



FARMERS & LAWYERS
TITLE COMPANY, LLC
 Real Estate and Title Services

A DIVISION OF GRABER & JOHNSON LAW GROUP, LLC

FILED

OFFICE LOCATIONS: 701 VILYMACA ST., ELKHART, KS
 517 S MAIN, HUGOTON, KS
 714 POYNTZ AVE, SUITE C, MANHATTAN, KS
 MAILING ADDRESS: PO BOX 450, ELKHART, KS 67950

MAY 29 2020

VICKI SCHMIDT
 Commissioner of Insurance

PHONE: 620-697-2163

FAX: 620-697-2165

RATE CARD

Prices Effective January 1, 2019

SUMMARY OF CHARGES FOR TITLE INSURANCE POLICIES

| | <u>Owners</u> | <u>Loan</u> | | <u>Owners</u> | <u>Loan</u> |
|------------------------------|---------------|-------------|------------------------------|---------------|-------------|
| \$10,000.00 or less | \$175.00 | \$175.00 | \$205,001.00 to \$210,000.00 | \$757.50 | \$602.50 |
| \$10,001.00 to \$15,000.00 | \$237.50 | \$207.50 | \$210,001.00 to \$215,000.00 | \$768.75 | \$611.25 |
| \$15,001.00 to \$20,000.00 | \$255.00 | \$215.00 | \$215,001.00 to \$220,000.00 | \$780.00 | \$620.00 |
| \$20,001.00 to \$25,000.00 | \$272.50 | \$247.50 | \$220,001.00 to \$225,000.00 | \$791.25 | \$628.75 |
| \$25,001.00 to \$30,000.00 | \$290.00 | \$260.00 | \$225,001.00 to \$230,000.00 | \$802.50 | \$637.50 |
| \$30,001.00 to \$35,000.00 | \$307.50 | \$272.50 | \$230,001.00 to \$235,000.00 | \$813.75 | \$646.25 |
| \$35,001.00 to \$40,000.00 | \$325.00 | \$285.00 | \$235,001.00 to \$240,000.00 | \$825.00 | \$655.00 |
| \$40,001.00 to \$45,000.00 | \$342.50 | \$297.50 | \$240,001.00 to \$245,000.00 | \$836.25 | \$663.75 |
| \$45,001.00 to \$50,000.00 | \$360.00 | \$310.00 | \$245,001.00 to \$250,000.00 | \$847.50 | \$672.50 |
| \$50,001.00 to \$55,000.00 | \$375.00 | \$320.00 | \$250,001.00 to \$255,000.00 | \$858.75 | \$681.25 |
| \$55,001.00 to \$60,000.00 | \$390.00 | \$330.00 | \$255,001.00 to \$260,000.00 | \$870.00 | \$690.00 |
| \$60,001.00 to \$65,000.00 | \$405.00 | \$340.00 | \$260,001.00 to \$265,000.00 | \$881.25 | \$698.75 |
| \$65,001.00 to \$70,000.00 | \$420.00 | \$350.00 | \$265,001.00 to \$270,000.00 | \$892.50 | \$707.50 |
| \$70,001.00 to \$75,000.00 | \$435.00 | \$360.00 | \$270,001.00 to \$275,000.00 | \$903.75 | \$716.25 |
| \$75,001.00 to \$80,000.00 | \$450.00 | \$370.00 | \$275,001.00 to \$280,000.00 | \$915.00 | \$725.00 |
| \$80,001.00 to \$85,000.00 | \$465.00 | \$380.00 | \$280,001.00 to \$285,000.00 | \$926.25 | \$733.75 |
| \$85,001.00 to \$90,000.00 | \$480.00 | \$390.00 | \$285,001.00 to \$290,000.00 | \$937.50 | \$742.50 |
| \$90,001.00 to \$95,000.00 | \$495.00 | \$400.00 | \$290,001.00 to \$295,000.00 | \$948.75 | \$751.25 |
| \$95,001.00 to \$100,000.00 | \$510.00 | \$410.00 | \$295,001.00 to \$300,000.00 | \$960.00 | \$760.00 |
| \$100,001.00 to \$105,000.00 | \$521.25 | \$418.75 | \$300,001.00 to \$305,000.00 | \$971.25 | \$768.75 |
| \$105,001.00 to \$110,000.00 | \$532.50 | \$427.50 | \$305,001.00 to \$310,000.00 | \$982.50 | \$777.50 |
| \$110,001.00 to \$115,000.00 | \$543.75 | \$436.25 | \$310,001.00 to \$315,000.00 | \$993.75 | \$786.25 |
| \$115,001.00 to \$120,000.00 | \$555.00 | \$445.00 | \$315,001.00 to \$320,000.00 | \$1,005.00 | \$795.00 |
| \$120,001.00 to \$125,000.00 | \$566.25 | \$453.75 | \$320,001.00 to \$325,000.00 | \$1,016.25 | \$803.75 |
| \$125,001.00 to \$130,000.00 | \$577.50 | \$462.50 | \$325,001.00 to \$330,000.00 | \$1,027.50 | \$812.50 |
| \$130,001.00 to \$135,000.00 | \$588.75 | \$471.25 | \$330,001.00 to \$335,000.00 | \$1,038.75 | \$821.25 |
| \$135,001.00 to \$140,000.00 | \$600.00 | \$480.00 | \$335,001.00 to \$340,000.00 | \$1,050.00 | \$830.00 |
| \$140,001.00 to \$145,000.00 | \$611.25 | \$488.75 | \$340,001.00 to \$345,000.00 | \$1,061.25 | \$838.75 |
| \$145,001.00 to \$150,000.00 | \$622.50 | \$497.50 | \$345,001.00 to \$350,000.00 | \$1,072.50 | \$847.50 |
| \$150,001.00 to \$155,000.00 | \$633.75 | \$506.25 | \$350,001.00 to \$355,000.00 | \$1,083.75 | \$856.25 |
| \$155,001.00 to \$160,000.00 | \$645.00 | \$515.00 | \$355,001.00 to \$360,000.00 | \$1,095.00 | \$865.00 |
| \$160,001.00 to \$165,000.00 | \$656.25 | \$523.75 | \$360,001.00 to \$365,000.00 | \$1,106.25 | \$873.75 |
| \$165,001.00 to \$170,000.00 | \$667.50 | \$532.50 | \$365,001.00 to \$370,000.00 | \$1,117.50 | \$882.50 |
| \$170,001.00 to \$175,000.00 | \$678.75 | \$541.25 | \$370,001.00 to \$375,000.00 | \$1,128.75 | \$891.25 |
| \$175,001.00 to \$180,000.00 | \$690.00 | \$550.00 | \$375,001.00 to \$380,000.00 | \$1,140.00 | \$900.00 |
| \$180,001.00 to \$185,000.00 | \$701.25 | \$558.75 | \$380,001.00 to \$385,000.00 | \$1,151.25 | \$908.75 |
| \$185,001.00 to \$190,000.00 | \$712.50 | \$567.50 | \$385,001.00 to \$390,000.00 | \$1,162.50 | \$917.50 |
| \$190,001.00 to \$195,000.00 | \$723.75 | \$576.25 | \$390,001.00 to \$395,000.00 | \$1,173.75 | \$926.25 |
| \$195,001.00 to \$200,000.00 | \$735.00 | \$585.00 | \$395,001.00 to \$400,000.00 | \$1,185.00 | \$935.00 |
| \$200,001.00 to \$205,000.00 | \$746.25 | \$593.75 | | | |

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MAY 29 2020

SUMMARY OF CHARGES FOR TITLE INSURANCE POLICIES continued
VICKI SCHMIDT
Commissioner of Insurance

These rates and charges apply to all policies for 1 tract of land. Additional tracts will be charged an additional \$250 research fee per tract.

