

Schedule of Escrow Fees

Kansas

Located in the Counties of Barton, Finney, Johnson, and Pratt

July 17, 2024

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KANSAS

Schedule of Escrow Fees

Effective July 17, 2024

GENERAL INFORMATION

The applicable Fees for escrow services shall be determined by the location (as shown in Sections C, D and E) where the escrow services are provided and not the county where the property is located, unless otherwise noted.

SECTION A DEFINITIONS

Basic Escrow Services: The primary escrow services, including but not limited to:

- document preparation for transfer deed
- · electronic document downloads and printing
- receipt of incoming funds and issuance of disbursements, including credit card payoffs, whether by check or wire transfer, including associated wire transfer Fees
- overnight delivery, including associated overnight delivery Fees
- courier and messenger services
- notary services and signing services where the signing occurs in the office handling the escrow or an
 office of the Company located in Kansas and Missouri during that office's business hours.

Basic Escrow Services do not include the following services, the Fees for which are set forth below in Section E.2 (Miscellaneous Services):

- document preparation, except as expressly indicated above
- notary services and signing services, except as expressly indicated above
- check(s) returned due to insufficient funds
- interest-bearing account set-up
- funds held in escrow per Holdback Agreement
- Fees for services obtained from a third party (other than the Company) and not otherwise specifically included in the definition of Basic Escrow Services
- specially retained messenger service to accommodate or comply with the instructions of the parties in a specific transaction for which the Company is invoiced based on the individual service request
- mobile home title transfer/surrender Fees
- recording Fees, transfer taxes, sales taxes, or any other governmental charges.

Commercial: Any property that is not Residential.

Company: First American Title Insurance Company.

Construction Loan: A loan for the purpose of construction of improvements to the subject property.

Fee: The amount to be paid to the Company for a product or service.

<u>Holdback</u>: Funds or documents that the Company is requested or required to hold after the close of an escrow by the Company.

<u>Mobile Home Processing</u>: The Company's facilitation of the document preparation that is necessary to eliminate/reestablish a title for a manufactured structure, or transfer of the title for a manufactured structure.

Real Estate Owned ("REO"): Property currently owned by a lender (or the lender's affiliate, investor or insurer) that acquired the property through a foreclosure sale or a deed in lieu of foreclosure. The lender's "affiliate" is any person or entity that directly or indirectly controls, is controlled by, or is under common control with the lender.

<u>Residential</u>: Real property designed principally for the occupancy of one-to-four families. Residential includes individual units of condominiums and cooperatives and vacant land to be improved with a single one-to-four family dwelling.

Settlement Fee: The Fee applicable to Residential property with one parcel.

<u>Short Sale</u>: A sale transaction in which the proceeds of the sale are insufficient to satisfy the outstanding obligations secured by the subject property and one or more creditors or lenders agrees to accept less than the amount that is owed on the property in satisfaction of the outstanding loan or loan obligations.

SECTION B GENERAL PROVISIONS

B.1 COMPUTATION OF FEES

The Fees are charged on a per-transaction basis and may be apportioned among the parties to the transaction in accordance with the instructions of the parties.

B.2 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 Fee for the risk, such risk may be treated on an individual Fee 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 Fees must be filed with the Commissioner of Insurance prior to quotation or being made effective.

B.3 TRANSACTIONS ABOVE ONE MILLION DOLLARS AND COMMERCIAL TRANSACTIONS

For transactions above \$1,000,000 and Commercial transactions, pricing consideration may be given based upon various factors including geographic location, complexity of transaction, expenses, and other reasonable considerations, provided that the minimum Fee shall not be less than the Fees set forth below.

B.4 COMPETITOR FEES

The Company may elect to match the fee for escrow services that is currently used by a competitor, provided documentation is submitted identifying the competitive escrow fee. This competitor matching only applies to Fees for services and does not apply to discounts or a reduction in Fees not related to services provided.

B.5 GOVERNMENTAL CONTRACTS

Contracts may be entered into with governmental agencies for a negotiated Fee and all such contracts must be approved in writing by the Company's underwriting department and legal department in advance.

B.6 WORK FEE

The Fee for additional work when unusual conditions are encountered, or special services are rendered, is \$100 per hour or any fraction thereof.

SECTION C SALE CLOSING AND SETTLEMENT SERVICES

The Fees for Basic Escrow Services for sale transactions are set forth below and are subject to modification as expressly provided in this Schedule.

