

2-26  
11-2

# *The Commerce Company*

Robert G. Kocour Pres.

Real Estate - Insurance - Abstract of Title - Title Ins.  
712 COMMERCIAL STREET P.O. BOX 217, ATCHISON, KANSAS 66002  
Telephone (913)-367-6231

Feb. 24, 1992

Kansas Insurance Department  
420 Southwest 9th ST.  
Topeka, Kansas 66612-1678

RE: Bulletin 1989-12

Dear Sirs:

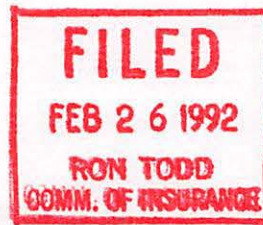
Enclosed are the title rates effective February 26, 1992  
for the Commerce Company, I am the only licensed title agent  
for this company.

Sincerely,



Robert G. Kocour

RGK:man  
Enc.



The Commercial Company  
Robert G. Scott, President  
Gen'l. Office - Insurance - Abstracts of Title - Title Ins.  
1711 COMMERCIAL STREET P.O. BOX 217, ATCHISON, KANSAS 66002  
Telephone (913) 351-8221

Feb. 26, 1992

Kansas Insurance Department  
430 Southwest 2nd St.  
Topeka, Kansas 66611-1576

RE: Policy # 1289-12

Dear Sirs:

Enclosed are the title cards effective February 26, 1992  
for the Commercial Company. I am the only licensed title agent  
for this company.

  
Robert G. Scott

cc: Mr. [illegible]  
Enc.

FILED  
FEB 26 1992  
RON TODD  
DEPT. OF REVENUE

KANSAS  
INSURANCE  
DEPARTMENT

FEB 26 9 16 AM '92

RECEIVED

EFFECTIVE DATE February 26, 1992

Charge for Escrow, Closing and/or Other ServicesServiceChargeCOMMERCIAL ESCROW CLOSING\$ N/A

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\$ 150.00

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

\$ 150.00 plus  
 attorney's fee  
 for contract  
 preparation

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\$ N/A

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  
 included in closings:

\$ N/A

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

FEEES FOR ANCILLARY SERVICES\$ N/A

notary public fees  
 cash  
 contract for deed  
 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

\$ 180.00  
\$ 180.00 plus standard  
owner rate attached,

LOT SALE TO BUYER  
(not builder)

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

\$ 175.00 plus standard  
\$ 175.00 owner rate attached

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

\$ 175.00

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

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

\$ 175.00 plus standard  
owner policy rate  
attached.

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

\$ 50.00

DISBURSEMENT OF FUNDS

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

\$ 150.00

INDEMNITY DEPOSIT

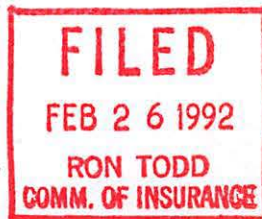
held in escrow, no closing

\$ N/A

OTHER (Specify)

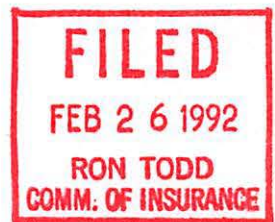
Minimum Owner Policy \$1.00-\$10,000.00  
Minimum Loan Policy \$1.00-\$10,000.00

\$ 210.00  
\$ 200.00



\*SERVICES CUSTOMARILY PROVIDED THAT ARE  
NOT INCLUDED IN THE ABOVE RATES (LIST)

\*If there is a charge for such services, they should be included on the previous page.