LOAN POLICIES OF TITLE INSURANCE

The **Title Insurance Rate** for Loan policies of title insurance on land that is **not 1-4 Family Improved Residential** is:

\$935.00 from page one *plus*

| | <u>Per Thousand</u> |
|--|---------------------|
| \$400,001.00 and up to \$500,000 | \$1.75 |
| Over \$500,000 and up to \$10,000,000 | \$1.50 |
| Over \$10,000,000 and up to \$15,000,000 | \$1.25 |
| Over \$15,000,000 | \$1.00 |
| Minimum Premium | \$10.00 |

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), round any fractional amount up to the next thousand dollar increment.

The **Reissue Title Insurance Rate** for Loan Policies of Title Insurance on land that is **not 1-4 Family Improved Residential** is:

When the owner of property on which application is made for a loan policy has had the title to such property insured as owner by a reputable title insurance company within 10 years prior to such application, upon presentation of a copy of his owner's policy, he shall be entitled to the following reissue rates on the loan policy up to the face amount of his owner's policy:

| | <u>Per Thousand</u> |
|--|---------------------|
| Amount up to \$50,000 of liability written | \$1.50 |
| Amount over \$50,000 and up to \$100,000 | \$1.20 |
| Amount over \$100,000 and up to \$500,000 | \$1.05 |
| Amount over \$500,000 | \$0.90 |
| Minimum Premium | \$10.00 |

If the amount of insurance desired under the loan policy is in excess of the original owner's policy, the excess shall be computed at the original rates under the applicable bracket or brackets.

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MAY 29 2020

VIGKI SCHMIDT
Commissioner of Insurance

The Title Insurance Rate for Loan Policies of Title Insurance on land that is
1-4 Family Improved Residential is:

When the land covered by the loan policy is of the type 1-4 Family Residential and the land owner shall be entitled to the following rates on the loan policy:

| | <u>Per Thousand</u> |
|--|---------------------|
| Amount up to \$50,000 of liability written | \$1.50 |
| Amount over \$50,000 and up to \$100,000 | \$1.20 |
| Amount over \$100,000 and up to \$500,000 | \$1.05 |
| Amount over \$500,000 | \$0.90 |
| Minimum Premium | \$10.00 |

This rate shall apply where the loan proceeds are being used for purposes other than the financing of the acquisition of the property in a concurrent purchase transaction.

Simultaneous Issuance of Loan and Owners Policies of Title Insurance

When a First American owner's and one or more First American loan policies covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owner's rate. The rate for each loan policy simultaneously issued will be \$95.00 for an aggregate amount of insurance not in excess of the owner's policy. The premium on the amount of the loan policies exceeding the owner's policy is figured at the regular original title insurance rates for loan policies.

In all cases the owner's policy shall be issued for the full insurable value of the premises. All policies must bear identical date and the owner's policy must show the mortgage(s) as an exception under Schedule "B" thereof.

OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

The premium for Owners or Leasehold Owners Policies of Title Insurance are:

An owner's policy, insuring fee simple estate, will not be issued for less than the full value of the premises. The premium charge for original owner's or leasehold insurance shall be:

| | |
|--|---------------------|
| \$1,185.00 from page one <i>plus</i> | |
| | <u>Per Thousand</u> |
| Over \$400,001.00 and up to \$500,000 | \$2.25 |
| Over \$500,000 and up to \$5,000,000 | \$2.00 |
| Over \$5,000,000 and up to \$10,000,000 | \$1.75 |
| Over \$10,000,000 and up to \$15,000,000 | \$1.50 |
| Over \$15,000,000 | \$1.25 |
| Minimum Premium | \$10.00 |


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NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), round any fractional amount up to the next thousand dollar increment. **MAY 29 2020**

The **Re-issue Rate** for **Owners or Leasehold** Policies are: **VICKI SCHMIDT**
Commissioner of Insurance

The reissue rate, where applicable (see sections "1" and "2" below), is 60% of the published tariff in force for original insurance. Reissue rates apply up to the face of the previous policy. If more insurance is required under a reissue policy than was written in the original policy, the coverage must be computed at original insurance rates under the applicable bracket or brackets.

| | <u>Per Thousand</u> |
|---|---------------------|
| Amounts up to \$50,000 of liability written | \$2.10 |
| Amount over \$50,000 and up to \$100,000, | add \$1.80 |
| Amounts over \$100,000 and up to \$500,000, | add \$1.35 |
| Amounts over \$500,000 and up to \$5,000,000, | add \$1.20 |
| Amounts over \$5,000,000, | add \$1.05 |
| Minimum Premium | \$10.00 |

1. A purchaser of real estate from one whose title as owner has been insured prior to the application for a new policy shall, upon presentation of a copy of the prior Owners Policy, be entitled to the reissue rate for owner's insurance in an amount up to the face of such prior policy. Full rate as per published schedule in force will be charged for the excess up to the full value of the property.

2. When the insured under a mortgage policy of this company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and desires an owner's policy to be issued, such insured shall be entitled to the reissue rate on an owner's policy up to an amount equal to the face of such previous mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.

Endorsements:

Endorsements to loan policies of title insurance typically issued in residential mortgage transactions are \$35.00-\$100.00 per endorsement. These fees may increase depending on the amount of work involved to issue the endorsement.

Closing Charges:

See Attached Fee List

PLEASE CALL OUR OFFICE AT 620-697-2163
WITH QUESTIONS ABOUT PREMIUMS OR CHARGES.

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MAY 29 2020
VICKI SCHMIDT
Commissioner of Insurance

Fee List for Closings

Insured Closing/Escrow Fees:

*Includes preparation of closing statement, signing documents, and closing disbursements only.

| | |
|---|----------|
| Purchase with a loan | \$800.00 |
| Purchase cash sale | \$500.00 |
| Purchase with loan from local banks; or serviced locally | \$500.00 |
| Refinance | \$300.00 |

Outgoing Wire Fee \$50.00

Overnight Fee to Return Docs \$60.00

Courtesy/Witness Closing \$250.00 for 1 hour
Copy Fees \$35.00

Technology Fee \$50.00

*Includes Web based services, signatures, and
Data storage

Title Research Fee Per Tract* \$250.00 per tract

*This research fee applies to title reports and/or certificates.

(A Tract shall be considered a Quarter Section if unplatted, and a Block if platted). **All research of unplatted tract descriptions shall be charged by the hour.**

Research and Time Rates: \$250.00 per hour for Agent/Attorneys; \$125.00 per hour for Agent/
Non-Attorneys.

Rush Work: Our intention is to close on all transactions either:
1) 60 days from contract date or when lender is ready to close, whichever is earlier; or
2) 30 days from contract date when there is no lender involved.

If the parties wish to close less than 30 days from presentation of a signed contract, we will charge a "Rush" fee equal twice of the normal closing fee as reasonable compensation for pushing the work ahead of other orders.

Drafting Fees

*All legal documents are drafted or reviewed by Attorneys on staff.

Contracts \$250.00

*Price if parties send us a complete contract information form with no additional or unique terms and/or conditions.

\$250.00 per hour for work over what is provided above.

Deeds \$125.00 per county/deed

*Price when title opinion, certificate, or commitment is presented; or, last deed of record plus hold harmless agreement requesting deed with no research.