C.1 SALE WITH CASH TRANSACTION - RESIDENTIAL

Sale with Cash	Area A	Area B	Area C	Area D
Cale With Gash	Johnson	Finney	Barton	Pratt
Settlement Fee	\$500	\$300	\$300	\$400

C.2 SALE WITH MORTGAGE TRANSACTION - RESIDENTIAL

Sale with Mortgage	Area A	Area B	Area C	Area D
Sale with Mortgage	Johnson	Finney	Barton	Pratt
Settlement Fee	\$625	\$360	\$450	\$500

C.3 REO SALE TRANSACTION - RESIDENTIAL

REO Sale	Area A Johnson	Area B Finney	Area C Barton	Area D Pratt
Settlement Fee	\$775	\$410	\$500	\$550

C.4 SHORT SALE TRANSACTION - RESIDENTIAL

Short Sale	Area A	Area B	Area C	Area D
Short Sale	Johnson	Finney	Barton	Pratt
Settlement Fee	\$925	\$460	\$550	\$600

C.5 NEW HOME SALE TRANSACTION

For Residential property containing a newly constructed residence being sold for first time occupancy, the Fee for Basic Escrow Services, including any necessary Holdback Fees, is \$375.

C.6 VACANT LOT SALE TRANSACTION - RESIDENTIAL

For Residential vacant lot property being purchased for the purposes of constructing a residence to be sold after completion, the Fee for Basic Escrow Services is \$200.

C.7 SALE TRANSACTION - COMMERCIAL

Commercial Sale	Area A	Area B	Area C	Area D
Commercial Sale	Johnson	Finney	Barton	Pratt
Settlement Fee	\$1,000	\$400	\$400	\$400
Up to and including \$500,000	φ1,000	φ400	φ400	Ψ400
\$500,001 to \$1,000,000	\$1,200	\$600	\$600	\$600

Pricing consideration will be given upon factors including risk of loss, the number and geographic location of properties involved, service costs and the complexity of the transaction.

SECTION D LOAN CLOSING AND SETTLEMENT SERVICES

The Fees for Basic Escrow Services for loan and refinance transactions are set forth below and are subject to modification as expressly provided in this Schedule.

D.1 REFINANCE AND LOAN ONLY TRANSACTION

The Fee for Basic Escrow Services for a transaction where either an existing mortgage secured by the property is being satisfied and a new loan secured by the property is being obtained, or a new mortgage is secured by a property that the borrower currently owns, is set forth below.

Fee	Area A	Area B	Area C	Area D
1 66	Johnson	Finney	Barton	Pratt
Settlement Fee - Residential	\$375	\$300	\$400	\$400
Settlement Fee - Commercial	\$500	\$400	\$400	\$400
Up to and including \$500,000	φουυ	Φ400	φ400	Φ400
Settlement Fee - Commercial	\$600	\$500	\$500	\$500
Above \$500,000	φυυυ	φυσο	φυυυ	\$500

D.2 <u>SIMULTANEOUS (CONCURRENT) LOAN CLOSING</u>

The Fee for Basic Escrow Services for a concurrent loan closing that is not taking first mortgage lien position shall be \$200 per mortgage.

SECTION E OTHER CLOSING AND SETTLEMENT SERVICES

E.1 CONSTRUCTION DISBURSEMENT FEE

The Fee for construction disbursement on a Residential transaction which includes 15 draws is 0.5% of the Construction Loan amount, with a minimum Fee of \$750. The Fee for additional construction draws is \$50, per draw.

The Fee for construction disbursement on a Commercial transaction including all draws is as follows:

Loan Amount	Disbursement Fee
Up to and including \$1,000,000	\$750
\$1,000,001 to \$3,000,000	\$2,500
\$3,000,001 to \$5,000,000	\$3,500
\$5,000,001 to \$8,000,000	\$4,750
\$8,000,001 to \$10,000,000	\$5,250
\$10,000,001 to \$12,000,000	\$6,500
Above \$12,000,000	Add \$100 for every \$1,000,000, or fraction
Above \$12,000,000	thereof, of the loan amount

E.2 <u>MISCELLANEOUS SERVICES</u>

The items below are to be charged when the additional service is expressly included in the description of the applicable escrow services.

Type of Service	Fee
Accommodation/Witness sign up Fee	\$225, buyer/borrower
7.000mmoddion/vviiinoso olgm up 1 cc	\$175, seller
After-hours closing Fee	\$200
Document preparation Fee, per document	\$100, Area A
Booument proparation 1 co, per accument	\$50, Areas B, C and D
Escrow Holdback Fee	\$100
FSBO Fee	\$400, Areas A and D
1 6 5 6 7 6 6	\$200, Areas B and C
Mobile Home Processing Fee	\$250, Area A
	\$100, Areas B, C and D
Fees for services, including but not limited to	
notary services and signing services (other than	
by the Company), mobile home surrender or	Amount of actual charge by the third-party
affixation charges, or those otherwise imposed	provider or governmental entity
by a governmental entity and for which a specific	
Fee is not assigned for the individual service in	
this Schedule.	400
Wire processing Fee	\$20
Courier/Delivery processing Fee	\$20
Interest-bearing account	\$100

