.00
\$900,001-\$950,000	\$1365.00
\$950,001-\$1,000,000	\$1440.00

Add \$.90 per each additional \$1,000 of insurance over \$1,000,000 up to \$3,000,000

Add \$0.80 per each additional \$1,000 of insurance over \$3,000,000 up to \$10,000,000

Add \$.70 per each additional \$1,000 of insurance over \$10,000,000

Closing Fees: \$600-\$2,000 call for detailed information.

**EXHIBIT "C"**  
**(Refinance, Second or Third Mortgage Rates)**

Amount of Insurance	Kansas Title Insurance Rates
Up to \$50,000	\$450.00
\$50,001-\$75,000	\$460.00
\$75,001-\$100,000	\$485.00
\$100,001-\$125,000	\$510.00
\$125,001-\$150,000	\$525.00
\$150,001-\$175,000	\$550.00
\$175,001-\$200,000	\$565.00
\$200,001-\$225,000	\$590.00
\$225,001-\$250,000	\$620.00
\$250,001-\$275,000	\$635.00
\$275,001-\$300,000	\$660.00
\$300,001-\$325,000	\$680.00
\$325,001-\$350,000	\$705.00
\$350,001-\$375,000	\$730.00
\$375,001-\$400,000	\$755.00
\$400,001-\$425,000	\$780.00
\$425,001-\$450,000	\$805.00
\$450,001-\$475,000	\$830.00
\$475,001-\$500,000	\$855.00

Add \$1.00 per each additional \$1,000 of Insurance

**EXHIBIT "D"**  
**(Home Equity Line of Credit Loan Rates)**

Amount of Insurance	Kansas Title Insurance Rates
Up to \$50,000	\$350.00
\$50,001-\$75,000	\$375.00
\$75,001-\$100,000	\$400.00
\$100,001-\$125,000	\$425.00
\$125,001-\$150,000	\$450.00
\$150,001-\$175,000	\$475.00
\$175,001-\$200,000	\$500.00
\$200,001-\$225,000	\$525.00
\$225,001-\$250,000	\$550.00
\$250,001-\$275,000	\$575.00
\$275,001-\$300,000	\$600.00
\$300,001-\$325,000	\$625.00
\$325,001-\$350,000	\$650.00
\$350,001-\$375,000	\$675.00
\$375,001-\$400,000	\$700.00
\$400,001-\$425,000	\$725.00
\$425,001-\$450,000	\$750.00
\$450,001-\$475,000	\$775.00
\$475,001-\$500,000	\$800.00

Add \$1.00 per each additional \$1,000.00 of Insurance.

MANUAL OF RATES AND CHARGES FOR:

FILED

NOV 01 2020

VICKI SCHMIDT  
Commissioner of Insurance

**Coffelt Land Title, Inc.**  
**401 South Lexington**  
**Harrisonville, Mo. 64701**  
**816-380-3441**



**COFFELT**  
Land Title Inc

"The Home of Good Deeds"

Effective November 1, 2020

SECTION 1  
STANDARD CHARGES

FILED

NOV 01 2020

**1.1 Residential Rate.** For standard owners' and loan policies (except simultaneously-issued loan policies) issued on properties improved by 1-to-4-family residential structures, the rates attached as **Exhibit A** include the fees for risk and search and examination. These fees are combined together and stated as a single charge, rather than expressed separately. Settlement service(s) charges are not included in this rate.

**1.2 Commercial Rate (Non-Residential).** The rates attached as **Exhibit B** 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 combined together and stated as a single charge. Settlement services are not included in this rate.

**1.3 Refinance, Second or Third Mortgage Rate.** The rates attached as **Exhibit C** apply to all described mortgages on improved 1-to-4-family residential properties. Settlement services are not included in this rate.

**1.4 Home Equity Line of Credit (HELOC) Loans.** The rates attached as **Exhibit D** apply to all described Home Equity Line of Credit mortgages on improved 1-to-4-family residential properties. Settlement services are not included in this rate.