Research and Time Rates: \$250.00 per hour for Agent/Attorneys; \$125.00 per hour for Agent/Non-Attorneys to research for last deed of record or chain of title to draft a deed.

Additional Documents \$125.00 plus research time if required

*This would included documents such as Affidavits, Certificates of Trust, and other documents that may be required to clear title.



FARMERS & LAWYERS
TITLE COMPANY, LLC
Real Estate and Title Services

SUBSIDIARY OF GRABER & JOHNSON LAW GROUP, LLC - ATTORNEYS AND COUNSELORS AT LAW

701 VILYMACA | PO BOX 450 | ELKHART, KS 67950 | 620.697.2163 | 800.845.7419 | FAX 620.697.2165

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MAY 29 2020

VICKI SCHMIDT
Commissioner of Insurance

April 2, 2020

Kansas Insurance Department
420 SW 9th St.
Topeka, KS 66612

Subject: Rate Card and Fee Sheet

Please find enclosed our rate card, fee sheet, a copy of our rate card and fee sheet and a self-addressed stamped envelope.

Should you have any questions, please do not hesitate to contact our office.

Sincerely,



Marie Austin
Title Assistant
marie@farmerslawyerstitle.com

Enclosures



FARMERS & LAWYERS

TITLE COMPANY, LLC

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JUL 30 2019

VICKI SCHMIDT
Commissioner of Insurance

MAILING ADDRESS: PO Box 450, ELKHART, KS 67950

PHONE: 620-697-2163

FAX: 620-697-2165

RATE CARD

Prices Effective January 1, 2019

SUMMARY OF CHARGES FOR TITLE INSURANCE POLICIES

| | <u>Owners</u> | <u>Loan</u> | | <u>Owners</u> | <u>Loan</u> |
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| \$90,001.00 to \$95,000.00 | \$495.00 | \$400.00 | \$290,001.00 to \$295,000.00 | \$948.75 | \$751.25 |
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| \$155,001.00 to \$160,000.00 | \$645.00 | \$515.00 | \$355,001.00 to \$360,000.00 | \$1,095.00 | \$865.00 |
| \$160,001.00 to \$165,000.00 | \$656.25 | \$523.75 | \$360,001.00 to \$365,000.00 | \$1,106.25 | \$873.75 |
| \$165,001.00 to \$170,000.00 | \$667.50 | \$532.50 | \$365,001.00 to \$370,000.00 | \$1,117.50 | \$882.50 |
| \$170,001.00 to \$175,000.00 | \$678.75 | \$541.25 | \$370,001.00 to \$375,000.00 | \$1,128.75 | \$891.25 |
| \$175,001.00 to \$180,000.00 | \$690.00 | \$550.00 | \$375,001.00 to \$380,000.00 | \$1,140.00 | \$900.00 |
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SUMMARY OF CHARGES FOR TITLE INSURANCE POLICIES, continued

These rates and charges apply to all policies for 1 tract of land. Additional tracts will be charged an additional \$250 research fee per tract.

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JUL 30 2019

VICKI SCHMIDT
 Commissioner of Insurance

LOAN POLICIES OF TITLE INSURANCE

The **Title Insurance** Rate for Loan policies of title insurance on land that is **not 1-4 Family Improved Residential** is:

\$935.00 from page one *plus*

| | <u>Per Thousand</u> |
|--|---------------------|
| \$400,001.00 and up to \$500,000 | \$1.75 |
| Over \$500,000 and up to \$10,000,000 | \$1.50 |
| Over \$10,000,000 and up to \$15,000,000 | \$1.25 |
| Over \$15,000,000 | \$1.00 |
| Minimum Premium | \$10.00 |

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| Amount up to \$50,000 of liability written | \$1.50 |
| Amount over \$50,000 and up to \$100,000 | \$1.20 |
| Amount over \$100,000 and up to \$500,000 | \$1.05 |
| Amount over \$500,000 | \$0.90 |
| Minimum Premium | \$10.00 |

If the amount of insurance desired under the loan policy is in excess of the original owner's policy, the excess shall be computed at the original rates under the applicable bracket or brackets.



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The Title Insurance Rate for Loan Policies of Title Insurance on land that is
1-4 Family Improved Residential is:

JUL 30 2019

VICKI SCHMIDT

Commissioner of Insurance

When the land covered by the loan policy is of the type 1-4 Family Residential and the land owner shall be entitled to the following rates on the loan policy:

| | <u>Per Thousand</u> |
|--|---------------------|
| Amount up to \$50,000 of liability written | \$1.50 |
| Amount over \$50,000 and up to \$100,000 | \$1.20 |
| Amount over \$100,000 and up to \$500,000 | \$1.05 |
| Amount over \$500,000 | \$0.90 |
| Minimum Premium | \$10.00 |

This rate shall apply where the loan proceeds are being used for purposes other than the financing of the acquisition of the property in a concurrent purchase transaction.

Simultaneous Issuance of Loan and Owners Policies of Title Insurance

When a First American owner's and one or more First American loan policies covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owner's rate. The rate for each loan policy simultaneously issued will be \$85.00 for an aggregate amount of insurance not in excess of the owner's policy. The premium on the amount of the loan policies exceeding the owner's policy is figured at the regular original title insurance rates for loan policies.

In all cases the owner's policy shall be issued for the full insurable value of the premises. All policies must bear identical date and the owner's policy must show the mortgage(s) as an exception under Schedule "B" thereof.

OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

The premium for Owners or Leasehold Owners Policies of Title Insurance are:

An owner's policy, insuring fee simple estate, will not be issued for less than the full value of the premises. The premium charge for original owner's or leasehold insurance shall be:

| | |
|--|---------------------|
| \$1,185.00 from page one <i>plus</i> | |
| | <u>Per Thousand</u> |
| Over \$400,001.00 and up to \$500,000 | \$2.25 |
| Over \$500,000 and up to \$5,000,000 | \$2.00 |
| Over \$5,000,000 and up to \$10,000,000 | \$1.75 |
| Over \$10,000,000 and up to \$15,000,000 | \$1.50 |
| Over \$15,000,000 | \$1.25 |
| Minimum Premium | \$10.00 |


FARMERS & LAWYERS
TITLE COMPANY, LLC
Real Estate and Title Services
A DIVISION OF GRABER & JOHNSON LAW GROUP, LLC

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), round any fractional amount up to the next thousand dollar increment.

The **Re-issue Rate** for **Owners or Leasehold** Policies are:

FILED
JUL 30 2019
VICKI SCHMIDT
Commissioner of Insurance

The reissue rate, where applicable (see sections "1" and "2" below), is 60% of the published tariff in force for original insurance. Reissue rates apply up to the face of the previous policy. If more insurance is required under a reissue policy than was written in the original policy, the coverage must be computed at original insurance rates under the applicable bracket or brackets.

| | <u>Per Thousand</u> |
|---|---------------------|
| Amounts up to \$50,000 of liability written | \$2.10 |
| Amount over \$50,000 and up to \$100,000, | add \$1.80 |
| Amounts over \$100,000 and up to \$500,000, | add \$1.35 |
| Amounts over \$500,000 and up to \$5,000,000, | add \$1.20 |
| Amounts over \$5,000,000, | add \$1.05 |
| Minimum Premium | \$10.00 |

1. A purchaser of real estate from one whose title as owner has been insured prior to the application for a new policy shall, upon presentation of a copy of the prior Owners Policy, be entitled to the reissue rate for owner's insurance in an amount up to the face of such prior policy. Full rate as per published schedule in force will be charged for the excess up to the full value of the property.