Type of Service	Fee
E-Recording Fee	\$2.25, per document



Kansas Schedule of Title Insurance Rates

December 9, 2023

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KANSAS

Schedule of Title Insurance Rates

Effective December 9, 2023

GENERAL INFORMATION

This Schedule of Title Insurance Rates (this "Schedule") shall not be construed as establishing or changing the rules and procedures pertaining to the practices followed by the Company. The Rates contained in this Schedule are applicable only to the products and services provided for herein directly by the Company and not by an agent on behalf of the Company.

This Schedule supersedes all previous rate schedules and filings.

SECTION A DEFINITIONS

- ALTA: American Land Title Association.
- Basic Rate: Basic Rate for insurance set forth in Section C.
- Commercial: Any property that is not Residential.
- <u>Commitment</u>: An offer furnished in connection with an application for title insurance stating the requirements, terms, and conditions upon which the Company is willing to insure an interest in the subject property.
- Company: First American Title Insurance Company.
- Construction Loan: A loan for the purpose of construction of improvements to the subject property.
- <u>EAGLE® Loan Policy</u>: The Company's branded version of any of the ALTA Expanded Coverage Residential Loan Policies.
- <u>EAGLE® Owner's Policy</u>: The Company's branded version of the ALTA Homeowner's Policy of Title Insurance.
- EAGLE® Surcharge: See Section B.4(a).
- Extended Coverage: Coverage without one or more Standard Exceptions.
- Loan Policy: A title insurance policy insuring a secured lender.
- New Home Subdivision: Newly constructed improved Residential properties (including condominiums) offered for sale for the first time that include two or more separate lots or units of occupancy that are for sale as separate units. For purposes of this definition, a "sale" includes assignment of a ground lease.

- Owner's Policy: A title insurance policy insuring an owner, optionee, vendee, or lessee.
- Rate: The amount to be paid for title insurance or a product or service. The amount is either a flat amount or a calculation per the amount of insurance or the amount of the product or service.
- Residential: Real property designed principally for the occupancy of one-to-four families. Residential includes individual units of condominiums and cooperatives and vacant land to be improved with a single one-to-four family dwelling.
- <u>Scheduled Rate</u>: The Rate for a policy pursuant to this Schedule, taking into account any surcharges or discounts.
- <u>Standard Coverage</u>: Coverage with all Standard Exceptions.
- <u>Standard Exceptions</u>: Industry-standard generic exceptions, other than exceptions specific to a particular property or particular transaction, that are included in the standard pre-printed forms of the Company filed with the Insurance Commissioner.

SECTION B GENERAL PROVISIONS

B.1 COMPUTATION OF RATES

All Rates for title insurance are to be computed in accordance with this Schedule. Rates specified herein shall be charged on title insurance contracted for on or after the effective date of the filing. All Rates contemplated by this Schedule shall be rounded up to the next dollar at each calculation except as otherwise expressly provided. Any reference to "per \$XX" or "each additional \$XX" shall mean and include "per \$XX and any portion thereof." For example, any reference to "per \$1,000 of insurance" shall mean and include "per \$1,000 of insurance and any portion thereof."

The Rate for an increased amount of insurance shall be the difference between the Scheduled Rate based upon the amount of insurance shown in the existing policy and the Scheduled Rate based upon the amount and type of insurance ultimately issued.

Whenever documents of any kind that impose liability on the Company are recorded in accordance with specific instructions, the Rates in accordance with this Schedule for a policy covering such documents will accrue immediately upon closing or recording, whichever comes first. Additional Rates shall be made for subsequent services or insurance provided in accordance with this Schedule.

B.2 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 Insurance Commissioner prior to quotation or being made effective.

B.3 COMMERCIAL TRANSACTIONS

Special title policy and endorsement Rate consideration will be given to transactions involving Commercial property subject to prior approval by the Company's Underwriting Department based on an analysis of prior insurance, the complexity of the transaction, the number and geographic location of the properties involved, the extent to which additional services are needed, costs, and the need for expedited service to meet transactional deadlines.

B.4 <u>ADDITIONAL RATES</u>

(a) EAGLE® Surcharge

Except as otherwise specified in this Schedule, a surcharge of 5% of the Basic Rate for an EAGLE® Owner's Policy and 5% of the Basic Rate for an EAGLE® Loan Policy (the "EAGLE® Surcharge") shall be added to the Scheduled Rate for all EAGLE® Owner's Policies and EAGLE® Loan Policies.