**1.5 Simultaneous-Issue Loan Policies Rate.**

- A. Residential loan policies issued simultaneously with an owners' policy issued by Coffelt Land Title, Inc. Charge - \$310.00 + \$1.00 for additional \$1,000 Liability in excess of Owners Policy amount.
- B. Residential loan policies issued simultaneously with an owners' policy issued by another Title Company. Charge - \$310.00 + \$1.00 for additional \$1,000 Liability in excess of Owners Policy amount.
- C. Subsequent loan policies issued simultaneously with 1st Mortgage Loan Policy issued by Coffelt Land Title, Inc. or another Title Company (2nd/HELOC). Charge - \$310.00
- D. Non-residential loan policies issued simultaneously with an owners' policy.  
Charges - Under \$5 Million Liability                      \$500.00  
                    \$5 Million Liability and Over                      \$750.00

**1.6 Endorsements.** \$150.00 for each Commercial Endorsement except ALTA 3.0 & 3.1 Zoning Endorsements. ALTA 3.0 and 3.1 Zoning Endorsements 15% of premium

**SECTION 2  
CHARGES INVOLVING  
DEVELOPMENTAL OR CONSTRUCTION**

**2.1 Development Loans.** This rate applies to development loans 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. If a development loan does not qualify under these guidelines, then the rate for a commercial loan shall be charged.

**2.2 Construction Loans on One-to-Four-Family Residential Properties.** Residential construction loans are handled as *follows*:

A. A commitment is issued to the construction lender. A \$85.00 commitment fee is 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 commitment. The commitment is "held open" during construction, should the "hold open" period extend beyond the coverage period of the commitment, an update fee of \$50.00 will be assessed per extension. When the home is sold to the ultimate buyer and a permanent loan is made, policies will be issued at the standard rates.

B. A construction Loan Policy can be issued for the protection of the interest in property taken as a result of a filing of mortgage for construction purposes. Charge - \$125 up to \$200,000 liability and \$.50 per \$1,000 over \$200,000.

**2.3 Builder's/Investor's Rate.** The Builder's/Investor's Rate shall be \$1.50 per thousand with a minimum charge of \$225.00.

**2.4 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 a \$25 charge for the periodic title rundown and endorsements to cover each disbursement. Where the Company is not disbursing the funds, the charge for each rundown and endorsement shall be \$100.

**SECTION 3  
CHARGES FOR ADDITIONAL OR  
SPECIAL SERVICES AND COVERAGES**

**3.1 Multiple Tracts.** When the premises to be insured consists of multiple tracts from separate chains of title, an additional charge of \$75.00 for each tract shall be made.

FILED

NOV 9 2020

VICKI SCHMIDT  
Commissioner of Insurance

**SECTION 4  
CLOSING AND SERVICES FEES**

**4.1 Residential Properties.**

**A. Broker Assisted Sales**

Seller	\$230.00
Short Sale Seller	\$275.00
Buyer	\$370.00
Cash Buyer	\$230.00

**B. Private Sale by Owner**

Seller	\$350.00
Buyer	\$370.00
Cash Buyer	\$230.00

**C. Refinance** \$370.00

**D. HELOC** \$370.00

**E. Builder/Developer — Lot Sales and End Transactions - \$0.00**

**F. Other**

Witness Signatures	\$250.00
Simultaneous Second	\$150.00
Prepare Settlement & Disburse	\$200.00

**4.2 Commercial Properties (Sale Transactions).**

A. Routine Escrow	\$600.00	Less than 5 hours
B. Complex Closings	\$1,000.00	5 to 12 hours
C. Major Closings	\$1,500.00	12 to 22 hours
D. Project Closings	\$2,000.00	more than 22 hours

**4.3 Commercial Properties [Refinances].**

Amount of Insurance	Charge
\$250,000 or less	\$350.00
\$250,001 to \$500,000	\$525.00
\$500,001 to \$1,000,000	\$650.00
\$1,000,001 to \$3,000,000	\$775.00
\$3,000,001 to \$5,000,000	\$1,025.00
\$5,000,001 to \$7,000,000	\$1,275.00
\$7,000,001 to \$9,000,000	\$1,775.00
Over \$9,000,000	\$2,000.00

FILED

NOV 01 2020

VICKI SCHMIDT  
Commissioner of Insurance

SECTION 5  
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 PROCEDURES DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR THE 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 WITHIN THIRTY (30) DAYS AFTER BEING MADE EFFECTIVE.