2. When the insured under a mortgage policy of this company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and desires an owner's policy to be issued, such insured shall be entitled to the reissue rate on an owner's policy up to an amount equal to the face of such previous mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.

Endorsements:

Endorsements to loan policies of title insurance typically issued in residential mortgage transactions are \$35.00-\$100.00 per endorsement. These fees may increase depending on the amount of work involved to issue the endorsement.

Closing Charges:

See Attached Fee List

**PLEASE CALL OUR OFFICE AT 620-697-2163
WITH QUESTIONS ABOUT PREMIUMS OR CHARGES.**

Fee List for Closings

FILED

JUL 30 2019

VICKI SCHMIDT
Commissioner of Insurance

Insured Closing/Escrow Fees:

*Includes preparation of closing statement, signing documents, and closing disbursements only.

| | |
|---|---------------------|
| Purchase with a loan | \$800.00 |
| Purchase cash sale | \$500.00 |
| Purchase with loan from local banks; or serviced locally | \$500.00 |
| Refinance | \$300.00 |
| | |
| Outgoing Wire Fee | \$50.00 |
| | |
| Overnight Fee to Return Docs | \$60.00 |
| | |
| Courtesy/Witness Closing | \$250.00 for 1 hour |
| Copy Fees | \$35.00 |
| | |
| Title Research Fee Per Tract* | \$250.00 per tract |

*This research fee applies to title reports and/or certificates.

(A Tract shall be considered a Quarter Section if unplatted, and a Block if platted). **All research of unplatted tract descriptions shall be charged by the hour.**

Research and Time Rates: \$250.00 per hour for Agent/Attorneys; \$125.00 per hour for Agent/Non-Attorneys.

| | |
|-----------------------|---|
| Simultaneous Loan Fee | \$85.00 (added to the \$10.00 loan premium) |
|-----------------------|---|


FARMERS & LAWYERS
TITLE COMPANY, LLC
Real Estate and Title Services

SUBSIDIARY OF GRABER & JOHNSON LAW GROUP, LLC - ATTORNEYS AND COUNSELORS AT LAW

701 VILYMACA | PO BOX 450 | ELKHART, KS 67950 | 620.697.2163 | 800.845.7419 | FAX 620.697.2165

July 24, 2019

Kansas Insurance Department
420 SW 9th St.
Topeka, KS 66612

FILED
JUL 30 2019
VICKI SCHMIDT
Commissioner of Insurance

Subject: Rate Card and Fee Sheet

Please find enclosed our rate card, fee sheet, a copy of our rate card and fee sheet and a self-addressed stamped envelope.

Should you have any questions, please do not hesitate to contact our office.

Sincerely,



Jeremiah Johnson
jeremiah@farmerslawyerstitle.com

Enclosures

RECEIVED
JUL 29 2019
KANSAS INSURANCE DEPARTMENT

Farmers & Lawyers Title Company
Real Estate and Title Services

A DIVISION OF GRABER & JOHNSON LAW GROUP, LLC

714 POYNTZ AVE, STE C | MANHATTAN, KS 66502 | 785.565.0104 | 800.845.7419 | FAX 785.565.0294

FILED

RATE CARD

Prices Effective January 1, 2017

SUMMARY OF CHARGES FOR TITLE INSURANCE POLICIES

JAN 29 2019

VICKI SCHMIDT
Commissioner of Insurance

| | <u>Owners</u> | <u>Loan</u> | | <u>Owners</u> | <u>Loan</u> |
|------------------------------|---------------|-------------|------------------------------|---------------|-------------|
| \$10,000.00 or less | \$175.00 | \$175.00 | \$205,001.00 to \$210,000.00 | \$757.50 | \$602.50 |
| \$10,001.00 to \$15,000.00 | \$237.50 | \$207.50 | \$210,001.00 to \$215,000.00 | \$768.75 | \$611.25 |
| \$15,001.00 to \$20,000.00 | \$255.00 | \$215.00 | \$215,001.00 to \$220,000.00 | \$780.00 | \$620.00 |
| \$20,001.00 to \$25,000.00 | \$272.50 | \$247.50 | \$220,001.00 to \$225,000.00 | \$791.25 | \$628.75 |
| \$25,001.00 to \$30,000.00 | \$290.00 | \$260.00 | \$225,001.00 to \$230,000.00 | \$802.50 | \$637.50 |
| \$30,001.00 to \$35,000.00 | \$307.50 | \$272.50 | \$230,001.00 to \$235,000.00 | \$813.75 | \$646.25 |
| \$35,001.00 to \$40,000.00 | \$325.00 | \$285.00 | \$235,001.00 to \$240,000.00 | \$825.00 | \$655.00 |
| \$40,001.00 to \$45,000.00 | \$342.50 | \$297.50 | \$240,001.00 to \$245,000.00 | \$836.25 | \$663.75 |
| \$45,001.00 to \$50,000.00 | \$360.00 | \$310.00 | \$245,001.00 to \$250,000.00 | \$847.50 | \$672.50 |
| \$50,001.00 to \$55,000.00 | \$375.00 | \$320.00 | \$250,001.00 to \$255,000.00 | \$858.75 | \$681.25 |
| \$55,001.00 to \$60,000.00 | \$390.00 | \$330.00 | \$255,001.00 to \$260,000.00 | \$870.00 | \$690.00 |
| \$60,001.00 to \$65,000.00 | \$405.00 | \$340.00 | \$260,001.00 to \$265,000.00 | \$881.25 | \$698.75 |
| \$65,001.00 to \$70,000.00 | \$420.00 | \$350.00 | \$265,001.00 to \$270,000.00 | \$892.50 | \$707.50 |
| \$70,001.00 to \$75,000.00 | \$435.00 | \$360.00 | \$270,001.00 to \$275,000.00 | \$903.75 | \$716.25 |
| \$75,001.00 to \$80,000.00 | \$450.00 | \$370.00 | \$275,001.00 to \$280,000.00 | \$915.00 | \$725.00 |
| \$80,001.00 to \$85,000.00 | \$465.00 | \$380.00 | \$280,001.00 to \$285,000.00 | \$926.25 | \$733.75 |
| \$85,001.00 to \$90,000.00 | \$480.00 | \$390.00 | \$285,001.00 to \$290,000.00 | \$937.50 | \$742.50 |
| \$90,001.00 to \$95,000.00 | \$495.00 | \$400.00 | \$290,001.00 to \$295,000.00 | \$948.75 | \$751.25 |
| \$95,001.00 to \$100,000.00 | \$510.00 | \$410.00 | \$295,001.00 to \$300,000.00 | \$960.00 | \$760.00 |
| \$100,001.00 to \$105,000.00 | \$521.25 | \$418.75 | \$300,001.00 to \$305,000.00 | \$971.25 | \$768.75 |
| \$105,001.00 to \$110,000.00 | \$532.50 | \$427.50 | \$305,001.00 to \$310,000.00 | \$982.50 | \$777.50 |
| \$110,001.00 to \$115,000.00 | \$543.75 | \$436.25 | \$310,001.00 to \$315,000.00 | \$993.75 | \$786.25 |
| \$115,001.00 to \$120,000.00 | \$555.00 | \$445.00 | \$315,001.00 to \$320,000.00 | \$1,005.00 | \$795.00 |
| \$120,001.00 to \$125,000.00 | \$566.25 | \$453.75 | \$320,001.00 to \$325,000.00 | \$1,016.25 | \$803.75 |
| \$125,001.00 to \$130,000.00 | \$577.50 | \$462.50 | \$325,001.00 to \$330,000.00 | \$1,027.50 | \$812.50 |
| \$130,001.00 to \$135,000.00 | \$588.75 | \$471.25 | \$330,001.00 to \$335,000.00 | \$1,038.75 | \$821.25 |
| \$135,001.00 to \$140,000.00 | \$600.00 | \$480.00 | \$335,001.00 to \$340,000.00 | \$1,050.00 | \$830.00 |
| \$140,001.00 to \$145,000.00 | \$611.25 | \$488.75 | \$340,001.00 to \$345,000.00 | \$1,061.25 | \$838.75 |
| \$145,001.00 to \$150,000.00 | \$622.50 | \$497.50 | \$345,001.00 to \$350,000.00 | \$1,072.50 | \$847.50 |
| \$150,001.00 to \$155,000.00 | \$633.75 | \$506.25 | \$350,001.00 to \$355,000.00 | \$1,083.75 | \$856.25 |
| \$155,001.00 to \$160,000.00 | \$645.00 | \$515.00 | \$355,001.00 to \$360,000.00 | \$1,095.00 | \$865.00 |
| \$160,001.00 to \$165,000.00 | \$656.25 | \$523.75 | \$360,001.00 to \$365,000.00 | \$1,106.25 | \$873.75 |
| \$165,001.00 to \$170,000.00 | \$667.50 | \$532.50 | \$365,001.00 to \$370,000.00 | \$1,117.50 | \$882.50 |
| \$170,001.00 to \$175,000.00 | \$678.75 | \$541.25 | \$370,001.00 to \$375,000.00 | \$1,128.75 | \$891.25 |
| \$175,001.00 to \$180,000.00 | \$690.00 | \$550.00 | \$375,001.00 to \$380,000.00 | \$1,140.00 | \$900.00 |
| \$180,001.00 to \$185,000.00 | \$701.25 | \$558.75 | \$380,001.00 to \$385,000.00 | \$1,151.25 | \$908.75 |
| \$185,001.00 to \$190,000.00 | \$712.50 | \$567.50 | \$385,001.00 to \$390,000.00 | \$1,162.50 | \$917.50 |
| \$190,001.00 to \$195,000.00 | \$723.75 | \$576.25 | \$390,001.00 to \$395,000.00 | \$1,173.75 | \$926.25 |
| \$195,001.00 to \$200,000.00 | \$735.00 | \$585.00 | \$395,001.00 to \$400,000.00 | \$1,185.00 | \$935.00 |
| \$200,001.00 to \$205,000.00 | \$746.25 | \$593.75 | | | |