(b) Out-of-County Search Rate

When an Out-of-County search is required, a surcharge of \$100 shall be added to the Scheduled Rate.

Pricing consideration may be given based upon factors including on the complexity of the search performed, and number and geographic location of the properties involved.

(c) Multiple Tract Rate

When the property to be insured consists of multiple tracts coming from separate chains of title, a fee of \$150 shall be added to the Scheduled Rate.

(d) Government or Third-Party Costs or Taxes

Amounts incurred by the Company for government or third-party costs or taxes, including but not limited to copies of recorded instruments, maps, etc., shall be additionally charged to the customer at the amount paid by the Company.

(e) Governmental Contracts

Contracts may be entered into with governmental agencies for a negotiated Rate and all such contracts must be approved in writing by the Company's underwriting department and legal department in advance.

(f) Work Rate

The Rate for additional work when unusual conditions are encountered, or special services are rendered, is \$100 per hour or any fraction thereof.

B.5 MISCELLANEOUS PRODUCTS/SERVICES

(a) Commitments

- Commitment issued as an incident to a title policy. No Rate is made for a
 Commitment issued as part of the issuance of a title policy for which a Rate is
 made.
- 2. <u>Informational Commitment</u>. An informational Commitment that is not associated with the issuance of a title insurance policy may be issued for a Rate of \$250 for Residential and \$500 for Commercial.
- 3. <u>Cancellation Rates</u>. If a Commitment is issued, the applicable Scheduled Rate applies even if the order for the Commitment is cancelled, except that no fee is made if a Commitment incident to a concurrent title policy is cancelled prior to commencement of the title search. If the Commitment is issued and the order for title insurance is cancelled after the title search has commenced, a cancellation Rate of \$250 for Residential and \$500 for Commercial may be assessed.
- 4. <u>Credit for cancellation Rates on Commitments</u>. Where no substantial change in the title has occurred subsequent to a cancelled Commitment, the order may be re-opened within six months at the request of the customer, and the cancellation Rate for the Commitment may be credited against the Rate for the title insurance issued pursuant to the re-opened order.

SECTION C BASIC TITLE INSURANCE RATE

The Basic Rate is set forth in Appendix A.

SECTION D ENDORSEMENTS

Endorsements providing additional or modified coverages or insurance may be issued upon compliance with the Company's underwriting requirements for the Rates set forth in Appendix B except as otherwise expressly provided in this Schedule.

SECTION E OWNER'S INSURANCE

E.1 OWNER'S POLICY OTHER THAN THOSE ADDRESSED IN ANOTHER SECTION OF THIS SCHEDULE

The Rate for an Owner's Policy is 100% of the Basic Rate as set forth in Appendix A, unless otherwise expressly provided in this Schedule.

E.2 <u>CONVERSION OF AN INSURED LEASEHOLD ESTATE TO A FEE ESTATE – COMMERCIAL ONLY</u>

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the subject property for the following Rate:

Time Between Date of Leasehold Policy and Acquisition of the Fee Estate	Rate
Less than one year	\$200
One year to five years	\$500
Over five years	Applicable Basic Rate

Insurance in excess of the original policy amount is priced on an increased amount of insurance as provided in Section B.1 and the increased amount of insurance is added to the Rate calculated above to determine the Rate for the new policy.

When both a change in policy type (as reflected in the table above) and an increase in insurance apply, the calculation based on the change in policy type is made first, and then the calculation for an increased amount of insurance is applied.

The new fee Owner's Policy must contain all the Standard Exceptions as to matters after the date of the policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy if the coverage provided by the endorsements is limited to the date of the policy on the previously issued leasehold Owner's Policy. For this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the insured requires additional endorsements, the Rates for those endorsements shall be pursuant to Appendix B.

The Rates above are not available for Residential properties.

E.3 REISSUE RATE

When a copy of an existing Owner's Policy issued within five years prior to the order for a new Owner's Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the Rate for the new Owner's Policy is set forth below:

Area	Rate
Area A	100% of Basic Rate
Area B	75% of Basic Rate
Area C	7370 OI Dasic Nate

E.4 SIMULTANEOUS (CONCURRENT) LEASEHOLD OWNER'S POLICY

This section applies to a leasehold Owner's Policy issued concurrently with a fee Owner's Policy covering the identical property. The Rate for the fee Owner's Policy will be as set forth in Section E.1 or E.2 of this Schedule, as applicable, and the Rate for the leasehold Owner's Policy is 30% of the Rate for the fee Owner's Policy for an amount of insurance up to the amount of the fee Owner's Policy. Amounts in

excess of the fee Owner's Policy are priced on an increased amount of insurance as provided in Section B.1.