Commercial Title Insurance Rates

(Properties Except 1-4 Single Family Dwelling Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>OWNERS TITLE INSURANCE POLICY</u> policies will be issued to owners, contract vendees and lessees	\$ <u>175.00</u> plus standard owners rate attached.
<u>MORTGAGE TITLE INSURANCE POLICY</u> issued to lenders in an amount not to exceed 120% of loan amount	\$ <u>175.00</u> plus standard loan rate attached.
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> not exceeding the amount of owners policy issued simultaneous therewith	\$ <u>70.00</u>
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> where the amount of coverage exceeds the owners policy	\$ <u>70.00</u> plus \$2.50 per thousand above owner policy
<u>SIMULTANEOUS-ISSUED LEASEHOLD POLICY</u> not exceeding the amount of owners policy issued to lessee	\$ <u>175.00</u> plus standard leasehold rate attached.
<u>REFINANCE POLICIES</u> - Loan Policy issued on property as a result of refinancing a previous loan	\$ <u>175.00</u> plus standard mortgage re-issue rate.
<u>SECOND MORTGAGE POLICIES</u> - loan policy issued on 2nd, 3rd or more loans	\$ <u>175.00</u> plus standard mortgage rate attached.
<u>REISSUE POLICIES</u> - policies issued on previously insured property	\$ <u>175.00</u> plus standard re-issue rate.
<u>NEW CONSTRUCTION PENDING DISBURSEMENT POLICY</u> calling for periodic endorsements for increasing liability and extending time of policy	\$ <u>50.00</u>
<u>NEW CONSTRUCTION OWNERS POLICY</u>	\$ <u>175.00</u> plus standard owners rate attached.
<u>NEW CONSTRUCTION LOAN POLICY</u> issued to construction lender on construction loan (includes binder or construction loan policies)	\$ <u>175.00</u> plus standard mortgage rate attached.
<u>HOLD OPEN CHARGES</u>	\$ <u>50.00</u>



ENDORSEMENT TO OWNERS POLICIES

- 1.
- 2.
- 3.

\$ \_\_\_\_\_

ENDORSEMENT TO LOAN POLICIES

1. Environmental
2. Mechanic Lien Waiver Endorsement
- ~~3.~~ after issuance of policy
- 4.

\$ \_\_\_\_\_

20.00

25.00

OTHER (Specify)

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_





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

\$ 70.00

SECOND MORTGAGE POLICIES - loan  
policies issued on 2nd, 3rd or more  
loans

\$ 175.00 plus standard  
mortgage rate attached.

HOLD OPEN CHARGES

\$ 50.00

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

\$ 175.00 plus standard  
owners rate attached.

RESIDENTIAL MORTGAGEES POLICIES -  
policies of title insurance protecting  
the interest of mortgage lenders

\$ 200.00 minimum up to  
\$10,000.00 plus standard  
mortgage rate attached  
after \$10,000.

SIMULTANEOUSLY ISSUED LOAN POLICIES a  
loan policy issued simultaneously with  
the issue of an owners policy in an  
amount equal to or exceeding the amount  
of said loan policy

\$ 70.00

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.

\$ 175.00 plus standard  
mortgage rate attached.

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

\$ 175.00 plus standard  
mortgage rate attached.





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

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

\$ 175.00 plus standard mortgage re-issue rate after \$10,000.

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.

\$ 175.00 plus standard owner re-issue rate.

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.

\$ 175.00 first tract  
\$ 100 each additional tract

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 add additional coverage to the insured and consequently additional risk to the insurer. Specify type of endorsement and the charge/rate for each.

\$ 20.00 Environmental  
25.00 Mechanic Lien Waiver  
Endorsement after policy  
HAS BEEN ISSUED.

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

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

\$ 175.00 plus standard lease rate

Insuring the validity of an option to purchase granted to a lessee



COMMERCIAL TITLE INSURANCE RATES -  
premiums charged on policies issued on  
transactions involving commercial,  
multi-family, or industrial real  
estate

\$ 175.00 plus standard  
owner rate attached.

