



Empower Settlement Services, LLC

ESCROW SERVICES AND FEES FOR THE STATE OF
KANSAS

EFFECTIVE: May 1, 2022

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Schedule of Escrow Fees

1. Purchase

Resale Rates – Residential Property (1-4) Family and Commercial/Industrial Property

Transaction Amount	Escrow Fee
Up to \$200,000	\$1,600
\$200,001-500,000	\$2,200
\$500,001-\$1,000,000	\$3,000
Over \$1,000,001	\$3,300.00 plus \$2.00 per \$1,000.00 per side over \$1,000,000.00

Resale rates are calculated in whole and then divided 50% to the Buyer and 50% to the Seller unless identified otherwise or as outlined in a written agreement between the Buyer and the Seller.

2. Retail Refinance Escrow Charge

Residential Property (1-4) Family

Transaction Amount	Escrow Fee
Up to \$2,000,000	\$600
\$2,000,001-\$3,000,000	\$700
Over \$3,000,000	\$900

Above fees shall include the following services:

- 1 Reconveyance Tracking Fee
- 1 Courier Fee
- 2 Incoming and Outgoing Wire Fees

3. Centralized Refinance Escrow Charge

Company offers Centralized Refinance Escrow Charges to lender clients who submit a high volume or similar refinance orders for loan amounts up to \$2,000,000.00 that can be processed efficiently by Company. "High Volume" shall mean that the client will place a minimum of 10 transactions per month. "Processed efficiently" means that the client will place the order through the Company website, direct integration, RealEC, Encompass or similar web-based technologies and can and will accept automated electronic delivery of Company products and services. Clients who submit orders via telephone or facsimile cannot qualify for volume pricing.

When a single client orders a high volume of comparable refinance transactions, thereby allowing Company to realize significant economies of scale, the Escrow Fee shall be \$350.00. In order to qualify for the Escrow Fee, there must be sufficient electronic connectivity and

communication, including a specialized workflow, with the client for Company to recognize significant economies of scale. This fee includes the escrow refinance fee, the delivery fee, the wire fee and any recording tracking/service fee.

Refinance Rates- Residential Property (1-4) Family and Commercial/Industrial Property

Transaction Amount	Escrow Fee
Up to \$2,000,000	\$600
\$2,000,001-\$3,000,000	\$700
Over \$3,000,000	\$900

Above fees shall include the following services:

- 1 Reconveyance Tracking Fee
- 1 Courier Fee
- 2 Incoming and Outgoing Wire Fees

4. Real Estate Owned (REO)

Transaction Amount	Escrow Fee
Up to \$200,000	\$1,800
\$200,001-500,000	\$2,400
\$500,001-\$1,000,000	\$3,300
Over \$1,000,001	\$3,300.00 plus \$2.00 per \$1,000.00 per side over \$1,000,000.00

Resale rates are calculated in whole and then divided 50% to the Buyer and 50% to the Seller unless identified otherwise or as outlined in a written agreement between the Buyer and the Seller

Above fee includes the following services for the buyer and seller:

- All Courier Fees
- All Reconveyance Tracking Fee
- All Incoming and Outgoing Wire Fees

Except \$450.00 REO Coordination Fee charged to Seller.

5. Home Equity Loan Escrow Services

Transaction Amount	Escrow Fee
Up to \$500,000	\$250
\$500,001-\$1,000,000	\$350
Over \$1,000,000	\$500

Above fees shall include the following services:

- 1 Reconveyance Tracking Fee
- 1 Courier Fee
- 2 Incoming and Outgoing Wire Fees

"Basic Home Equity Loan Escrow Services" shall include the services of electronic receipt and printing of loan documents, receipt of funds from lender and all disbursements, including but not limited to ordering demands and making payoffs on previous loans and disbursement of the balance of proceeds.

6. Short Sale Resale Rates

Transaction Amount	Escrow Fee
Up to \$200,000	\$2,400
\$200,001-500,000	\$3,000
\$500,001-\$1,000,000	\$3,900
Over \$1,000,001	\$3,900.00 plus \$2.00 per \$1,000.00 per side over \$1,000,000.00

Resale rates are calculated in whole and then divided 50% to the Buyer and 50% to the Seller unless identified otherwise or as outlined in a written agreement between the Buyer and the Seller

7. Reverse Mortgage Escrows

For escrow transactions involving a reverse mortgage loan product secure by a one to four family resident, the following fees apply.