SECTION F LENDER'S INSURANCE

F.1 LOAN POLICY OTHER THAN A LOAN POLICY ADDRESSED IN OTHER SECTIONS OF THIS SCHEDULE

The Rate for Loan Policies other than Loan Policies issued under another section of this Schedule is 100% of the Basic Rate as set forth in Appendix A.

F.2 SIMULTANEOUS (CONCURRENT) LOAN POLICY

When a Loan Policy is issued concurrently with an Owner's Policy on the same property as part of the same transaction, and both the Loan Policy and the Owner's Policy are issued by the same office, the Rate for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Rate for a Loan Policy equal to or less than the amount of the Owner's Policy is:

Area	Residential	Commercial
Area A	\$300	Up to \$5,000,000 amount of insurance – \$750;
Alea A	φ300	\$5,000,000 and above amount of insurance – \$1,000
Area B		Up to and including \$1,000,000 amount of insurance – \$200
Area C	\$200	\$1,000,001 to \$5,000,000 amount of insurance – \$750
Area C	\$5,000,001 and above amount of insurance \$1,000	

When more than one Loan Policy is issued concurrently with an Owner's Policy and the aggregate amount of the Loan Policies does not exceed the amount of the Owner's Policy, the Rate for each additional concurrently issued Loan Policy over one is:

Area	Residential	Commercial
Area A	\$200	Up to \$5,000,000 amount of insurance – \$750;
Alea A	φ200	\$5,000,000 and above amount of insurance – \$1,000
Area B		Up to and including \$1,000,000 amount of insurance – \$200
Area C	\$200	\$1,000,001 to \$5,000,000 amount of insurance – \$750
Alea C		\$5,000,001 and above amount of insurance \$1,000

Any amount of insurance of the Loan Policy in excess of the amount of the Owner's Policy shall be calculated at the applicable Loan Policy Rate. The EAGLE® Surcharge applies.

If the Loan Policy describes additional land that is not described within the Owner's Policy, additional tract Rates will apply.

The above Rate also applies to bifurcated transactions where confirmation that the Owner's Policy will be issued by the Company is delivered to the Company at the time the order is placed.

F.3 SIMULTANEOUS (CONCURRENT) LEASEHOLD LOAN POLICY - COMMERCIAL ONLY

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy amount of insurance, the Rate for the leasehold Loan Policy for a Commercial property is \$750 if the amount of insurance is less than \$5,000,000, and \$1,000 if it is \$5,000,000 and above. This Rate is not available for a Residential property.

F.4 <u>REFINANCE RATE</u>

For Loan Policies on property where the loan proceeds are being used for any purpose other than: (1) the financing of the acquisition of the property or (2) a Construction Loan, including Loan Policies issued in connection with a refinance transaction, the Rate set forth in the table below applies.

Area	Residential	Commercial
Area A	80% of Basic Rate	100% of Basic Rate
Area B Area C	75% of Basic Rate	100% of Basic Rate

F.5 CONSTRUCTION LOAN – RESIDENTIAL ONLY

The Rate for a Loan Policy insuring a loan with the primary purpose of construction or rehabilitation of improvements on the land, and containing all Standard Exceptions and no endorsements at the time of issuance of the Loan Policy and post-policy with the exception of the record matters date down endorsement detailed below, is:

Amount of Insurance	Rate
Up to and including \$300,000	\$250
\$300,001 to \$500,000	Add \$100
\$500,001 to \$1,000,000	Add \$1.10 per \$1,000 on the amount of insurance above \$500,000
Above \$1,000,000	Add \$0.75 per \$1,000 on the amount of insurance above \$1,000,000

The Rate for a rundown and record matters date down endorsement on a Construction Loan Policy is as follows:

Where the Company is disbursing construction funds pursuant to a Construction Loan escrow and disbursing agreement, there are no additional charges for a periodic title rundown and date down endorsement to cover each disbursement. Where the Company is not disbursing the funds, however, the Rate for each title rundown and date down endorsement shall be as set forth in Appendix B.

The Rates above are not available for Commercial properties.

F.6 CENTRALIZED LOAN RATE

The Rate set forth in this section applies to the issuance of the ALTA Short Form Commitment, ALTA Short Form Expanded Coverage Residential Loan Policy (if this form is not offered in this state, issue the ALTA Short Form Residential Loan Policy), and includes the ALTA endorsements 4/4.1, 5/5.1, 6, 8.1, and

9/9.3/9.10. Additional fees may apply for additional endorsements (see Appendix B). This Rate is charged on a loan transaction that meets the criteria set forth below and is either (i) coordinated by one of the Company's centralized processing divisions (including First American Mortgage Solutions Group) or (ii) processed in a centralized production environment and coordinated by a multi-state policy issuing agent of the Company authorized in writing by the Company to use this Rate:

- 1. The loan proceeds are to be used for any purpose other than construction or the financing of the acquisition of the property in a concurrent purchase transaction;
- 2. The loan is secured by a deed of trust or mortgage on Residential property;
- 3. A short form Commitment and short form Loan Policy are issued and delivered electronically; and
- 4. The order is opened through a centralized point of entry or contact designated by the originating lender, and is processed using the Company's or multi-state policy issuing agent's electronic production system.