Farmers & Lawyers Title Company

Real Estate and Title Services

A DIVISION OF GRABER & JOHNSON LAW GROUP, LLC

714 POYNTZ AVE, STE C | MANHATTAN, KS 66502 | 785.565.0104 | 800.845.7419 | FAX 785.565.0294

SUMMARY OF CHARGES FOR TITLE INSURANCE POLICIES, continued

These rates and charges apply to all policies for 1 tract of land. Additional tracts will be charged an additional \$250 research fee per tract.

\$400,001 - \$1,000,000 Owner's and Loan Policy premiums are computed using the formula below:

Owner's Policies:

\$1,187.25 + \$2.00 per thousand for each \$1,000 or fraction thereof over \$400,000

Loan Policies:

\$936.75 + \$2.00 per thousand for each \$1,000 or fraction thereof over \$400,000

The following rates and charges apply only to policies **over \$1,000,000**. They do not apply to policies \$1,000,000.00 and under.

Owner's Policies:

\$2.30 per thousand + \$250.00 search fee per tract

Loan Policies:

\$2.00 per thousand + \$250.00 search fee per tract

Simultaneously Issued Loan Policies:

For loan policies not exceeding the amount of the owner's policy and issued simultaneously therewith, the premium amount is \$95.00. If the amount of the loan policy exceeds the amount of the owner's policy, add \$2.50/ \$1,000.00 for each \$1,000.00 or fraction thereof exceeding the amount of the owner's policy.

The changes set forth are applicable to normal transactions. In cases involving unique or unusual conditions, we reserve the right to adjust charges and premiums.

Endorsements:

Endorsements to loan policies of title insurance typically issued in residential mortgage transactions are \$35.00 per endorsement.

PLEASE CALL OUR OFFICE AT 785-565-0104 WITH QUESTIONS ABOUT PREMIUMS OR CHARGES.

FILED
JAN 29 2019
WYOMING
Commissioner of Insurance

White & Johnson, LLC d/b/a Farmers & Lawyers Title Company
Real Estate and Title Services

SUBSIDIARY OF GRABER & JOHNSON LAW GROUP, LLC - ATTORNEYS AND COUNSELORS AT LAW

701 WILYMACA | PO BOX 450 | ELKHART, KS 67950 | 620.697.2163 | 800.845.7419 | FAX 620.697.2165

January 25, 2019

FILED

JAN 29 2019

VICKI SCHMIDT
Commissioner of Insurance

Kansas Insurance Department
Attn: James Norman
420 SW 9th Street
Topeka, KS 66612-1678

RE: Filing of Title Insurance Rates and Charges

Dear Mr. Norman:

Please find enclosed a Rate Card and illustration of the application of rates for our title company. Please record these rates. Please let us know if anything else is required to be filed with your department.

If you have any questions or concerns regarding any of the above, do not hesitate to call or write me at the above address or telephone number.

Sincerely,



Darrel E. Johnson

DEJ/amt

Enclosures

James Norman [KID]

From: James Norman [KID]
Sent: Tuesday, January 29, 2019 9:38 AM
To: 'Angela Turner'
Subject: RE: Title Insurance rates

Thank you

James Norman
Policy Examiner
Kansas Insurance Department
Vicki Schmidt, Commissioner
420 SW 9th St., Topeka, KS 66612
[Facebook](#) | [Twitter](#) | www.ksinsurance.org
Phone Number 785.296-3405 | Fax 785.291-3673
james.norman@ks.gov

From: Angela Turner <angela@graberjohnson.com>
Sent: Tuesday, January 29, 2019 9:29 AM
To: James Norman [KID] <James.Norman@ks.gov>
Subject: Title Insurance rates

EXTERNAL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Hello Mr. Norman,

Please find attached our Title insurance rates and charges to be recorded. Let me know if you need anything else. Thanks!