FILED

NOV 01 2020

VICKI SCHMIDT  
Commissioner of Insurance

**EXHIBIT "A"**  
**(Residential Owner's and Loan Policies Rates)**

Amount of Insurance	Kansas Title Insurance Rates
Up to \$50,000	\$465.00
\$50,001-\$100,000	\$520.00
\$100,001-\$150,000	\$585.00
\$150,001-\$200,000	\$645.00
\$200,001-\$250,000	\$710.00
\$250,001-\$300,000	\$760.00
\$300,001-\$350,000	\$825.00
\$350,001-\$400,000	\$895.00
\$400,001-\$450,000	\$960.00
\$450,001-\$500,000	\$1015.00
\$500,001-\$550,000	\$1060.00
\$550,001-\$600,000	\$1095.00
\$600,001-\$650,000	\$1130.00
\$650,001-\$700,000	\$1165.00
\$700,001-\$750,000	\$1200.00
\$750,001-\$800,000	\$1235.00
\$800,001-\$850,000	\$1270.00
\$850,001-\$900,000	\$1305.00
\$900,001-\$950,000	\$1340.00
\$950,001-\$1,000,000	\$1415.00

Add \$1.00 per each additional \$1,000.00 of Insurance.

**FILED**

**NOV 01 2020**

**VICKI SCHMIDT**  
**Commissioner of Insurance**

**EXHIBIT "B"**  
**(Commercial Rates)**

Amount of Insurance	Title Insurance Rates
Up to \$50,000	\$465.00
\$50,001-\$100,000	\$520.00
\$100,001-\$150,000	\$585.00
\$150,001-\$200,000	\$645.00
\$200,001-\$250,000	\$710.00
\$250,001-\$300,000	\$760.00
\$300,001-\$350,000	\$825.00
\$350,001-\$400,000	\$895.00
\$400,001-\$450,000	\$960.00
\$450,001-\$500,000	\$1015.00
\$500,001-\$550,000	\$1060.00
\$550,001-\$600,000	\$1095.00
\$600,001-\$650,000	\$1130.00
\$650,001-\$700,000	\$1165.00
\$700,001-\$750,000	\$1200.00
\$750,001-\$800,000	\$1235.00
\$800,001-\$850,000	\$1270.00
\$850,001-\$900,000	\$1305.00
\$900,001-\$950,000	\$1340.00
\$950,001-\$1,000,000	\$1415.00

**FILED**

**NOV 01 2020**

**VICKI SCHMIDT**  
Commissioner of Insurance

Add \$.90 per each additional \$1,000 of insurance over \$1,000,000 up to \$3,000,000

Add \$0.80 per each additional \$1,000 of insurance over \$3,000,000 up to \$10,000,000

Add \$.70 per each additional \$1,000 of insurance over \$10,000,000

Closing Fees: \$600-\$2,000 call for detailed information.

**EXHIBIT "C"**  
**(Refinance, Second or Third Mortgage Rates)**

FILED

NOV 01 2020

VICKI SCHMIDT  
Commissioner of Insurance

Amount of Insurance	Kansas Title Insurance Rates
Up to \$50,000	\$425.00
\$50,001-\$75,000	\$435.00
\$75,001-\$100,000	\$460.00
\$100,001-\$125,000	\$485.00
\$125,001-\$150,000	\$500.00
\$150,001-\$175,000	\$525.00
\$175,001-\$200,000	\$540.00
\$200,001-\$225,000	\$565.00
\$225,001-\$250,000	\$595.00
\$250,001-\$275,000	\$610.00
\$275,001-\$300,000	\$635.00
\$300,001-\$325,000	\$655.00
\$325,001-\$350,000	\$680.00
\$350,001-\$375,000	\$705.00
\$375,001-\$400,000	\$730.00
\$400,001-\$425,000	\$755.00
\$425,001-\$450,000	\$780.00
\$450,001-\$475,000	\$805.00
\$475,001-\$500,000	\$830.00

Add \$1.00 per each additional \$1,000 of Insurance

**EXHIBIT "D"**  
**(Home Equity Line of Credit Loan Rates)**

**FILED**

**NOV 01 2020**

**VICKI SCHMIDT**  
**Commissioner of Insurance**

Amount of Insurance	Kansas Title Insurance Rates
Up to \$50,000	\$325.00
\$50,001-\$75,000	\$350.00
\$75,001-\$100,000	\$375.00
\$100,001-\$125,000	\$400.00
\$125,001-\$150,000	\$425.00
\$150,001-\$175,000	\$450.00
\$175,001-\$200,000	\$475.00
\$200,001-\$225,000	\$500.00
\$225,001-\$250,000	\$525.00
\$250,001-\$275,000	\$550.00
\$275,001-\$300,000	\$575.00
\$300,001-\$325,000	\$600.00
\$325,001-\$350,000	\$625.00
\$350,001-\$375,000	\$650.00
\$375,001-\$400,000	\$675.00
\$400,001-\$425,000	\$700.00
\$425,001-\$450,000	\$725.00
\$450,001-\$475,000	\$750.00
\$475,001-\$500,000	\$775.00

Add \$1.00 per each additional \$1,000.00 of Insurance.