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

\$ 100.00

OTHER - (Specify)

\$ 150.00 Commercial  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

FCBW1A(ATTACHMENTS)  
TXTBULL



SCHEDULE OF RATES

ORIGINAL TITLE INSURANCE RATES FOR  
OWNER'S OR LEASEHOLD POLICIES



An Owner's policy, insuring a fee simple estate, will not be issued for less than the full insurable value of the land and improvements, if any, which constitute real estate. A policy insuring a leasehold estate will not be issued for less than the full insurable value of the leasehold estate.

The rate for original owner's or leasehold insurance shall be:

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

REISSUE TITLE INSURANCE RATES FOR  
OWNERS OR LEASEHOLD POLICIES

	Per Thousand
Up to \$50,000 of liability written.....	\$2.10
Over \$50,000 and up to \$100,000, add.....	\$1.80
Over \$100,000 and up to \$5,000,000, add.....	\$1.20
Over \$5,000,000 and up to \$10,000,000, add.....	\$1.05
Over \$10,000,000 and up to \$15,000,000, add.....	\$.90
Over \$15,000,000, add.....	\$.75

REISSUE RATES ARE APPLICABLE FOR OWNER'S  
OR LEASEHOLD POLICIES PREVIOUSLY ISSUED  
BY THIS TITLE AGENCY

- A) A purchaser or lessee of real estate from one whose title thereto as Owner or lessee has been insured within 10 years prior to the application for a new policy shall be entitled to the reissue rate for owner's insurance in an amount up to the face amount of such former policy, provided the outstanding policy is presented. Full rate as per published schedule in force will be charged for the excess up to the full insurable

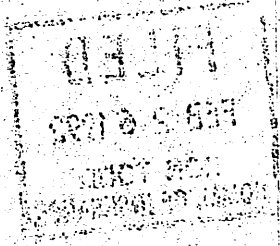
The rate for original first mortgage title insurance shall be:

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

REISSUE TITLE INSURANCE RATES FOR  
"FIRST MORTGAGES"  
PREVIOUSLY ISSUED BY THIS TITLE AGENCY  
WITHIN 10 YEARS OF ORIGINAL POLICY

	Per Thousand
Amount up to \$50,000 of liability written.....	\$1.50
Amount over \$50,000 and up to \$100,000, add.....	\$1.20
Amount over \$100,000 and up to \$500,000, add.....	\$1.05
Amount over \$500,000 and up to \$10,000,000, add.....	\$.90
Amount over \$10,000,000, and up to \$15,000,000, add.....	\$.75
Amount over \$15,000,000, add.....	\$.60





MEMORANDUM

TO : DIRECTOR, FBI

FROM : SAC, NEW YORK

SUBJECT: [Illegible]

RE: [Illegible]

[Illegible]

[Illegible]

[Illegible]

[Illegible]

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COMMERCE COMPANY

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

IF IT CAN BE CLEARLY DEMONSTRATED THAT A RISK PRESENTS UNIQUE OR UNUSUAL CONDITIONS OF EXPOSURE OR HAZARD SUCH THAT THE APPLICATION OF THE NORMAL RATING PROCEDURE DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR TREATMENT UNDER THIS RULE SHALL BE SUBMITTED TO THE INSURANCE COMMISSIONER AND SHALL BE ACCOMPANIED BY EVIDENCE SPECIFICALLY SETTING FORTH THE REASONS FOR THE REQUEST ALONG WITH FULL SUPPORTING INFORMATION EVIDENCING THAT THE SPECIAL TREATMENT IS NOT A VIOLATION OF K.S.A. 40-2404(14) RELATING TO REBATES AND OTHER INDUCEMENTS IN TITLE INSURANCE. SUCH RATES MUST BE FILED WITH THE COMMISSIONER OF INSURANCE WITHIN THIRTY (30) DAYS AFTER BEING MADE EFFECTIVE.



RECEIVED  
KANSAS INSURANCE DEPT.  
JUN 29 1989

03374  
REC'D JUL  
JUL 10 1960  
FBI - NEW YORK

CHAPMAN  
JUL 10 1960

CLERK