Angela Turner

Title Agent

on behalf of White & Johnson, LLC

wholly owned subsidiary of



GRABER & JOHNSON
LAW GROUP, LLC

701 Vilymaca – PO Box 450
Elkhart, KS 67950
Phone (620) 697-2163
Fax (620) 697-2165

Farmers & Lawyers Title Company

Real Estate and Title Services

A DIVISION OF GRABER & JOHNSON LAW GROUP, LLC

714 POYNTZ AVE, STE C | MANHATTAN, KS 66502 | 785.565.0104 | 800.845.7419 | FAX 785.565.0294

FILED

MAR 06 2017

RATE CARD

Prices Effective January 1, 2017

SUMMARY OF CHARGES FOR TITLE INSURANCE POLICIES

KEN SELZER
Commissioner of Insurance

| | <u>Owners</u> | <u>Loan</u> | | <u>Owners</u> | <u>Loan</u> |
|------------------------------|---------------|-------------|------------------------------|---------------|-------------|
| \$10,000.00 or less | \$175.00 | \$175.00 | \$205,001.00 to \$210,000.00 | \$757.50 | \$602.50 |
| \$10,001.00 to \$15,000.00 | \$237.50 | \$207.50 | \$210,001.00 to \$215,000.00 | \$768.75 | \$611.25 |
| \$15,001.00 to \$20,000.00 | \$255.00 | \$215.00 | \$215,001.00 to \$220,000.00 | \$780.00 | \$620.00 |
| \$20,001.00 to \$25,000.00 | \$272.50 | \$247.50 | \$220,001.00 to \$225,000.00 | \$791.25 | \$628.75 |
| \$25,001.00 to \$30,000.00 | \$290.00 | \$260.00 | \$225,001.00 to \$230,000.00 | \$802.50 | \$637.50 |
| \$30,001.00 to \$35,000.00 | \$307.50 | \$272.50 | \$230,001.00 to \$235,000.00 | \$813.75 | \$646.25 |
| \$35,001.00 to \$40,000.00 | \$325.00 | \$285.00 | \$235,001.00 to \$240,000.00 | \$825.00 | \$655.00 |
| \$40,001.00 to \$45,000.00 | \$342.50 | \$297.50 | \$240,001.00 to \$245,000.00 | \$836.25 | \$663.75 |
| \$45,001.00 to \$50,000.00 | \$360.00 | \$310.00 | \$245,001.00 to \$250,000.00 | \$847.50 | \$672.50 |
| \$50,001.00 to \$55,000.00 | \$375.00 | \$320.00 | \$250,001.00 to \$255,000.00 | \$858.75 | \$681.25 |
| \$55,001.00 to \$60,000.00 | \$390.00 | \$330.00 | \$255,001.00 to \$260,000.00 | \$870.00 | \$690.00 |
| \$60,001.00 to \$65,000.00 | \$405.00 | \$340.00 | \$260,001.00 to \$265,000.00 | \$881.25 | \$698.75 |
| \$65,001.00 to \$70,000.00 | \$420.00 | \$350.00 | \$265,001.00 to \$270,000.00 | \$892.50 | \$707.50 |
| \$70,001.00 to \$75,000.00 | \$435.00 | \$360.00 | \$270,001.00 to \$275,000.00 | \$903.75 | \$716.25 |
| \$75,001.00 to \$80,000.00 | \$450.00 | \$370.00 | \$275,001.00 to \$280,000.00 | \$915.00 | \$725.00 |
| \$80,001.00 to \$85,000.00 | \$465.00 | \$380.00 | \$280,001.00 to \$285,000.00 | \$926.25 | \$733.75 |
| \$85,001.00 to \$90,000.00 | \$480.00 | \$390.00 | \$285,001.00 to \$290,000.00 | \$937.50 | \$742.50 |
| \$90,001.00 to \$95,000.00 | \$495.00 | \$400.00 | \$290,001.00 to \$295,000.00 | \$948.75 | \$751.25 |
| \$95,001.00 to \$100,000.00 | \$510.00 | \$410.00 | \$295,001.00 to \$300,000.00 | \$960.00 | \$760.00 |
| \$100,001.00 to \$105,000.00 | \$521.25 | \$418.75 | \$300,001.00 to \$305,000.00 | \$971.25 | \$768.75 |
| \$105,001.00 to \$110,000.00 | \$532.50 | \$427.50 | \$305,001.00 to \$310,000.00 | \$982.50 | \$777.50 |
| \$110,001.00 to \$115,000.00 | \$543.75 | \$436.25 | \$310,001.00 to \$315,000.00 | \$993.75 | \$786.25 |
| \$115,001.00 to \$120,000.00 | \$555.00 | \$445.00 | \$315,001.00 to \$320,000.00 | \$1,005.00 | \$795.00 |
| \$120,001.00 to \$125,000.00 | \$566.25 | \$453.75 | \$320,001.00 to \$325,000.00 | \$1,016.25 | \$803.75 |
| \$125,001.00 to \$130,000.00 | \$577.50 | \$462.50 | \$325,001.00 to \$330,000.00 | \$1,027.50 | \$812.50 |
| \$130,001.00 to \$135,000.00 | \$588.75 | \$471.25 | \$330,001.00 to \$335,000.00 | \$1,038.75 | \$821.25 |
| \$135,001.00 to \$140,000.00 | \$600.00 | \$480.00 | \$335,001.00 to \$340,000.00 | \$1,050.00 | \$830.00 |
| \$140,001.00 to \$145,000.00 | \$611.25 | \$488.75 | \$340,001.00 to \$345,000.00 | \$1,061.25 | \$838.75 |
| \$145,001.00 to \$150,000.00 | \$622.50 | \$497.50 | \$345,001.00 to \$350,000.00 | \$1,072.50 | \$847.50 |
| \$150,001.00 to \$155,000.00 | \$633.75 | \$506.25 | \$350,001.00 to \$355,000.00 | \$1,083.75 | \$856.25 |
| \$155,001.00 to \$160,000.00 | \$645.00 | \$515.00 | \$355,001.00 to \$360,000.00 | \$1,095.00 | \$865.00 |
| \$160,001.00 to \$165,000.00 | \$656.25 | \$523.75 | \$360,001.00 to \$365,000.00 | \$1,106.25 | \$873.75 |
| \$165,001.00 to \$170,000.00 | \$667.50 | \$532.50 | \$365,001.00 to \$370,000.00 | \$1,117.50 | \$882.50 |
| \$170,001.00 to \$175,000.00 | \$678.75 | \$541.25 | \$370,001.00 to \$375,000.00 | \$1,128.75 | \$891.25 |
| \$175,001.00 to \$180,000.00 | \$690.00 | \$550.00 | \$375,001.00 to \$380,000.00 | \$1,140.00 | \$900.00 |
| \$180,001.00 to \$185,000.00 | \$701.25 | \$558.75 | \$380,001.00 to \$385,000.00 | \$1,151.25 | \$908.75 |
| \$185,001.00 to \$190,000.00 | \$712.50 | \$567.50 | \$385,001.00 to \$390,000.00 | \$1,162.50 | \$917.50 |
| \$190,001.00 to \$195,000.00 | \$723.75 | \$576.25 | \$390,001.00 to \$395,000.00 | \$1,173.75 | \$926.25 |
| \$195,001.00 to \$200,000.00 | \$735.00 | \$585.00 | \$395,001.00 to \$400,000.00 | \$1,185.00 | \$935.00 |
| \$200,001.00 to \$205,000.00 | \$746.25 | \$593.75 | | | |

Farmers & Lawyers Title Company

Real Estate and Title Services

A DIVISION OF GRABER & JOHNSON LAW GROUP, LLC

714 POYNTZ AVE, STE C | MANHATTAN, KS 66502 | 785.565.0104 | 800.845.7419 | FAX 785.565.0294

SUMMARY OF CHARGES FOR TITLE INSURANCE POLICIES

The following rates and charges **apply only** to policies between **\$400,001 and \$1,000,000**.
They **do not** apply to policies \$400,000 and under.

FILED

MAR 06 2017

KEN SELZER
Commissioner of Insurance

\$400,001 - \$1,000,000 Owner's and Loan Policy premiums are computed using the formula below:

Owner's Policies:

\$1,185.00 + \$2.00 per thousand for each \$1,000 or fraction thereof over \$400,000

Loan Policies:

\$935.00 + \$2.00 per thousand for each \$1,000 or fraction thereof over \$400,000

The following rates and charges apply only to policies **over \$1,000,000**.

They do not apply to policies \$1,000,000.00 and under.

Owner's Policies:

\$2.30 per thousand + \$200.00 research fee

Loan Policies:

\$2.00 per thousand + \$200.00 research fee

Simultaneously Issued Loan Policies:

For loan policies not exceeding the amount of the owner's policy and issued simultaneously therewith, the premium amount is \$95.00. If the amount of the loan policy exceeds the amount of the owner's policy, add \$2.50/ \$1,000.00 for each \$1,000.00 or fraction thereof exceeding the amount of the owner's policy.