The Rate for Loan Policies subject to this section is:

Amount of Insurance	Rate
Up to and including \$250,000	\$455
\$250,001 to \$500,000	\$585
\$500,001 to \$750,000	\$715
\$750,001 to \$1,000,000	\$845
\$1,000,001 to \$1,500,000	\$975
\$1,500,001 to \$2,000,000	\$1,040

For each \$10,000 of insurance above \$2,000,000, add \$4.

F.7 <u>equiSMART MASTER LOAN PROGRAM</u>

FACT Loan Policies issued under the equiSMART Master Loan Program are available for Residential equity line loan transactions for lenders participating in the Company's equiSMART Program at the Rates specified in this section.

Amount of Insurance	Rate
Up to and including \$100,000	\$120
\$100,001 to \$250,000	\$145
\$250,001 to \$500,000	\$210

F.8 equiLite™ RESIDENTIAL LIMITED COVERAGE LOAN POLICY

For mortgage and home equity loan transactions involving Residential property, the Rate for an equiLite™ Residential Limited Coverage Loan Policy is:

Amount of Insurance	Rate
Up to and including \$100,000	\$25

Amount of Insurance	Rate
\$100,001 to \$250,000	\$40
\$250,001 to \$500,000	\$50

The above Rate does not include the cost of the Title Report referenced in the equiLite™ Residential Limited Coverage Loan Policy.

The equiLite™ Residential Limited Coverage Loan Policy may not be issued for transactions in which the face amount of the mortgage or home equity loan exceeds \$500,000.

F.9 ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

For each \$500,000 of insurance above \$2,000,000, or part thereof up to and including \$20,000,000, add \$100.

F.10 ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

For second or lessor priority mortgage loan transactions involving improved Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000.

Amount of Insurance	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Above \$150,000	\$250

SECTION G NEW HOME SUBDIVISION SERVICES

G.1 NEW HOME RATE – RESIDENTIAL ONLY

The Rate for an Owner's Policy covering Residential property containing a newly constructed residence being sold for the first time is as follows:

Amount of Insurance	Rate
Up to and including \$100,000	\$150
\$100,001 to \$250,000	Add \$1.75 per \$1,000 of insurance
\$250,001 to \$750,000	Add \$1.25 per \$1,000 of insurance
Above \$750,000	Add \$0.90 per \$1,000 of insurance

SECTION H GUARANTEES

H.1 CONDITION OF TITLE GUARANTEE

The Rate for a CLTA Guarantee, Form Number 28 – Condition of Title, is \$250 for Residential and \$450 for Commercial.

H.2 <u>TITLE REPORT GUARANTEE</u>

The Rate for a Title Report Guarantee is \$175.

APPENDIX A BASIC TITLE INSURANCE RATE

Area A: Doniphan, Douglas, Johnson, Leavenworth, Miami, and Wyandotte Counties

Residential:

Amount of Insurance	Rate
Up to and including \$50,000	\$435
\$50,001 to \$150,000	Add \$16.00 per \$10,000 of insurance
\$150,001 to \$300,000	Add \$15.00 per \$10,000 of insurance
\$300,001 to \$1,000,000	Add \$12.00 per \$10,000 of insurance
Above \$1,000,000	Add \$10.00 per \$10,000 of insurance

Commercial:

Amount of Insurance	Rate
Up to and including \$100,000	\$780
\$100,001 to \$500,000	Add \$2.20 per \$1,000 of insurance
\$500,001 to \$1,000,000	Add \$1.75 per \$1,000 of insurance
\$1,000,001 to \$5,000,000	Add \$1.00 per \$1,000 of insurance
Above \$5,000,000	Add \$0.82 per \$1,000 of insurance

Area B: Cheyenne, Clark, Decatur, Finney, Ford, Gove, Graham, Grant, Gray, Greeley, Hamilton, Haskell, Hodgeman, Kearny, Lane, Logan, Meade, Morton, Ness, Norton, Rawlins, Scott, Seward, Sheridan, Sherman, Stanton, Stevens, Thomas, Trego, Wallace, and Wichita Counties

Residential:

Amount of Insurance	Rate
Up to and including \$30,000	\$270
\$30,001 to \$100,000	Add \$32.00 per \$10,000 of insurance
\$100,001 to \$150,000	Add \$24.00 per \$10,000 of insurance
\$150,001 to \$1,000,000	Add \$23.00 per \$10,000 of insurance
Above \$1,000,000	Add \$13.00 per \$10,000 of insurance

