

TITLE INSURANCE RATES

Effective March 1, 2022

FIELD ABSTRACT & TITLE LLC

1201 Fort Street, P.O. Box 129, Hays, Kansas 67601 (785) 625-2112

Amounts			RATE
Up to:			
10,000	or	Less	\$ 220
10,001	to	15,000	\$ 253
15,001	to	20,000	\$ 286
20,001	to	25,000	\$ 319
25,001	to	30,000	\$ 352
30,001	to	35,000	\$ 385
35,001	to	40,000	\$ 418
40,001	to	45,000	\$ 451
45,001	to	50,000	\$ 484
50,001	to	55,000	\$ 512
55,001	to	60,000	\$ 539
60,001	to	65,000	\$ 567
65,001	to	70,000	\$ 594
70,001	to	75,000	\$ 622
75,001	to	80,000	\$ 649
80,001	to	85,000	\$ 677
85,001	to	90,000	\$ 704
90,001	to	95,000	\$ 732
95,001	to	100,000	\$ 759
100,001	to	105,000	\$ 772
105,001	to	110,000	\$ 785
110,001	to	115,000	\$ 799
115,001	to	120,000	\$ 812
120,001	to	125,000	\$ 825
125,001	to	130,000	\$ 838
130,001	to	135,000	\$ 851
135,001	to	140,000	\$ 865
140,001	to	145,000	\$ 878
145,001	to	150,000	\$ 891
150,001	to	155,000	\$ 904
155,001	to	160,000	\$ 917
160,001	to	165,000	\$ 931
165,001	to	170,000	\$ 944
170,001	to	175,000	\$ 957
175,001	to	180,000	\$ 970
180,001	to	185,000	\$ 983
185,001	to	190,000	\$ 997
190,001	to	195,000	\$ 1,010
195,001	to	200,000	\$ 1,023
200,001	to	205,000	\$ 1,034
205,001	to	210,000	\$ 1,045
210,001	to	215,000	\$ 1,056
215,001	to	220,000	\$ 1,067
220,001	to	225,000	\$ 1,078
225,001	to	230,000	\$ 1,089
230,001	to	235,000	\$ 1,100
235,001	to	240,000	\$ 1,111
240,001	to	245,000	\$ 1,122
245,001	to	250,000	\$ 1,133
250,001	to	255,000	\$ 1,144

Amounts			RATE
Up to:			
255,001	to	260,000	\$ 1,155
260,001	to	265,000	\$ 1,166
265,001	to	270,000	\$ 1,177
270,001	to	275,000	\$ 1,188
275,001	to	280,000	\$ 1,199
280,001	to	285,000	\$ 1,210
285,001	to	290,000	\$ 1,221
290,001	to	295,000	\$ 1,232
295,001	to	300,000	\$ 1,243
300,001	to	305,000	\$ 1,254
305,001	to	310,000	\$ 1,265
310,001	to	315,000	\$ 1,276
315,001	to	320,000	\$ 1,287
320,001	to	325,000	\$ 1,298
325,001	to	330,000	\$ 1,309
330,001	to	335,000	\$ 1,320
335,001	to	340,000	\$ 1,331
340,001	to	345,000	\$ 1,342
345,001	to	350,000	\$ 1,353
350,001	to	355,000	\$ 1,364
355,001	to	360,000	\$ 1,375
360,001	to	365,000	\$ 1,386
365,001	to	370,000	\$ 1,397
370,001	to	375,000	\$ 1,408
375,001	to	380,000	\$ 1,419
380,001	to	385,000	\$ 1,430
385,001	to	390,000	\$ 1,441
390,001	to	395,000	\$ 1,452
395,001	to	400,000	\$ 1,463
400,001	to	405,000	\$ 1,474
405,001	to	410,000	\$ 1,485
410,001	to	415,000	\$ 1,496
415,001	to	420,000	\$ 1,507
420,001	to	425,000	\$ 1,518
425,001	to	430,000	\$ 1,529
430,001	to	435,000	\$ 1,540
435,001	to	440,000	\$ 1,551
440,001	to	445,000	\$ 1,562
445,001	to	450,000	\$ 1,573
450,001	to	455,000	\$ 1,584
455,001	to	460,000	\$ 1,595
460,001	to	465,000	\$ 1,606
465,001	to	470,000	\$ 1,617
470,001	to	475,000	\$ 1,628
475,001	to	480,000	\$ 1,639
480,001	to	485,000	\$ 1,650
485,001	to	490,000	\$ 1,661
490,001	to	495,000	\$ 1,672
495,001	to	500,000	\$ 1,683

For Policies over \$500,000.00 up to \$1,000,000.00 - add \$10.00 per five thousand

For Policies over \$1,000,000.00 - Please call us for a quote

For mortgage policies not exceeding the amount of the owners policy, but issued simultaneously therewith - \$200

No additional charge for standard endorsements to mortgage policies; call for quote for other mortgage policy endorsements or any endorsement to owner policies

Mortgage policies issued within 10 years of the previously issued mortgage policy - 75% of regular rate (rounded)

The charges published herein are applicable to normal transactions. In cases involving long and intricate title, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.

