

Residential Refinance Fees

Section 1300: Additional Settlement Charges												
Section 1200: Government Recording and Transfer Charges												
Section 1100: Title Charges												
	Closing Fee	Title Search / Exam	Title Ins. Binder	Deed Prep	Title Ins. Prem	Obtain MLC	End. Survey	End. Condo	End Adj. Rate	Rec. Service Fee	Courier	Discharge Tracking Services Charge
Line on HUD	1101	1102	1104	1105	1108	1111	1112			1204	1304	1305
KS	\$495	\$350	NA	\$150	See attached	\$25	NA	NA	NA	\$50	\$65	\$35 per discharge

Residential Purchase Fees

Section 1300: Additional Settlement Charges												
Section 1200: Government Recording and Transfer Charges												
Section 1100: Title Charges												
	Closing Fee	Title Search / Exam	Title Ins. Binder	Deed Prep	Title Ins. Prem	Obtain MLC	End. Survey	End. Condo	End Adj. Rate	Rec. Service Fee	Courier	Discharge Tracking Services Charge
Line on HUD	1101	1102	1104	1105	1108	1111	1112			1204	1304	1305
KS	\$595	\$450	NA	\$150	See attached	\$25	NA	NA	NA	\$50	\$45/\$20	\$35 per discharge

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 Commissioner of Insurance

Residential and Residential Title Insurance Rates

<p>Note : Unpaid balance is considered the amount of insurance in force, on which the foregoing rates shall be calculated. To these rates the amount of the new insurance will be added, that is the difference between the new loan amount and unpaid balance of original loan.</p>					
<p>Re-Issue Rate</p>	<p>See above</p>				
<p>Multiple Lot or Tract Charges</p>					
<p>Endorsements</p>	<p>Charges</p>				
<p>1) All Standard Form Endorsements on File with the Division of Insurance</p>	<p>No Charge</p>				
<p>2) Unusual Risk, Exposure or Hazard</p>	<p>An appropriate charge will be made</p>				
<p>3) Unique or Specialized Endorsements addressing a specific title matter may be issued</p>	<p>Will be issued at a charge appropriate to the risk assured</p>				
<p>Leashold Policies Simultaneous Issued Owners/Loan Policy insuring Leasehold Interest</p>	<p>See Owners/Leasehold Rates Policies insuring Leasehold interest issues Simultaneous with policies insuring the fee simple estate will be issued at 30% of the rate for the fee policy.</p>				
<p>Note Commercial Rates are the same as Residential Owners and Mortgage Policies</p>					
<p>Special Rule for Rating Unique or Unusual Conditions</p>					
<p>If it can be clearly demonstrated that a risk presents unique or unusual conditions or exposure of 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 basis.</p>					
<p>Request for treatment under this rule shall be submitted to the insurance commissioner and shall be accompanied by evidence specifically setting forth the reason 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 prior to quotation or being made effective.</p>					

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Residential and Residential Title Insurance Rates

Attachment #3	Type of Rate	Rate per Thousand	Re-issue Rates	Rate per Thousand
Second Mortgage Loan Policy				
1st mortgage Insured	Same as 1st Mortgage Rates			
1st mortgage Not Insured	1st Mortgage Rate on aggregate face amount of 2nd mortgage and unpaid balance due under 1st.			
Residential Owners Policies	Owners/Leasehold Title Insurance Rates	Rate per Thousand	Owners/Leasehold Re-Issue Title Insurance Rates	Rate per Thousand
	Up to \$50,000 of liability written	\$3.50	Up to \$50,000 of liability written	\$2.10
	\$50,000 to \$100,00 add	\$3.00	\$50,000 to \$100,00 add	\$1.80
	\$100,000 to \$\$500,000 add	\$2.00	\$100,000 to \$\$500,000 add	\$1.20
	Over \$500,000 add	\$1.75	Over \$500,000 add	\$1.05
	Minimum Rate	\$35.00	Minimum Rate	\$25.00
	Note: Consideration any fraction of \$1000			
Residential Mortgagee Policies	1st Mortgagee Title Insurance Rates	Rate per Thousand	1st Mortgagee Re-Issue Title Insurance Rates	Rate per Thousand
	Up to \$50,000 of liability written	\$2.50	Up to \$50,000 of liability written	\$1.50
	\$50,000 to \$100,00 add	\$2.00	\$50,000 to \$100,00 add	\$1.20
	\$100,000 to \$\$500,000 add	\$1.75	\$100,000 to \$\$500,000 add	\$1.05
	Over \$500,000 add	\$1.50	Over \$500,000 add	\$0.90
	Minimum Rate	\$25.00	Minimum Rate	\$25.00
	Note: Consideration any fraction of \$1000			
Simultaneous Issued Loan Policies		\$7.50		
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Builder's Rate	60 % of Full Premium Rates Owners/Mortgagee			
Re-Finance Rate Residential Mortgagee Policies	Refinance-Mortgagee Title Insurance Rates	Duration		
		3yrs or less	30% regular rates	
		3 to 4yrs	40% regular rates	
		4 to 5yrs	50% regular rates	
		5 to 6yrs	60% regular rates	
		6 to 7 yrs	70% regular rates	
		7 to 8 yrs	80 % regular rates	
		Over 8 yrs	100% regular rates	
		Minimum Rate	\$10.00	

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