Commercial:

Amount of Insurance	Rate
Up to and including \$30,000	\$270
\$30,001 to \$100,000	Add \$32.00 per \$10,000 of insurance
\$100,001 to \$150,000	Add \$24.00 per \$10,000 of insurance
\$150,001 to \$1,000,000	Add \$23.00 per \$10,000 of insurance
Above \$1,000,000	Add \$13.00 per \$10,000 of insurance

Area C: Allen, Anderson, Atchison, Barber, Barton, Bourbon, Brown, Butler, Chase, Chautauqua, Cherokee, Clay, Cloud, Coffey, Comanche, Cowley, Crawford, Dickinson, Edwards, Elk, Ellis, Ellsworth, Franklin, Geary, Greenwood, Harper, Harvey, Jackson, Jefferson, Jewell, Kingman, Kiowa, Labette, Lincoln, Linn, Lyon, Marion, Marshall, McPherson, Mitchell, Montgomery, Morris, Nemaha, Neosho, Osage, Osborne, Ottawa, Pawnee, Phillips, Pottawatomie, Pratt, Reno, Republic, Rice, Riley, Rooks, Rush, Russell, Saline, Sedgwick, Shawnee, Smith, Stafford, Sumner, Wabaunsee, Washington, Wilson, and Woodson Counties

Residential:

Amount of Insurance	Rate
Up to and including \$30,000	\$320
\$30,001 to \$100,000	Add \$34 per \$10,000 of insurance
\$100,001 to \$150,000	Add \$28 per \$10,000 of insurance
\$150,001 to \$250,000	Add \$22 per \$10,000 of insurance
\$250,001 to \$1,000,000	Add \$21 per \$10,000 of insurance
Above \$1,000,000	Add \$16 per \$10,000 of insurance

Commercial:

Amount of Insurance	Rate
Up to and including \$30,000	\$320
\$30,001 to \$100,000	Add \$34 per \$10,000 of insurance
\$100,001 to \$150,000	Add \$28 per \$10,000 of insurance
\$150,001 to \$250,000	Add \$22 per \$10,000 of insurance
\$250,001 to \$1,000,000	Add \$21 per \$10,000 of insurance
Above \$1,000,000	Add \$16 per \$10,000 of insurance

APPENDIX B ENDORSEMENT RATES

Filed endorsement Rates are as set forth in the charts below. The Rates contained herein are keyed to the coverages specifically referred to in each endorsement. Additional Rates may be made for inspections or additional work where warranted. Whenever a particular endorsement is modified to cover some other estate or interest than that described in the existing endorsement, a special price must be obtained for such modified endorsement to conform to the type of policy issued or coverage given.

As used in this chart, N/C = no charge, N/A = not applicable, std = Standard Coverage, ext = Extended Coverage, Scheduled Rate = the Scheduled Rate for the title insurance policy for which the endorsement is applicable. Percentages refer to a percentage of the Basic Rate based on the amount of insurance of the title insurance policy for which the endorsement is applicable, unless otherwise indicated.

Endorsements will be issued only if underwriting requirements are satisfied.

Endorsements may be issued subsequent to policy issuance on Commercial property. Where updated search work or underwriting is required for the issuance of the post-policy endorsement, the Company may charge 10-25% of the applicable Rate set forth in Appendix A. Rates are not available for Residential properties.

ALTA NO.	CLTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY	LOAN POLICY
1			Street Assessments	N/A	Residential: \$75
•					Commercial: \$150
3			Zoning	Residential: \$100	Residential: \$100
o .			Zorinig	Commercial: \$500	Commercial: \$500
3.1			Zoning – Completed Structure	Residential: \$250	Residential: \$250
5.1			Zoning – completed offuciale	Commercial: \$750	Commercial: \$750
3.2			Zoning – Land Under Development	Residential: \$500	Residential: \$500
5.2			Zoning – Land Onder Development	Commercial: \$1,000	Commercial: \$750
3.3			Zoning – Completed Improvement –	Residential: \$250	Residential: \$250
3.3			Non-Conforming Use	Commercial: \$750	Commercial: \$750
3.4			Zaning No Zaning Classification	Residential: \$250	Residential: \$250
3.4			Zoning – No Zoning Classification	Commercial: \$750	Commercial: \$750
4			Condensirium Assessments Brigaity	N/A	Residential: \$75
4			Condominium – Assessments Priority	IN/A	Commercial: \$150
4.1			Condominium – Current Assessments	Residential: \$75	Residential: \$75
4.1			Condominium – Current Assessments	Commercial: \$150	Commercial: \$150
5			Planned Unit Development –	N/A	Residential: \$75
			Assessments Priority	IN/A	Commercial: \$150
5.1			Planned Unit Development – Current	Residential: N/C	Residential: N/C
5.1			Assessments	Commercial: \$150	Commercial: \$150
6			Variable Pate Mertage	N/A	Residential: N/C
0			Variable Rate Mortgage	IN/A	Commercial: \$150
6.2			Variable Rate Mortgage – Negative	N/A	Residential: N/C
0.2			Amortization	N/ / N	Commercial: \$150
7			Manufactured Housing Unit	\$150	\$150
7.1			Manufactured Housing – Conversion – Loan	N/A	\$150