TITLE INSURANCE RATES
Effective March 1, 2022
FIELD ABSTRACT & TITLE LLC

1201 Fort Street, P.O. Box 129, Hays, Kansas 67601 (785) 625-2112

FOR POLICY IN EXCESS OF \$500,000.00

				Per Five Thousand
Over	\$500,000	and up to	\$5,000,000	\$ 10.00
Over	\$5,000,000	and up to	\$10,000,000	\$ 8.75
Over	\$10,000,000	and up to	\$15,000,000	\$ 7.50
Over	\$15,000,000			\$ 6.25

Effective March 1, 2022
CHARGES FOR CLOSING AND OTHER SERVICES

SERVICE	CHARGE
<u>Commercial Escrow Closing</u>	\$750.00
<u>Residential Real Estate Closing</u> Cash or with assistance of lender, if any	\$300.00
<u>Residential Loan Closing</u> Includes handling and presentation of loan documents required by the lender	\$500.00
<u>Witness Only Closing</u> Notary service for loan documents – no document preparation or disbursement of funds	\$200.00
<u>Document Preparation</u> When not included in closings: Deeds, Affidavits, Assignments, Releases	\$50.00 Note: Deeds and other documents prepared at no Charge in conjunction with the issuance of Title Insurance Commitment
<u>Foreclosure Commitment</u> Commitment issued for filing foreclosure proceedings a. Do not take policy b. Each update	 \$300.00 \$100.00
<u>Informational Commitment</u> Issued for “amount to be agreed upon” where customer wants check of title before sale/mortgage	\$300.00 – Residential \$400.00 – Commercial, plus \$75.00 per hour after 3 rd Hour.
<u>Limited Searches</u> Judgment Search Copy of deed, mortgage or assignment involving computer search Copy of deed, mortgage or assignment when book and page is provided	 \$100.00 \$ 35.00 \$ 5.00
<u>Ownership and Encumbrance Report</u>	\$175.00
<u>Certificate of Title</u>	\$300.00
<u>Update Certificate of Title or Ownership and Encumbrance Report</u>	\$50.00, within one year

Effective January 1, 2019
CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES

SERVICE**CHARGE**Commercial Escrow Closing

Includes transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement, disbursement of funds

\$1.00/thousand to \$500,000.00
 .50/thousand \$500,001.00 - \$1,000,000.00
 .10/thousand thereafter
 Minimum Charge - \$500.00

FILED

DEC 19 2018

KEN SELZER

Commissioner of Insurance

Residential Real Estate Closing

With assistance of lender, if any.

\$250.00

Residential Loan Closing

Includes handling, explanation and/or preparation of loan documents required by the lender including, but not limited to mortgage, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds.

\$295.00 – Local Volume Lenders
 \$395.00 – Out of Town Lenders
 \$125.00 – Simultaneous disbursement with 1st Mortgage closing

Witness Only Closing

Not a true closing – no document preparation

\$200.00

Document Preparation

When not included in closings:

1. Deeds
2. Mortgages, notes
3. Affidavits
4. Assignments, releases

\$50.00

Note: Deeds and other documents prepared at no Charge in conjunction with the issuance of Title Insurance Commitment