MANUAL OF RATES AND CHARGES FOR:

FILED

OCT 03 2018

KEN SELZER  
Commissioner of Insurance

**Coffelt Land Title, Inc.**  
**401 South Lexington**  
**Harrisonville, Mo. 64701**  
**816-380-3441**



**COFFELT**  
Land Title Inc

"The Home of Good Deeds"

Effective October 10, 2018

FILED

OCT 03 2018

KEN SELZER  
Commissioner of Insurance

## SECTION 1

### STANDARD CHARGES

**1.1 Residential Rate.** For standard owners' and loan policies (except simultaneously-issued loan policies) issued on properties improved by 1-to-4-family residential structures, the rates attached as **Exhibit A** 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 service(s) charges are not included in this rate.

**1.2 Commercial Rate (Non-Residential).** The rates attached as **Exhibit B** 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 are not included in this rate.

**1.3 Refinance, Second or Third Mortgage Rate.** The rates attached as Exhibit A2 apply to all described mortgages on improved 1-to-4-family residential properties. Settlement services are *not included in this rate*.

#### 1.4 Simultaneous-Issue Loan Policies Rate.

- A. Residential loan policies issued simultaneously with an owners' policy. Charge - \$290.00 + \$1.00 for additional \$1,000 Liability in excess of Owners Policy amount.
- B. Subsequent loan policies issued simultaneously with 1st Mortgage Loan Policy (2nd/HELOC). Charge - \$290.00
- C. Non-residential loan policies issued simultaneously with an owners' policy.
- |                                       |          |
|---------------------------------------|----------|
| Charges - Under \$5 Million Liability | \$500.00 |
| \$5 Million Liability and Over        | \$750.00 |

**1.5 Endorsements.** \$150.00 for each Commercial Endorsement except ALTA 3.0 & 3.1 Zoning Endorsements. ALTA 3.0 and 3.1 Zoning Endorsements 15% of premium

FILED

OCT 03 2018

KEN SELZER

Commissioner of Insurance

**SECTION 2  
CHARGES INVOLVING  
DEVELOPMENTAL OR CONSTRUCTION**

**2.1 Development Loans.** This rate applies to development loans 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. If a development loan does not qualify under these guidelines, then the rate for a commercial loan shall be charged.

**2.2 Construction Loans on One-to-Four-Family Residential Properties.** Residential construction loans are handled as *follows*:

- A. A commitment is issued to the construction lender. A \$85.00 commitment fee is 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 commitment. The commitment is "held open" during construction, should the "hold open" period extend beyond the coverage period of the commitment, an update fee of \$50.00 will be assessed per extension. When the home is sold to the ultimate buyer and a permanent loan is made, policies will be issued at the standard rates.
- B. A construction Loan Policy can be issued for the protection of the interest in property taken as a result of a filing of mortgage for construction purposes. Charge - \$125 up to \$200,000 liability and \$.50 per \$1,000 over \$200,000.

**2.3 Builder's/Investor's Rate.** The Builder's/Investor's Rate shall be \$2.00 per thousand for the first \$250,000 of liability, and \$1.00 per thousand for liability above \$250,000 plus \$.60 per thousand in excess of \$500,000 with a minimum charge of \$150.00.

**2.4 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 a \$25 charge for the periodic title rundown and endorsements to cover each disbursement. Where the Company is not disbursing the funds, the charge for each rundown and endorsement shall be \$100.

**SECTION 3  
CHARGES FOR ADDITIONAL OR  
SPECIAL SERVICES AND COVERAGES**

**3.1 Multiple Tracts.** When the premises to be insured consists of multiple tracts from separate chains of title, an additional charge of \$75.00 for each tract shall be made.