The changes set forth are applicable to normal transactions. In cases involving unique or unusual conditions, we reserve the right to adjust charges and premiums.

Endorsements:

Endorsements to loan policies of title insurance typically issued in residential mortgage transactions are \$35.00 per endorsement.

Closing Charges:

| | |
|---|----------|
| Seller escrow closing fee purchase (Realtor assisted)..... | \$225.00 |
| Buyer escrow "insured" closing fee (buyer signs loan papers at G&J)..... | \$225.00 |
| Buyer escrow "insured" closing fee (buyer signs loan papers at lender)..... | \$100.00 |
| Courier services fee..... | \$ 30.00 |

PLEASE CALL OUR OFFICE AT 785-565-0104 WITH QUESTIONS ABOUT PREMIUMS OR CHARGES.

White & Johnson, LLC d/b/a Farmers & Lawyers Title Company

Real Estate and Title Services

SUBSIDIARY OF GRABER & JOHNSON LAW GROUP, LLC - ATTORNEYS AND COUNSELORS AT LAW

701 VILYMACA | PO BOX 450 | ELKHART, KS 67950 | 620.697.2163 | 800.845.7419 | FAX 620.697.2165

March 2, 2017

Kansas Insurance Department
Attn: James Norman
420 SW 9th Street
Topeka, KS 66612-1678

RE: Filing of Title Insurance Rates and Charges

Dear Mr. Norman:

Please find enclosed a Rate Card and illustration of the application of rates for our title company. Please record these rates. Please let us know if anything else is required to be filed with your department.

If you have any questions or concerns regarding any of the above, do not hesitate to call or write me at the above address or telephone number.

Sincerely,



Darrel E. Johnson

DEJ/amt

Enclosures



Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

March 6, 2017

White & Johnson LLC
PO Box 450
Elkhart, KS 67950

Re: Material Required by K.S.A. 40-952(c)

Dear Sir or Madam:

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

Sincerely,

James W. Norman
Policy Examiner II
Property & Casualty Division



Kansas Insurance Department

Ken Selzer, Commissioner of Insurance

July 5, 2016

White & Johnson
PO Box 450
Elkhart, KS 67950

Re: Material Required by K.S.A. 40-952(c)

Dear Sir or Madam:

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

Sincerely,

James W. Norman
Policy Examiner II
Property & Casualty Division

White & Johnson, LLC d/b/a Farmers & Lawyers Title Company

Real Estate and Title Services

SUBSIDIARY OF GRABER & JOHNSON LAW GROUP, LLC - ATTORNEYS AND COUNSELORS AT LAW

701 VILYMACA | PO BOX 450 | ELKHART, KS 67950 | 620.697.2163 | 800.845.7419 | FAX 620.697.2165

June 28, 2016

Kansas Insurance Department
Attn: James Norman
420 SW 9th Street
Topeka, KS 66612-1678

RE: Filing of Title Insurance Rates and Charges

Dear Mr. Norman:

Please find enclosed the materials our office is required to file as per Department Bulletins 1989-12 and 1989-31. We have also enclosed an executed Escrow, Settlement or Closing Accounts Bond as required pursuant to K.S.A. 40-1137, 40-1138 and 40-1139. Please let us know if anything else is required.

If you have any questions or concerns regarding any of the above, do not hesitate to call or write me at the above address or telephone number.

Thank you for your attention to this matter.

Sincerely,



Darrel E. Johnson

DEJ/amt

Enclosures

Attachment 1

CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES

| Service | Charge |
|---|--|
| COMMERCIAL ESCROW CLOSING Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements (HUD-1), disbursement of funds | <u>\$800.00</u> |
| RESIDENTIAL REAL ESTATE CLOSING Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. <i>Without</i> assistance of attorney and/or broker. | <u>\$500.00</u> |
| RESIDENTIAL REAL ESTATE CLOSING Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. <i>With</i> assistance of attorney and/or broker. | <u>\$500.00</u> |
| RESIDENTIAL LOAN CLOSING 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 | <u>\$500 - \$800</u> |
| DOCUMENT PREPARATION when not: Included in closings: 1. deeds 2. mortgages, notes 3. affidavits 4. assignments, releases 5. contract for deed/option contracts 6. real estate contracts 7. escrow deposit agreements | <u>\$125.00</u> <u>\$125.00</u> <u>\$250.00</u> |
| FEES FOR ANCILLARY SERVICES notary public fees Overnight fee to return documents Outgoing wire fee Courtesy / Witness Closing Copy fees equity purchase exchange of property loan closing for third party lender Title Endorsement fee | <u>\$50.00</u> <u>\$25.00</u> <u>\$250.00</u> for 1 hour <u>\$35.00</u> <u>\$35.00</u> |
| FORECLOSURE COMMITMENT Commitment issued for filing foreclosure proceedings a. Do not take policy b. Do take policy | <u> </u> <u> </u> |

FILED
JUL 05 2016
KEN SELZER
Commissioner of Insurance

LOT SALE TO BUYER

(not builder)

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

PLATTING COMMITMENT

Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc. Nominal amount

INFORMATIONAL COMMITMENT

Issued for "amount to be agreed upon" where customer wants check of title before sale/mortgage

FILED

JUL 05 2016

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

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

KEN SELZER
Commissioner of Insurance

MECHANICS LIEN WORK OUT

Obtaining lien waivers, disbursing funds to pay claimants

EXCHANGE CLOSING

Closing transaction having more than one parcel of real property

DISBURSEMENT OF FUNDS

No closing services but asked to disburse money

DISBURSEMENT OF FUNDS

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

INDEMNITY DEPOSIT

Held in escrow, no closing

Attachment 2

COMMERCIAL TITLE INSURANCE RATES

Type of Transaction

Rate(s)

OWNERS TITLE INSURANCE POLICY

Policies will be issued to owners, contract vendees and lessees

See attached Rate
Schedule A

MORTGAGE TITLE INSURANCE POLICY

Issued to lenders in an amount not to exceed 120% of loan amount

See attached Rate
Schedule A

SIMULTANEOUS-ISSUED MORTGAGE POLICY

Not exceeding the amount of owners policy issued simultaneous therewith

\$95.00

SIMULTANEOUS-ISSUED MORTGAGE POLICY

Where the amount of coverage exceeds the owners policy

N/A

SIMULTANEOUS-ISSUED LEASEHOLD POLICY

Not exceeding the amount of owners policy issued to lessee

\$95.00

REFINANCE POLICIES - Loan Policy

Issued on property as a result of refinancing a previous loan

See attached Rate
Schedule A

SECOND MORTGAGE POLICIES - Loan policy issued on 2nd, 3rd or more loans

See attached Rate
Schedule A

REISSUE POLICIES - Policies issued on previously insured property

See attached Rate
Schedule A

NEW CONSTRUCTION PENDING DISBURSEMENT

POLICY calling for periodic endorsements for increasing liability and extending time of policy

NEW CONSTRUCTION OWNERS POLICY

NEW CONSTRUCTION LOAN POLICY

Issued to construction lender on construction loan (includes binder or construction loan policies)

HOLD OPEN CHARGES

ENDORSEMENT TO OWNERS POLICIES

1. If additional research is needed to obtain particular endorsement, this hourly fee may apply

- 2.
- 3.