Fees for Ancillary Services

Overnight Payoff Service
 Overnight Document Delivery Service
 Wiring Fee

\$30.00
 \$30.00
 \$30.00

CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES – Continued

SERVICE	CHARGE	
<u>Foreclosure Commitment</u>		FILED
Commitment issued for filing foreclosure proceedings		DEC 19 2018
a. Do not take policy	\$250.00	
b. Each update	\$ 75.00	
<u>Lot Sale to Buyer</u>		KEN SELZER
a. No Policy until improvement completed	See Rate Schedule	Commissioner of Insurance
b. Policy issued for costs of lot	See Rate Schedule	
c. Updates	\$150.00	
<u>Platting Commitment</u>	\$250.00 – Residential	
(Search – Abstracters Certificate)	\$350.00 – Commercial, plus \$50.00 per hour after 3 rd	
Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc.	Hour. NOTE: If policy issued within 1 year of search, fee will be credited towards policy amount	
Nominal amount		
<u>Informational Commitment</u>	\$250.00 – Residential	
Issued for "amount to be agreed upon" where customer wants check of title before sale/mortgage	- No Charge if local volume Customer	
	\$350.00 – Commercial, plus \$75.00 per hour after 3 rd	
	Hour. NOTE: If policy issued within 1 year of search, fee will be credited towards policy amount	
<u>Convert Contract Purchasers Policy to Owners Policy</u>	See Rate Schedule	
Issued when contract purchaser pays off contract and wants current policy showing title in his name.		
<u>Mechanics Lien Work Out</u>	\$250.00, plus additional work fee if warranted based on \$75.00 per hour	
Obtaining lien waivers, disbursing funds to pay claimants		
<u>Exchange Closing</u>	Applicable Closing Fee	
Closing transaction having more than one parcel of real property	(Residential-Commercial) per parcel	
<u>Disbursement of Funds</u>	Residential - \$100.00	
No closing services but asked to disburse money	Commercial - \$300.00	
<u>Disbursement of Funds</u>	½ of 1% up to a maximum of \$750.00	
No closing services, disbursing funds and collecting signatures on documents furnished to us	Minimum charge of \$300.00	
<u>Indemnity Deposit</u>	No Charge	
Held in escrow, no closing		

CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES - Continued

SERVICE	CHARGE
<u>Limited Searches</u>	
Judgment Search	\$75.00
Copy of deed, mortgage or assignment involving computer search	\$35.00
Copy of deed, mortgage or assignment when book and page is provided	\$ 5.00
<u>Zoning or Ownership Lists</u>	\$100.00 - Certificate, plus \$20.00 per entry
<u>Update Zoning or Ownership Lists</u>	\$100.00 - Certificate, plus \$5.00 repeat entries, \$20.00 - New Entries
<u>Certificate of Title or Ownership and Encumbrance Report</u>	\$175.00 \$100.00 - Local Customers
<u>Update Certificate of Title or Ownership and Encumbrance Report</u>	\$50.00, within one year
<u>UCC Searches</u>	\$25.00/Name Search
<u>Environmental Search</u>	\$100.00 - Certificate, plus \$20.00 per entry
<u>Title Search</u>	\$250.00 - Residential \$350.00 - Commercial, plus \$75.00 per hour after 3 rd Hour. NOTE: If a Title Policy is issued within 1 year of search, fee will be credited towards policy Update Search - \$150.00 within one year

FILED

DEC 19 2018

KEN SEIZER
Commissioner of Insurance

CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES – Continued

SERVICE	CHARGE	
<u>Endorsements</u>		
GENERAL ENDORSEMENT – without changing effective date	\$75.00	FILED DEC 19 2018 KEN SELZER Commissioner of Insurance
ACCESS AND INDIRECT ACCESS ENDORSEMENT	\$75.00	
COMPREHENSIVE ENDORSEMENT	\$75.00	
CONDO ENDORSEMENT	\$75.00	
CONTIGUITY ENDORSEMENT	\$75.00	
ENVIRONMENTAL ENDORSEMENT	\$75.00	
FUTURE ADVANCE ENDORSEMENT	\$75.00	
LOCATION ENDORSEMENT	\$75.00	
MANUFACTURED HOUSING ENDORSEMENT	\$75.00	
NONIMPUTATION ENDORSEMENT	15% of Policy Premium + Nonimputation Affidavit	
PLANNED UNIT DEVELOPMENT ENDORSEMENT	\$75.00	
RESTRICTIONS, EASEMENTS AND ENCROACHMENTS ENDORSEMENT	\$75.00	
STREET ASSESSEMENT ENDORSEMENT	\$75.00	
VARIABLE RATE MORTGAGE ENDORSEMENT	\$75.00	
ZONING (3.0)	\$250.00	
ZONING (3.1)	25% of Policy Premium	

FOR CHARGES OF ANY OTHER ENDORSEMENTS NOT LISTED ABOVE, CALL US FOR A QUOTE.



Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

December 19, 2018

Field Abstract & Title
1201 Fort St
Hays, KS 67601

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

FIELD ABSTRACT & TITLE LLC***1201 Fort St.******Hays, Kansas 67601******(785) 625-2112******Fax (785) 625-3372*****FILED****DEC 19 2018****KEN SELZER****Commissioner of Insurance****FAX COVER SHEET**

This facsimile contains privileged and confidential information intended only for the use of the individual or entity named below. If the reader of the facsimile is not the intended recipient or the employee or agent responsible for delivering it to the intended recipient, you are hereby on notice that you are in possession of confidential and privileged information and any dissemination, distribution or copying of this facsimile is strictly prohibited. If you have received this facsimile in error, please immediately notify the sender by telephone.

DATE: December 18, 2018**PLEASE DELIVER THE FOLLOWING PAGES TO:****NAME:** Title Insurance Department**COMPANY:** Kansas Insurance Department**FAX NUMBER:** 785-296-7805**FROM:** Eric Schibi**OF FIELD ABSTRACT & TITLE LLC****TOTAL NUMBER OF PAGES (Including Cover Sheet):** 5**COMMENTS:**

Please find attached an update to our rate filing. Note that this is with regards to eliminating the charge for closing protection letters and a category for closing fees; our existing title policy premium rate sheet is remaining the same.

If you have any questions or need any additional information, please contact me.

Thank you!

Effective February 2, 2015
CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES

SERVICE**CHARGE****Commercial Escrow Closing**

Includes transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement, disbursement of funds

\$1.00/thousand to \$500,000.00
 .50/thousand \$500,001.00 - \$1,000,000.00
 .10/thousand thereafter
 Minimum Charge - \$500.00

ABROGATED

Residential Real Estate Closing

Includes transfer of title documents (deed, affidavits, etc.) and settlement statements. Without assistance of attorney and/or broker.

\$275.00

DEC 19 2013

Residential Real Estate Closing

Includes transfer of title documents (deed, affidavits, etc.) and settlement statements. With assistance of attorney and/or broker.

\$250.00

KEN SELZER
Commissioner of Insurance**Residential Loan Closing**

Includes handling, explanation and/or preparation of loan documents required by the lender including, but not limited to mortgage, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds.

\$295.00 – Local Volume Lenders
 \$395.00 – Out of Town Lenders
 \$125.00 – Simultaneous disbursement with 1st Mortgage closing

FILED

JAN 15 2015

KEN SELZER
Commissioner of Insurance**Witness Only Closing**

Not a true closing – no document preparation

\$200.00

Document Preparation

When not included in closings:

\$50.00

Note: Deeds and other documents prepared at no Charge in conjunction with the issuance of Title Insurance Commitment

1. Deeds
2. Mortgages, notes
3. Affidavits
4. Assignments, releases

Fees for Ancillary Services

Closing Protection Letter
 Overnight Payoff Service
 Overnight Document Delivery Service
 Wiring Fee

\$30.00
 \$30.00
 \$30.00
 \$30.00

CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES – Continued

SERVICE	CHARGE	
<u>Foreclosure Commitment</u>		
Commitment issued for filing foreclosure proceedings		
a. Do not take policy	\$250.00	ABROGATED
b. Each update	\$ 75.00	
<u>Lot Sale to Buyer</u>		DEC 19 2018
a. No Policy until improvement completed	See Rate Schedule	
b. Policy issued for costs of lot	See Rate Schedule	KEN SELZER
c. Updates	\$150.00	Commissioner of Insurance
<u>Platting Commitment</u>		
(Search – Abstracters Certificate)		
Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc.	\$250.00 – Residential	
Nominal amount	\$350.00 – Commercial, plus \$50.00 per hour after 3 rd Hour. NOTE: If policy issued within 1 year of search, fee will be credited towards policy amount	
<u>Informational Commitment</u>		
Issued for "amount to be agreed upon" where customer wants check of title before sale/mortgage	\$250.00 – Residential	
	- No Charge if local volume Customer	FILED
	\$350.00 – Commercial, plus \$75.00 per hour after 3 rd Hour. NOTE: If policy issued within 1 year of search, fee will be credited towards policy amount	JAN 15 2015
<u>Convert Contract Purchasers Policy to Owners Policy</u>		
Issued when contract purchaser pays off contract and wants current policy showing title in his name.	See Rate Schedule	KEN SELZER
		Commissioner of Insurance
<u>Mechanics Lien Work Out</u>		
Obtaining lien waivers, disbursing funds to pay claimants	\$250.00, plus additional work fee if warranted based on \$75.00 per hour	
<u>Exchange Closing</u>		
Closing transaction having more than one parcel of real property	Applicable Closing Fee (Residential-Commercial) per parcel	
<u>Disbursement of Funds</u>		
No closing services but asked to disburse money	Residential - \$100.00 Commercial - \$300.00	
<u>Disbursement of Funds</u>		
No closing services, disbursing funds and collecting signatures on documents furnished to us	½ of 1% up to a maximum of \$750.00 Minimum charge of \$300.00	
<u>Indemnity Deposit</u>		
Held in escrow, no closing	No Charge	

CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES – Continued

SERVICE	CHARGE
<u>Limited Searches</u>	
Judgment Search	\$75.00
Copy of deed, mortgage or assignment involving computer search	\$35.00
Copy of deed, mortgage or assignment when book and page is provided	\$ 5.00
<u>Zoning or Ownership Lists</u>	\$100.00 – Certificate, plus \$20.00 per entry
<u>Update Zoning or Ownership Lists</u>	\$100.00 – Certificate, plus \$5.00 repeat entries, \$20.00 – New Entries
<u>Certificate of Title or Ownership and Encumbrance Report</u>	\$175.00 \$100.00 – Local Customers
<u>Update Certificate of Title or Ownership and Encumbrance Report</u>	\$50.00, within one year
<u>UCC Searches</u>	\$25.00/Name Search
<u>Environmental Search</u>	\$100.00 – Certificate, plus \$20.00 per entry
<u>Title Search</u>	\$250.00 – Residential \$350.00 – Commercial, plus \$75.00 per hour after 3 rd Hour.
	NOTE: If a Title Policy is issued within 1 year of search, fee will be credited towards policy Update Search - \$150.00 within one year

ABROGATED

DEC 19 2018

KEN SELZER

Commissioner of Insurance

FILED

JAN 15 2015

KEN SELZER

Commissioner of Insurance

CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES – Continued

SERVICE	CHARGE	
<u>Endorsements</u>		
GENERAL ENDORSEMENT – without changing effective date	\$75.00	ABROGATED DEC 19 2018 KEN SELZER Commissioner of Insurance
ACCESS AND INDIRECT ACCESS ENDORSEMENT	\$75.00	
COMPREHENSIVE ENDORSEMENT	\$75.00	FILED JAN 15 2015 KEN SELZER Commissioner of Insurance
CONDO ENDORSEMENT	\$75.00	
CONTIGUITY ENDORSEMENT	\$75.00	
ENVIRONMENTAL ENDORSEMENT	\$75.00	
FUTURE ADVANCE ENDORSEMENT	\$75.00	
LOCATION ENDORSEMENT	\$75.00	
MANUFACTURED HOUSING ENDORSEMENT	\$75.00	
NONIMPUTATION ENDORSEMENT	15% of Policy Premium + Nonimputation Affidavit	
PLANNED UNIT DEVELOPMENT ENDORSEMENT	\$75.00	
RESTRICTIONS, EASEMENTS AND ENCROACHMENTS ENDORSEMENT	\$75.00	
STREET ASSESSEMENT ENDORSEMENT	\$75.00	
VARIABLE RATE MORTGAGE ENDORSEMENT	\$75.00	
ZONING (3.0)	\$250.00	
ZONING (3.1)	25% of Policy Premium	

FOR CHARGES OF ANY OTHER ENDORSEMENTS NOT LISTED ABOVE, CALL US FOR A QUOTE.



Kansas Insurance Department

Ken Selzer, Commissioner of Insurance

January 14, 2015

Eric Schibi
Field Abstract & Title
1201 Fort St.
Hays, KS 67601

Re: Rate Filing

Dear Mr. Schibi:

This will acknowledge receipt of your rate filing as required by K.S.A. 40-952(c). This material has been placed on file, effective today.

Sincerely,

COPY

James W. Norman
Policy Examiner II
Property & Casualty
(785) 296-3405
jnorman@ksinsurance.org

FIELD ABSTRACT & TITLE LLC

**1201 Fort St.
Hays, Kansas 67601
(785) 625-2112
Fax (785) 625-3372**

FAX COVER SHEET**ABROGATED****DEC 19 2018****KEN SELZER
Commissioner of Insurance**

This facsimile contains privileged and confidential information intended only for the use of the individual or entity named below. If the reader of the facsimile is not the intended recipient or the employee or agent responsible for delivering it to the intended recipient, you are hereby on notice that you are in possession of confidential and privileged information and any dissemination, distribution or copying of this facsimile is strictly prohibited. If you have received this facsimile in error, please immediately notify the sender by telephone.