Transaction Amount	Escrow Fee
Up to \$500,000	\$550
\$500,001-\$600,000	\$650
\$600,001-\$750,000	\$750
Over \$750,001	\$800

8. Sub-Escrow Services

Sub-Escrow services are performed by the Company only in support of a primary escrow agent in connection with the issuance of a policy of title insurance. Services are limited to the acceptance of documents and funds to pay off or release specified encumbrances, or to transfer funds from one party to another based upon instructions from the primary escrow holder, the lender or some other lienholder or payor.

Product	Escrow Fee
Refinance	\$150
Refinance - Bulk accounts	\$100
REO	\$200
All other transactions	\$225

9. Limited Escrow Services

Limited Escrow Services are performed by the Company in support of an institutional lender (or its affiliate) providing a loan or loans in connection with the issuance of a policy of title insurance. The Company's services are limited to the acceptance of documents and funds to pay off or release an encumbrance or charge against the land, or to transfer funds from one party to another based upon instructions by the primary escrow, lender, lienholder or payor. When such limited escrow services are performed, a minimum charge of \$125, or other amount agreed to by the Company and the lender, shall be made. If the Company orders demands, handles payoffs and issues a form Closing Disclosure Form and/or Settlement Statement, a charge of \$250.00, or other amount agreed to by the Company and the lender, shall be made.

10. Escrow Related Services

All amounts stated below are per transaction.

Checks returned to insufficient funds	\$25
Interest Bearing Account Set Up	\$35
Property Inspection in support of insurance of title insurance	\$175
Reissue Check or State Dated Check Replacement	\$25
Stop Payment Check Charge	\$35
Wire Transfer Fee - Outgoing Domestic	\$25
Wire Transfer Fee - Outgoing International	\$40
Lender required unsecured creditor disbursements – over 3 initial disbursements	\$10
Reconveyance Tracking Fee	\$100
Overnight Courier Fee – Example FedEx, UPS, Express Mail, USPS	\$25
Document Preparation – Example Deed, Power of Attorney, Subordination Agreement, Substitution of Trustee and Full Reconveyance, Deed in Lieu	\$100
Escheat Servicing Fee / Escrow Accounting Fee	\$25
Extra Work Charge	\$125 per hour
Special Messenger	\$As charged
Recording Service Fee	\$25

11. Funds Held in Escrow

When funds remain in escrow over 90 days after close of escrow or estimated close of escrow; the Company shall impose a monthly holding fee of \$100.00 that is to be charged against the funds held by The Company.

12. Exchange Escrow Processing

In connection with escrows involving I.R.C. Section 1031 Exchanges, a fee of \$250.00 per exchange component within the transaction shall be charged in addition to the applicable escrow.

13. Accommodation Document Preparation Escrow

When the Company is requested to prepare documents accommodating a family transaction where no funds are to be handled, not title services requested, the fee shall be \$250.00, plus \$50.00 for each document over (1).

14. Subdivision and Development Service's

Services in connection with subdivision and development fees shall be negotiated between the Company and the subdivider/developer on a case by case situation.

15. Governmental Contracts

Contracts may be entered into with federal, state or municipal agencies, governmental employee unions and public utility districts for escrow services for such charges as may be agreed upon by and between the Company and the applicable agency. These charges will not be lower than 50% of the applicable rate described in this document.

16. Rounding of Charges

When an escrow charge is derived from the application of a percentage of a rate as stated herein, the result of that calculation may be rounded up to the nearest whole dollar amount.

17. Cancellation Escrow Charge

In the event an escrow cancels after 45 business days, excluding national holidays from opening date of escrow, a cancellation fee of \$150.00 will be charged to buyer and seller.

18. Employee Rate

No charge shall be made to employees of the company, principal, shareholders or affiliated companies, including employees on approved retirement, for escrow services in connection with the financing, refinancing, sale or purchase of employee's bona fide primary residence. Waiver of such charges is authorized only in connection with those costs which the employee would be obligated to pay, by established custom, as a party to the transaction. Said discount shall be limited to one transaction annually.

Schedule of Title Fees

Unless listed below, the Title Fees used by RealWorks , LLC will be the rates filed by the Underwriter for all title products included in the Underwriter's filed title rates.

1. Title Insurance Rates Stewart Title Tiered Rates

No fee for costs incurred when a title policy will not be issued.

Kansas	
Title Policy Liability	Rate
\$0 - \$300,000	\$350
\$300,001 - \$500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$650
\$1,000,001 - \$1,500,000	\$750

FILED

APR 13 2022

VICKI SCHMIDT
Commissioner of Insurance



Empower Settlement Services, LLC

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\$750,001 - \$1,000,000	\$650
\$1,000,001 - \$1,500,000	\$750