**SECTION 4  
CLOSING AND SERVICES FEES**

**FILED**

**OCT 03 2018**

**KEN SELZER  
Commissioner of Insurance**

**4.1 Residential Properties.**

**A. Broker Assisted Sales**

Seller	\$200.00
Short Sale Seller	\$275.00
Buyer	\$360.00
Cash Buyer	\$200.00

**B. Private Sale by Owner**

Seller	\$350.00
Buyer	\$360.00
Cash Buyer	\$200.00

**C. Refinance**                      \$360.00

**D. Builder/Developer — Lot Sales and End Transactions - \$0.00**

**E. Other**

Witness Signatures	\$200.00
Simultaneous Second	\$100.00
Prepare Settlement & Disburse	\$175.00

**4.2 Commercial Properties (Sales Transactions).**

A. Routine Escrow	\$600.00	Less than 5 hours
B. Complex Closings	\$1,000.00	5 to 12 hours
C. Major Closings	\$1,500.00	12 to 22 hours
D. Project Closings	\$2,000.00	more than 22 hours

4.3 Commercial Properties [Refis].

FILED

OCT 03 2018

KEN SELZER  
Commissioner of Insurance

Amount of Insurance	Charge
\$250,000 or less	\$350.00
\$250,001 to \$500,000	\$525.00
\$500,001 to \$1,000,000	\$650.00
\$1,000,001 to \$3,000,000	\$775.00
\$3,000,001 to \$5,000,000	\$1,025.00
\$5,000,001 to \$7,000,000	\$1,275.00
\$7,000,001 to \$9,000,000	\$1,775.00
Over \$9,000,000	\$2,000.00

SECTION 5  
SPECIAL RULE FOR RATING

FILED

OCT 03 2018

UNIQUE OR UNUSUAL CONDITIONS

KEN SELZER  
Commissioner of Insurance

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 PROCEDURES DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR THE 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 WITHIN THIRTY (30) DAYS AFTER BEING MADE EFFECTIVE.

**EXHIBIT "A"****FILED****OCT 03 2018****KEN SELZER**  
Commissioner of Insurance

Amount of Insurance	Kansas Title Insurance Rates
Up to \$50,000	\$440.00
\$50,001-\$100,000	\$495.00
\$100,001-\$150,000	\$560.00
\$150,001-\$200,000	\$620.00
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\$800,001-\$850,000	\$1245.00
\$850,001-\$900,000	\$1280.00
\$900,001-\$950,000	\$1315.00
\$950,001-1,000,000	\$1390.00

Add \$1.00 per each additional \$1,000.00 of Insurance.

**EXHIBIT "A-2"**

Amount of Insurance	Kansas Title Insurance Rates
Up to \$50,000	\$400.00
\$50,001-\$75,000	\$410.00
\$75,001-\$100,000	\$435.00
\$100,001-\$125,000	\$460.00
\$125,001-\$150,000	\$475.00
\$150,001-\$175,000	\$500.00
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\$300,001-\$325,000	\$630.00
\$325,001-\$350,000	\$655.00
\$350,001-\$375,000	\$680.00
\$375,001-\$400,000	\$705.00
\$400,001-\$425,000	\$730.00
\$425,001-\$450,000	\$755.00
\$450,001-\$475,000	\$780.00
\$475,001-\$500,000	\$805.00

**Add \$1.00 per each additional \$1,000 of Insurance**

**FILED**

**OCT 03 2018**

**KEN SELZER**  
Commissioner of Insurance

EXHIBIT B  
SUMMARY OF NON-RESIDENTIAL CHARGES FOR POLICIES

FILED

OCT 03 2018

Amount of Insurance	Title Insurance Rates
Up to \$50,000	\$440.00
\$50,001-\$100,000	\$495.00
\$100,001-\$150,000	\$560.00
\$150,001-\$200,000	\$620.00
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\$800,001-\$850,000	\$1245.00
\$850,001-\$900,000	\$1280.00
\$900,001-\$950,000	\$1315.00
\$950,001-1,000,000	\$1390.00

Add \$.90 per each additional \$1,000 of insurance over \$1,000,000 up to \$3,000,000

3,000,000                      \$3,190.00

Add \$0.80 per each additional \$1,000 of insurance over \$3,000,000 up to \$10,000,000

10,000,000                      \$8,790.00

Add \$.70 per each additional \$1,000 of insurance over \$10,000,000

Closing Fees: \$600-\$1,500 call for detailed information.



October 1, 2018

James W. Norman  
Kansas Insurance Department  
420 S. W. 9<sup>th</sup> Street  
Topeka, KS 66612-1678

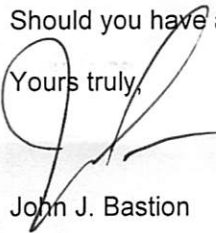
RE: New Rate Filing for Coffelt Land Title, Inc.