\$35.00 per endorsement

\$125.00 per hour research fee

ENDORSEMENT TO LOAN POLICIES

1. If additional research is needed to obtain particular endorsement, this hourly fee may apply

- 2.
- 3.

\$35.00 per endorsement

\$125.00 per hour research fee

OTHER (Specify)

RESEARCH FEE is added to title insurance premium. "Per Tract" means per each separate index researched in the office of the Register of Deeds. Tract Descriptions within or around the city limits that have not been platted or surveyed will be charged an hourly research fee.

\$75.00 per hour

FILED
JUL 05 2005
KEN ST
Commissioner

Attachment 3

**RESIDENTIAL TITLE INSURANCE RATES
(1-4 Single Family Living Units)**

Type of Transaction

Rate

FILED

JUL 05 2016

**KEN SELZER
Commissioner of Insurance**

SPECIAL COVERAGES

RESIDENTIAL NEW CONSTRUCTION LOAN
policy issued with owners policy on new construction

See attached Rate
Schedule B

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

HOLD OPEN CHARGES

See attached Rate
Schedule B

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

See attached Rate
Schedule B

RESIDENTIAL MORTGAGEES POLICIES
Policies of title insurance protecting the interest of mortgage lenders

SIMULTANEOUSLY ISSUED LOAN POLICIES

\$ 95.00

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

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

See attached Rate
Schedule B

CONSTRUCTION LOAN BINDER (COMMITMENT)
A commitment for title insurance issued specifically for the protection of the interest in property taken as a result of the filing of a mortgage for construction purposes

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

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

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES

See attached Rate
Schedule B

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

See attached Rate
Schedule B

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

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

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

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
If additional research is needed to obtain particular endorsement, this hourly fee may apply

\$35.00 per endorsement

\$ 125.00 per hour research fee

LEASEHOLD POLICIES

Policies issued to protect the interest of a lessee in real property insuring the validity of an option to purchase granted to a lessee

See attached Rate
Schedule B

COMMERCIAL TITLE INSURANCE RATE

Premiums charged on policies issued on transactions involving commercial, multi-family, or industrial real estate

See attached Rate
Schedule B

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

OTHER (Specify)

RESEARCH FEE is added to title insurance premium. "Per Tract" means per each separate index researched in the office of the Register of Deeds. Tract Descriptions within or around the city limits that have not been platted or surveyed will be charged an hourly research fee.

\$75.00 per hour

FILED
JUL 05 2006
KEN SE
Commissioner of Insurance

White & Johnson, LLC

d/b/a Farmers & Lawyers Title Company

701 Vilymaca, PO Box 450

Elkhart, KS 67950

Phone (620) 697-2163 Fax (620) 697-2165

Rate Schedule A

LOAN POLICIES OF TITLE INSURANCE

| | Per Thousand* |
|--|----------------|
| Up to \$50,000 of liability written | 2.50 |
| Over \$50,000 and up to \$100,000 | 2.00 |
| Over \$100,000 and up to \$500,000 | 1.75 |
| Over \$500,000 and up to \$10,000,000 | 1.50 |
| Over \$10,000,000 and up to \$15,000,000 | 1.25 |
| Over \$15,000,000 | 1.00 |
| <u>Minimum Premium</u> | <u>\$10.00</u> |

Plus \$350 research fee per tract _____ \$350 x (number of tracts)
Total _____

*round any fractional amount up to the next thousand dollar increment

REISSUE TITLE INSURANCE RATES FOR LOAN POLICIES - COMMERCIAL

| | Per Thousand* |
|--|----------------|
| Amount up to \$50,000 of liability written | 1.50 |
| Amount over \$50,000 and up to \$100,000 | 1.20 |
| Amount over \$100,000 and up to \$500,000 | 1.05 |
| Amount over \$500,000 | 0.90 |
| <u>Minimum Premium</u> | <u>\$10.00</u> |

Plus \$350 research fee per tract _____ \$350 x (number of tracts)
Total _____

*round any fractional amount up to the next thousand dollar increment

If the amount of insurance desired under the loan policy is in excess of the original owner's policy, the excess shall be computed at the original rates under the applicable bracket or brackets.

FILED
FILED
JUL 05 2016
KEN SELZER
Commissioner of Insurance

Rate Schedule A - CONTINUED

REISSUE TITLE INSURANCE RATES FOR LOAN POLICIES - RESIDENTIAL

| | Per Thousand* |
|--|---------------|
| Amount up to \$50,000 of liability written | 1.50 |
| Amount over \$50,000 and up to \$100,000 | 1.20 |
| Amount over \$100,000 and up to \$500,000 | 1.05 |
| Amount over \$500,000 | 0.90 |
| <u>Minimum Premium</u> | \$10.00 |

Plus \$350 research fee per tract

_____ \$350 x (number of tracts)
_____ Total
=====

FILED
JUL 05 2015
KEN SELZER
Commissioner of Insurance

*round any fractional amount up to the next thousand dollar increment

This rate shall apply where the loan proceeds are being used for purposes other than the financing of the acquisition of the property in a concurrent purchase transaction.

White & Johnson, LLC

d/b/a Farmers & Lawyers Title Company

701 Vilymaca, PO Box 450

Elkhart, KS 67950

Phone (620) 697-2163 Fax (620) 697-2165

Rate Schedule B

OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

| | Per Thousand* |
|--|---------------|
| Up to \$50,000 of liability written | 3.50 |
| Over \$50,000 and up to \$100,000 | 3.00 |
| Over \$100,000 and up to \$500,000 | 2.25 |
| Over \$500,000 and up to \$5,000,000 | 2.00 |
| Over \$5,000,000 and up to \$10,000,000 | 1.75 |
| Over \$10,000,000 and up to \$15,000,000 | 1.50 |
| Over \$15,000,000 | 1.25 |
| <u>Minimum Premium</u> | \$10.00 |

Plus \$350 research fee per tract

_____ \$350 x (number of tracts)
_____ Total
=====

*round any fractional amount up to the next thousand dollar increment

FILED

JUL 05 2016

KEN SELZER
Commissioner of Insurance

Rate Schedule B - CONTINUED

The re-issue rate for Owners or Leasehold Policies are:

FILED

The reissue rate, where applicable (see sections "1" and "2" below), is 60% of the published tariff in force for original insurance. Reissue rates apply up to the face of the previous policy.

If more insurance is required under a reissue policy than was written in the original policy, the coverage must be computed at original insurance rates under the applicable bracket or brackets.

JUL 05 2016

KEN SELZER
Commissioner of Insurance

| | Per Thousand* |
|---|----------------------------------|
| Amounts up to \$50,000 of liability written | 2.10 |
| Amount over \$50,000 and up to \$100,000, add | 1.80 |
| Amounts over \$100,000 and up to \$500,000, add | 1.35 |
| Amounts over \$500,000 and up to \$5,000,000, add | 1.20 |
| Amounts over \$5,000,000, add | 1.05 |
| Minimum Premium | \$10.00 |
| <hr/> | |
| Plus \$350 research fee per tract | _____ \$350 x (number of tracts) |
| | ===== Total |

*round any fractional amount up to the next thousand dollar increment

1. A purchaser of real estate from one whose title as owner has been insured prior to the application for a new policy shall, upon presentation of a copy of the prior Owners Policy, be entitled to the reissue rate for owner's insurance in an amount up to the face of such prior policy. Full rate as per published schedule in force will be charged for the excess up to the full value of the property.

2. When the insured under a mortgage policy of this company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and desires an owner's policy to be issued, such insured shall be entitled to the reissue rate on an owner's policy up to an amount equal to the face of such previous mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.