DATE: January 14, 2015

PLEASE DELIVER THE FOLLOWING PAGES TO:

NAME: Title Insurance Department

COMPANY: Kansas Insurance Department

FAX NUMBER: 785-296-7805; 785-368-7019

FROM: Eric Schibi

OF FIELD ABSTRACT & TITLE LLC

FILED**JAN 15 2015****KEN SELZER
Commissioner of Insurance**

TOTAL NUMBER OF PAGES (Including Cover Sheet): 5

COMMENTS:

Please find attached an update to our rate filing. Note that this is with regards to closing protection letters, endorsements, etc.; our existing title policy premium rate sheet is remaining the same.

If you have any questions or need any additional information, please contact me.

Thank you!

SUMMARY OF CHARGES

Effective March 1, 2008

BOB AND ERIC SCHIBI

FIELD ABSTRACT & TITLE COMPANY

1201 Fort Street, P.O. Box 129, Hays, Kansas 67601 (785) 625-2112

Amounts Up to:			Rate
10,000	or	Less	\$ 200
10,001	to	15,000	\$ 230
15,001	to	20,000	\$ 260
20,001	to	25,000	\$ 290
25,001	to	30,000	\$ 320
30,001	to	35,000	\$ 350
35,001	to	40,000	\$ 380
40,001	to	45,000	\$ 410
45,001	to	50,000	\$ 440
50,001	to	55,000	\$ 465
55,001	to	60,000	\$ 490
60,001	to	65,000	\$ 515
65,001	to	70,000	\$ 540
70,001	to	75,000	\$ 565
75,001	to	80,000	\$ 590
80,001	to	85,000	\$ 615
85,001	to	90,000	\$ 640
90,001	to	95,000	\$ 665
95,001	to	100,000	\$ 690
100,001	to	105,000	\$ 702
105,001	to	110,000	\$ 714
110,001	to	115,000	\$ 726
115,001	to	120,000	\$ 738
120,001	to	125,000	\$ 750
125,001	to	130,000	\$ 762
130,001	to	135,000	\$ 774
135,001	to	140,000	\$ 786
140,001	to	145,000	\$ 798
145,001	to	150,000	\$ 810
150,001	to	155,000	\$ 822
155,001	to	160,000	\$ 834
160,001	to	165,000	\$ 846
165,001	to	170,000	\$ 858
170,001	to	175,000	\$ 870
175,001	to	180,000	\$ 882
180,001	to	185,000	\$ 894
185,001	to	190,000	\$ 906
190,001	to	195,000	\$ 918
195,001	to	200,000	\$ 930
200,001	to	205,000	\$ 940
205,001	to	210,000	\$ 950
210,001	to	215,000	\$ 960
215,001	to	220,000	\$ 970
220,001	to	225,000	\$ 980
225,001	to	230,000	\$ 990
230,001	to	235,000	\$ 1,000
235,001	to	240,000	\$ 1,010
240,001	to	245,000	\$ 1,020
245,001	to	250,000	\$ 1,030
250,001	to	255,000	\$ 1,040

Amounts Up to:			Rate
255,001	to	260,000	\$ 1,050
260,001	to	265,000	\$ 1,060
265,001	to	270,000	\$ 1,070
270,001	to	275,000	\$ 1,080
275,001	to	280,000	\$ 1,090
280,001	to	285,000	\$ 1,100
285,001	to	290,000	\$ 1,110
290,001	to	295,000	\$ 1,120
295,001	to	300,000	\$ 1,130
300,001	to	305,000	\$ 1,140
305,001	to	310,000	\$ 1,150
310,001	to	315,000	\$ 1,160
315,001	to	320,000	\$ 1,170
320,001	to	325,000	\$ 1,180
325,001	to	330,000	\$ 1,190
330,001	to	335,000	\$ 1,200
335,001	to	340,000	\$ 1,210
340,001	to	345,000	\$ 1,220
345,001	to	350,000	\$ 1,230
350,001	to	355,000	\$ 1,240
355,001	to	360,000	\$ 1,250
360,001	to	365,000	\$ 1,260
365,001	to	370,000	\$ 1,270
370,001	to	375,000	\$ 1,280
375,001	to	380,000	\$ 1,290
380,001	to	385,000	\$ 1,300
385,001	to	390,000	\$ 1,310
390,001	to	395,000	\$ 1,320
395,001	to	400,000	\$ 1,330
400,001	to	405,000	\$ 1,340
405,001	to	410,000	\$ 1,350
410,001	to	415,000	\$ 1,360
415,001	to	420,000	\$ 1,370
420,001	to	425,000	\$ 1,380
425,001	to	430,000	\$ 1,390
430,001	to	435,000	\$ 1,400
435,001	to	440,000	\$ 1,410
440,001	to	445,000	\$ 1,420
445,001	to	450,000	\$ 1,430
450,001	to	455,000	\$ 1,440
455,001	to	460,000	\$ 1,450
460,001	to	465,000	\$ 1,460
465,001	to	470,000	\$ 1,470
470,001	to	475,000	\$ 1,480
475,001	to	480,000	\$ 1,490
480,001	to	485,000	\$ 1,500
485,001	to	490,000	\$ 1,510
490,001	to	495,000	\$ 1,520
495,001	to	500,000	\$ 1,530