Dear Mr. Norman,

Please find enclosed a new rate filing submitted by Coffelt Land Title, Inc. for all counties in the State of Kansas for your review and approval. It is our intention for this filing to replace all previous rate filings and to become effective October 10, 2018.

Should you have any questions, please feel free to contact me at 816-581-2230

Yours truly,

  
John J. Bastion

Executive Vice President  
Coffelt Land Title, Inc.  
401 S. Lexington  
Harrisonville, Mo. 64701  
816-581-2230  
jbastion@coffeltlandtitle.com

INSURANCE DELAWARE  
KTHBY2  
2018 OCT -3 PM 10:10

401 S. Lexington, Harrisonville, MO 64701  
Phone: (816) 380-3441  
Email: FrontD@CoffeltLandTitle.com

**James Norman [KID]**

---

**From:** James Norman [KID]  
**Sent:** Wednesday, October 03, 2018 10:59 AM  
**To:** 'jbastion@coffeltlandtitle.com'  
**Subject:** Coffelt Land Title-Rate Filing

Mr. Bastion,

This will confirm receipt of the above referenced filing. This material was placed on file effective today.

Thank you,

**James Norman**  
Policy Examiner  
Kansas Insurance Department  
420 SW 9<sup>th</sup> St., Topeka, KS 66612  
[Facebook](#) | [Twitter](#) | [www.ksinsurance.org](http://www.ksinsurance.org)  
785.296.3405 | Fax 785.291.3673  
[james.norman@ks.gov](mailto:james.norman@ks.gov)

MANUAL OF RATES AND CHARGES FOR:

**FILED**

**ABROGATED**

**MAY 07 2018**

**OCT 03 2018**

**KEN SELZER**  
Commissioner of Insurance

**KEN SELZER**  
Commissioner of Insurance

**Coffelt Land Title, Inc.**  
**401 South Lexington**  
**Harrisonville, Mo. 64701**  
**816-380-3441**



**COFFELT**  
Land Title Inc

\*The Home of Good Deeds\*

Effective June 1, 2018

KEN SELZER  
Commissioner of Insurance

se fees are lumped  
(s) charges are no

**Commissioner of Insurance**

A. Residential loan policies issued simultaneously with an owners' policy. Charge - \$290.00  
+ \$1.00 for additional \$1,000 Liability in excess of Owners Policy amount.

B. Subsequent loan policies issued simultaneously with 1st Mortgage Loan Policy  
(2nd/HELOC). Charge - \$290.00

C. Non-residential loan policies issued simultaneously with an owners' policy.  
Charges - Under \$5 Million Liability \$500.00  
\$5 Million Liability and Over \$750.00

**1.5 Endorsements.** \$150.00 for each Commercial Endorsement except ALTA 3.0 & 3.1 Zoning Endorsements. ALTA 3.0 and 3.1 Zoning Endorsements 15% of premium

FILED

MAY 07 2018

KEN SELZER  
Commissioner of Insurance

SECTION 2  
CHARGES INVOLVING  
DEVELOPMENTAL OR CONSTRUCTION

ABROGATED

OCT 03 2018

KEN SELZER  
Commissioner of Insurance

**2.1 Development Loans.** This rate applies to development loans 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. If a development loan does not qualify under these guidelines, then the rate for a commercial loan shall be charged.

**2.2 Construction Loans on One-to-Four-Family Residential Properties.** Residential construction loans are handled as *follows*:

A. A commitment is issued to the construction lender. A \$85.00 commitment fee is 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 commitment. The commitment is "held open" during construction, should the "hold open" period extend beyond the coverage period of the commitment, an update fee of \$50.00 will be assessed per extension. When the home is sold to the ultimate buyer and a permanent loan is made, policies will be issued at the standard rates.

B. A construction Loan Policy can be issued for the protection of the interest in property taken as a result of a filing of mortgage for construction purposes. Charge - \$125 up to \$200,000 liability and \$.50 per \$1,000 over \$200,000.

**2.3 Builder's/Investor's Rate.** The Builder's/Investor's Rate shall be \$2.00 per thousand for the first \$250,000 of liability, and \$1.00 per thousand for liability above \$250,000 plus \$.60 per thousand in excess of \$500,000 with a minimum charge of \$150.00.

