

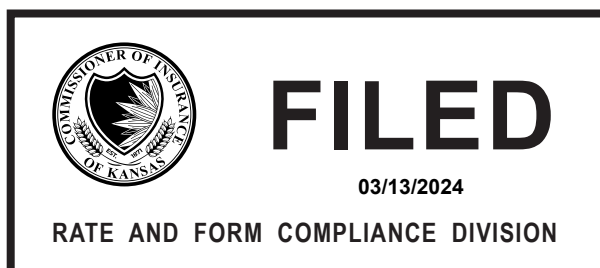


Applicable for ALL counties in Kansas

Rate Filing Effective 09/23/2023

1. Charges for Escrow, Closing, and/or other services
2. Commercial Title Insurance Rates

1. Charges for Escrow, Closing, and/or Other Services	
<u>Services</u>	<u>Charge</u>
Residential Real Estate Closing with Loan	\$450.00 – Buyer \$100.00 – Seller
Residential Real Estate Closing CASH	\$250.00 – Buyer \$100.00 – Seller
Residential For Sale by Owner	\$450.00 – Buyer \$350.00 – Seller
Commercial Real Estate Closing (Broker or Attorney Involved)	\$1.00/M to \$1,000,000.00 PLUS \$.10/M over \$600.00 Minimum Closing Fee
Commercial Real Estate Closing (FSBO/No Broker or Attorney Involved)	\$1.00/M to \$1,000,000.00 PLUS \$.10/M over \$1,000.00 Minimum Closing Fee
Outgoing Wire Transfer	\$25.00
Overnight/Express Deliveries	\$25.00
Escrow Holdback Fee	\$150.00
Second Mortgage/Loan Closing Fee	\$150.00
Recording Fees	Determined by County of Recording
Construction Disbursement (Includes 1 Monthly Disbursement for 12 months, Lien Waivers, Check Delivery) ¹	.25% of Loan Amount (Example: \$1,000,000 LA = \$2500.00 Fee)
Construction Disbursement Date Down End	\$50.00
Escrow Only Transaction	\$500.00
Residential Ownership & Encumbrance Report	\$200.00 Initial/\$50 Update



1. Construction Disbursement services provided by Commercial Title Services' affiliated business, JV Construction Disbursement Services, LLC



2. Commercial Title Insurance Rates

<u>Type of Transaction</u>	<u>Rate</u>
Owner & Encumbrance Report	\$400.00
Update	\$75.00
Informational Commitment/Foreclosure Reports	\$500.00
Owners Title Insurance Policy <i>Issued to Owners</i>	Schedule A
Loan Title Insurance Policy <i>Issued to Lenders</i>	Schedule A
Simultaneous-Issued Loan Policy	\$0.00 to \$3,000,000.00 - \$500
<i>A Loan policy issued simultaneously with an Owners Policy</i>	\$3,000,000.00 and up - \$1,000
Refinance Policies	75% of Schedule A rate ***
Reissue Policies	70% of Schedule A rate
Endorsements	Schedule B



Schedule A

Title Fees – Owners & Loan Policies

<u>Purchase Price and/or Loan Amount</u>	<u>Charge</u>
< \$50,000	\$500.00
\$50,001 to \$100,000	\$3.50/\$1000.00
\$100,001 to \$500,000	\$3.00/\$1000.00
\$500,001 to \$1,000,000	\$1.50/\$1000.00
\$1,000,000 +	\$0.75/\$1000.00

Example
\$1,500,000 Purchase Price Owners Policy

Example
\$2750.00

***Commercial Refinance Credit

1. Refinance credits apply when a prior title insurance policy on the premises in question has been issued by an underwriter licensed in Kansas to, or for the benefit of the current owner and is made available to us.
2. The Refinance Credit Shall be 25% of the regular rate on the amount of the owner's policy or, the most recent loan policy, if more recent and for a greater amount but, no credit will be extended beyond 25% of the regular scheduled charge for the amount of the mortgage to be insurance. Liability in excess of the amount of the prior policy will be billed at the regular rate.
3. If the examination of title reveals any of the following since the prior policy: a bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a passage of title into divided interest of less than 1/16, more than 25 additional easements, then no refinance credit is available.

NOTE:

Charges are subject to change without notice.

The Title charges listed herein do not apply to long and intricate titles, more than one chain of title or exceptional risks.

We reserve the right to make additional charges.

**Schedule B - Endorsements**

	<i>Rate</i>
Miscellaneous	\$150.00
Comp	\$200.00
Zoning 3.0	\$300.00
Zoning 3.1	\$300.00
High Risk	15% of Premium – Minimum of \$150 – Subject to Underwriter Approval
Future Advance	\$300