For Policies over \$500,000.00 up to \$1,000,000.00 - add \$10.00 per five thousand

For Policies over \$1,000,000.00 - Please call us for a quote

Mortgage policies issued within 5 years of the previously issued policy - 75% of regular rate (rounded)

For mortgage policies not exceeding the amount of the owners policy, but issued simultaneously therewith - \$100.00 (Residential)

The charges published herein are applicable to normal transactions. In cases involving long and intricate title, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.

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JAN 14 2008

SANDY PRAEGER
Commissioner of Insurance

SUMMARY OF CHARGES

Effective March 1, 2008

BOB AND ERIC SCHIBI

FIELD ABSTRACT & TITLE COMPANY

1201 Fort Street, P.O. Box 129, Hays, Kansas 67601 (785) 625-2112

FOR OWNERS POLICY IN EXCESS OF \$500,000.00

				<u>Per Five Thousand</u>
Over	\$500,000	and up to	\$5,000,000	\$ 10.00
Over	\$5,000,000	and up to	\$10,000,000	\$ 8.75
Over	\$10,000,000	and up to	\$15,000,000	\$ 7.50
Over	\$15,000,000			\$ 6.25

FOR MORTGAGE POLICY IN EXCESS OF \$500,000.00

				<u>Per Five Thousand</u>
Over	\$500,000	and up to	\$10,000,000	\$ 7.50
Over	\$10,000,000	and up to	\$15,000,000	\$ 6.25
Over	\$15,000,000			\$ 5.00

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CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES

SERVICE

CHARGE

Commercial Escrow Closing

Includes transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds

\$1.00/thousand to \$500,000.00
.50/thousand \$500,001.00 - \$1,000,000.00
.10/thousand thereafter
Minimum Charge - \$500.00

Residential Real Estate Closing

Includes transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. Without assistance of attorney and/or broker.

\$275.00

Residential Real Estate Closing

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

\$250.00

Residential Loan Closing

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

\$250.00 – HUD 1 Only
\$295.00 – (all Loan Documents and local lenders)
\$395.00 – (Out of Town Lenders)
\$125.00 – Simultaneous disbursement with 1st Mortgage closing

Witness Only Closing

Not a true closing – no document preparation

\$200.00

Document Preparation

When not included in closings:

1. Deeds
2. Mortgages, notes
3. Affidavits
4. Assignments, releases

\$35.00

Note: Deeds and other documents prepared at no Charge in conjunction with the issuance of Title Insurance Commitment

Fees for Ancillary Services

Overnight Payoff Service
Overnight Document Delivery Service
Wiring Fee

\$30.00
\$30.00
\$30.00

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Commissioner of Insurance

CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES – Continued

SERVICE	CHARGE
<u>Foreclosure Commitment</u>	
Commitment issued for filing foreclosure proceedings	
a. Do not take policy	\$200.00
b. Each update	\$ 50.00
<u>Lot Sale to Buyer</u>	
a. No Policy until improvement completed	See Rate Schedule
b. Policy issued for costs of lot	See Rate Schedule
c. Updates	\$150.00
<u>Platting Commitment</u>	\$200.00 – Residential
(Search – Abstracters Certificate)	\$300.00 – Commercial, plus \$50.00 per hour after 3 rd
Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc.	Hour. NOTE: If policy issued within 1 year of search, fee will be credited towards policy amount
Nominal amount	
<u>Informational Commitment</u>	\$200.00 – Residential
Issued for "amount to be agreed upon" where customer wants check of title before sale/mortgage	- No Charge if volume Customer
	\$300.00 – Commercial, plus \$50.00 per hour after 3 rd
	Hour. NOTE: If policy issued within 1 year of search, fee will be credited towards policy amount
<u>Convert Contract Purchasers Policy to Owners Policy</u>	See Rate Schedule
Issued when contract purchaser pays off contract and wants current policy showing title in his name.	
<u>Mechanics Lien Work Out</u>	\$200.00, plus additional work fee if warranted based on \$50.00 per hour
Obtaining lien waivers, disbursing funds to pay claimants	
<u>Exchange Closing</u>	Applicable Closing Fee
Closing transaction having more than one parcel of real property	(Residential-Commercial) per parcel
<u>Disbursement of Funds</u>	Residential - \$100.00
No closing services but asked to disburse money	Commercial - \$300.00
<u>Disbursement of Funds</u>	½ of 1% up to a maximum of \$750.00
No closing services, disbursing funds and collecting signatures on documents furnished to us	Minimum charge of \$300.00
<u>Indemnity Deposit</u>	No Charge
Held in escrow, no closing	