**2.4 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 a \$25 charge for the periodic title rundown and endorsements to cover each disbursement. Where the Company is not disbursing the funds, the charge for each rundown and endorsement shall be \$100.

SECTION 3  
CHARGES FOR ADDITIONAL OR  
SPECIAL SERVICES AND COVERAGES

**3.1 Multiple Tracts.** When the premises to be insured consists of multiple tracts from separate chains of title, an additional charge of \$75.00 for each tract shall be made.

**SECTION 4  
CLOSING AND SERVICES FEES**

**FILED**  
**MAY 07 2018**  
**KEN SELZER**  
**Commissioner of Insurance**

**4.1 Residential Properties.**

**A. Broker Assisted Sales**

Seller	\$200.00
Short Sale Seller	\$275.00
Buyer	\$360.00
Cash Buyer	\$200.00

**ABROGATED**

**OCT 03 2018**

**KEN SELZER**  
**Commissioner of Insurance**

**B. Private Sale by Owner**

Seller	\$350.00
Buyer	\$360.00
Cash Buyer	\$200.00

**C. Refinance \$360.00**

**D. Builder/Developer — Lot Sales and End Transactions - \$0.00**

**E. Other**

Witness Signatures	\$200.00
Simultaneous Second	\$100.00
Prepare Settlement & Disburse	\$175.00

**4.2 Commercial Properties (Sales Transactions).**

A. Routine Escrow	\$600.00	Less than 5 hours
B. Complex Closings	\$1,000.00	5 to 12 hours
C. Major Closings	\$1,500.00	12 to 22 hours
D. Project Closings	\$2,000.00	more than 22 hours

4.3 Commercial Properties [Refis].

Amount of Insurance	Charge
\$250,000 or less	\$350.00
\$250,001 to \$500,000	\$525.00
\$500,001 to \$1,000,000	\$650.00
\$1,000,001 to \$3,000,000	\$775.00
\$3,000,001 to \$5,000,000	\$1,025.00
\$5,000,001 to \$7,000,000	\$1,275.00
\$7,000,001 to \$9,000,000	\$1,775.00
Over \$9,000,000	\$2,000.00

FILED

MAY 07 2018

KEN SELZER  
Commissioner of Insurance

ABROGATED

OCT 03 2018

KEN SELZER  
Commissioner of Insurance

SECTION 5  
SPECIAL RULE FOR RATING

FILED

UNIQUE OR UNUSUAL CONDITIONS

MAY 07 2018

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Commissioner of Insurance

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ABROGATED

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OCT 03 2018

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Commissioner of Insurance

EXHIBIT "A"

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Add \$1.00 per each additional \$1,000.00 of Insurance.

FILED

MAY 07 2018

KEN SELZER  
Commissioner of Insurance

ABROGATED

OCT 03 2018

KEN SELZER  
Commissioner of Insurance

EXHIBIT "A-2"

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ABROGATED

OCT 03 2018

KEN SELZER  
Commissioner of Insurance

Add \$1.00 per each additional \$1,000 of Insurance

EXHIBIT B  
SUMMARY OF NON-RESIDENTIAL CHARGES FOR POLICIES

FILED  
MAY 07 2018  
KEN SELZER  
Commissioner of Insurance

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10,000,000                      \$8,700.00

Closing Fees: \$600-\$1,500 call for detailed information.



May 2, 2018

James W. Norman  
Kansas Insurance Department  
420 S. W. 9<sup>th</sup> Street  
Topeka, KS 66612-1678

RE: New Rate Filing for Coffelt Land Title, Inc.

Dear Mr. Norman,

Please find enclosed a new rate filing submitted by Coffelt Land Title, Inc. for all counties in the State of Kansas for your review and approval. It is our intention for this filing to replace all previous rate filings and to become effective June 1, 2016.

Should you have any questions, please feel free to contact me at 816-581-2230

Yours truly,  
  
John J. Bastion

Executive Vice President  
Coffelt Land Title, Inc.  
401 S. Lexington  
Harrisonville, Mo. 64701  
816-581-2230  
jbastion@coffeltlandtitle.com

401 S. Lexington, Harrisonville, MO 64701  
Phone: (816) 380-3441  
Email: FrontD@CoffeltLandTitle.com  
www.CoffeltLandTitle.com



# Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

---

May 7, 2018

John Baston  
Coffelt Land Title, Inc.  
401 S. Lexington  
Harrisonville, MO 64701

Re: Rate Filing

Dear Mr. Baston:

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