

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\$ 350.00

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\$ 500.00

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

RESIDENTIAL LOAN CLOSING\$ 350.00

includes preparation of all loan documents required by the lender including, but not limited to mortgage, deed of trust, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds

DOCUMENT PREPARATION when not included in closings:\$ 75.00

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

FEES FOR ANCILLARY SERVICES\$ 50.00

notary public fees
cash
contract for deed
seller carry back
assumption
equity purchase
exchange of property
loan closing for third party lender
other

FILED

JUN 10 2003

SANDY PRAEGER
Commissioner of Insurance

DATA SEARCH

7310 RITCHIE HIGHWAY 10TH FLOOR
GLEN BURNIE, MD 21061

FORECLOSURE COMMITMENT

commitment issued for filing foreclosure proceedings.

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

\$ 0
\$ 0

LOT SALE TO BUYER
(not builder)

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

\$ N/A
\$ N/A

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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
with full credit toward policy if completed within 6 months.

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

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

\$ 250.00
if issued within 5 yrs. and no new financing.

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

\$ twice single escrow fee

DISBURSEMENT OF FUNDS

no closing services but asked to disburse money

\$ 100.00

DISBURSEMENT OF FUNDS

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

\$ 100.00

INDEMNITY DEPOSIT

held in escrow, no closing

\$ N/A

OTHER (Specify)

\$
\$
\$

*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.

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Residential Title Insurance Rates

(1-4 Single Family Living Units)

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<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>SPECIAL COVERAGES</u>	\$ <u>N/A</u>
<u>RESIDENTIAL NEW CONSTRUCTION LOAN</u> POLICY issued with owners policy on new construction	\$ <u>175.00</u>
<u>SECOND MORTGAGE POLICIES</u> - loan policies issued on 2nd, 3rd or more loans	\$ <u></u>
<u>HOLD OPEN CHARGES</u>	\$ <u>N/A</u>
<u>RESIDENTIAL OWNERS POLICIES</u> - policies of title insurance protecting the owners interest in one-four family residences	\$ <u>N/A</u>
<u>RESIDENTIAL MORTGAGEES POLICIES</u> - policies of title insurance protecting the interest of mortgage lenders	\$ <u>N/A</u>
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> 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	\$ <u>175.00</u>
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> - 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.	\$ <u>N/A</u>
<u>CONSTRUCTION LOAN BINDER (COMMITMENT)</u> 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	\$ <u>N/A</u>

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

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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

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Commissioner of Insurance

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

\$ 60% of Exhibit rate
Min. of \$200.00

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.

\$ 40% discount off of
Exhibit - Min. of \$200.00

MULTIPLE LOT OR TRACT CHARGES - a charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title.

\$ N/A

ABSTRACT RETIREMENT RATE - a reduction in the premium charge as a result of being furnished an abstract of title on the property to be insured and that the abstract remains the property of the insured

\$ N/A

ENDORSEMENTS - coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer. Specify type of endorsement and the charge/rate for each.

\$ NC

\$ _____
\$ _____
\$ _____

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

\$ 30% of rate if simultaneous
to owners; otherwise card
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

\$ N/A

CANCELLATION FEE - a charge made for
actual work performed on a title
insurance file that for some reason or
circumstances does not result in the
issuance of a title insurance policy

\$ 175.00 if transaction closes
and order canceled.
\$0 if loan does not close

OTHER - (Specify)

\$ _____
\$ _____
\$ _____
\$ _____

FCBW1A(ATTACHMENTS)
TXTBULL

FILED

JUN 10 2003

SANDY PRAEGER
Commissioner of Insurance



Kansas Insurance Department

Sandy Praeger COMMISSIONER OF INSURANCE

June 10, 2003

MS ROBIN ALTOMARI
DATA RESEARCH INC
7310 RITCHIE HIGHWAY 10TH FLOOR
GLEN BURNIE MD 21061

COPY

Re: Filing of Title Insurance Rates and Charges
Your Correspondence dated: June 4, 2003

Dear Ms. Altomari:

This will acknowledge receipt of your correspondence as referenced above submitting the material required by K.S.A. 40-952(c).

This material has been placed on file June 10, 2003.

Very truly yours,

Martin J. Hazen
Policy Examiner
Commercial Multi-Peril & Casualty Section

mhazen@ins.state.ks.us