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JAN 14 2008

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Commissioner of Insurance

CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES – Continued

SERVICE	CHARGE
<u>Limited Searches</u>	
Judgment Search	\$50.00
Copy of deed, mortgage or assignment involving computer search	\$35.00
Copy of deed, mortgage or assignment when book and page is provided	\$ 5.00
<u>Zoning or Ownership Lists</u>	\$60.00 – Certificate, plus \$20.00 per entry
<u>Update Zoning or Ownership Lists</u>	\$60.00 – Certificate, plus \$5.00 repeat entries, \$20.00 – New Entries
<u>Certificate of Title or Ownership and Encumbrance Report</u>	\$175.00 \$100.00 – Volume Customers
<u>Update Certificate of Title or Ownership and Encumbrance Report</u>	\$50.00, within one year
<u>UCC Searches</u>	\$25.00/Name Search
<u>Environmental Search</u>	\$65.00 – Certificate, plus \$15.00 per entry
<u>Title Search</u>	\$200.00 – Residential or \$130.00 for Volume Customers \$300.00 – Commercial, plus \$50.00 per hour after 3 rd Hour. NOTE: If a Title Policy is issued within 1 year of search, fee will be credited towards policy Update Search - \$50.00 within one year or \$35.00 for Volume Customers

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JAN 14 2008

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Commissioner of Insurance

CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES – Continued

SERVICE	CHARGE
<u>Endorsements</u>	
GENERAL ENDORSEMENT – without changing effective date	\$65.00
ACCESS AND INDIRECT ACCESS ENDORSEMENT	\$65.00
CONDO ENDORSEMENT	\$65.00
CONTIGUITY ENDORSEMENT	\$65.00
FUTURE ADVANCE ENDORSEMENT	\$65.00
LOCATION ENDORSEMENT	\$65.00
MANUFACTURED HOUSING ENDORSEMENT	\$65.00
NONIMPUTATION ENDORSEMENT	15% of Policy Premium + Nonimputation Affidavit
PLANNED UNIT DEVELOPMENT ENDORSEMENT	\$65.00
RESTRICTIONS, EASEMENTS AND ENCROACHMENTS ENDORSEMENT	\$65.00
STREET ASSESSEMENT ENDORSEMENT	\$65.00
VARIABLE RATE MORTGAGE ENDORSEMENT	\$65.00
ZONING (3.0)	\$250.00
ZONING (3.1)	25% of Policy Premium

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JAN 14 2008

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Commissioner of Insurance

~~EXAMPLE~~

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

IF IT CAN BE CLEARLY DEMONSTRATED THAT A RISK PRESENTS UNIQUE OR UNUSUAL CONDITIONS OF EXPOSURE OR 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 RATE BASIS.

REQUESTS FOR TREATMENT UNDER THIS RULE SHALL BE SUBMITTED TO THE INSURANCE COMMISSIONER AND SHALL BE ACCOMPANIED BY EVIDENCE SPECIFICALLY SETTING FORTH THE REASONS 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.

Submitted by and intended to become part of the Rate Filing made on June 20, 1989.

Robert J. Schibi

Robert J. Schibi
Field Abstract & Title Co.
1205 Fort Street, P. O. Box 129
Hays, Kansas 67601





1205 Fort Street - P.O. Box 129
Hays, Kansas 67601
Phone (913) 625-2112
FAX (913) 625-3372

January 9, 2008

Enclosed herewith is our new rate schedule and attachments. We will begin to charge these fees on March 1, 2008.

A handwritten signature in cursive script, reading "Robert J. Schibi".

Robert J. Schibi, Owner

FILED
JAN 14 2008
SANDY PRAEGER
Commissioner of Insurance