ALTA NO.	CLTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY	LOAN POLICY
7.2			Manufactured Housing – Conversion – Owner's	\$150	N/A
8.1			Environmental Protection Lien	N/A	Residential: N/C Commercial: N/A
8.2			Commercial Environmental Protection Lien	Residential: N/C Commercial: \$150	Residential: N/C Commercial: \$150
9			Restrictions, Encroachments and Minerals – Loan Policy	N/A	Residential: N/C Commercial: \$150
9.1			Covenants, Conditions and Restrictions – Unimproved Land – Owner's Policy	\$150	N/A
9.2			Covenants, Conditions and Restrictions – Improved Land – Owner's Policy	\$150	N/A
9.3			Covenants, Conditions and Restrictions – Loan Policy	N/A	Residential: N/C Commercial: \$150
9.6			Private Rights – Loan Policy	N/A	Residential: N/C Commercial: \$150
9.6.1			Private Rights – Current Assessments – Loan Policy	N/A	Residential: N/C Commercial: \$150
9.7			Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy	N/A	\$1,000
9.8			Covenants, Conditions and Restrictions – Land Under Development – Owner's Policy	\$1,000	N/A
9.9			Private Rights – Owner's Policy	\$150	N/A
9.10			Restrictions, Encroachments, Minerals – Current Violations – Loan Policy	N/A	\$150
10			Assignment	N/A	Residential: \$75 Commercial: \$150
10.1			Assignment and Date Down	N/A	25%, minimum \$250 for Residential and minimum \$500 for Commercial
11			Mortgage Modification	N/A	20% Basic Rate of the original amount of insurance, minimum \$250
Modified 11			Modified ALTA 11 – Mortgage Modification with Policy Date Down – Kansas	N/A	35% Basic Rate of the original amount of insurance, plus 100% of Basic Rate for amounts in excess of the original Loan Policy, minimum \$250 for Residential and \$500 for Commercial

ALTA NO.	CLTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY	LOAN POLICY
11.1			Mortgage Modification with Subordination – Kansas	N/A	20% Basic Rate of the original amount of insurance, minimum \$250
11.2			Mortgage Modification with Additional Amount of Insurance	N/A	20% Basic Rate of the original amount of insurance, plus 100% of Basic Rate for amounts in excess of the original Loan Policy, minimum \$250
12			Aggregation – Loan	N/A	\$150
12.1			Aggregation – State Limits – Loan – Kansas	N/A	\$150
13			Leasehold – Owner's Policy	N/C	N/A
13.1			Leasehold – Loan Policy	N/A	N/C
14			Future Advance – Priority	N/A	N/C
14.1			Future Advance – Knowledge	N/A	Residential: N/C Commercial: \$150
14.2			Future Advance – Letter of Credit	N/A	Residential: N/C Commercial: \$150
14.3			Future Advance – Reverse Mortgage	N/A	Residential: N/C Commercial: \$150
15			Non-Imputation – Full Equity Transfer	25%, minimum \$500	N/A
15.1			Non-Imputation – Additional Insured	25%, minimum \$500	N/A
15.2			Non-Imputation – Partial Equity Transfer	25%, minimum \$500	N/A
16			Mezzanine Financing	25%, minimum \$500	N/A
17			Access and Entry	\$150	\$150
17.1			Indirect Access and Entry	\$150	\$150
17.2			Utility Access	\$150	\$150
18			Single Tax Parcel	\$150	\$150
18.1			Multiple Tax Parcel – Easements – Kansas	\$150	\$150
18.2			Multiple Tax Parcels	\$150	\$150
18.3			Single Tax Parcel and ID	\$150	\$150
19			Contiguity – Multiple Parcels	\$150	\$150
19.1			Contiguity – Single Parcel	\$150	\$150
19.2			Contiguity – Specified Parcels	\$150	\$150
20			First Loss – Multiple Parcel Transactions	N/A	\$250
22			Location	Residential: \$50 Commercial: \$150	Residential: N/C Commercial: \$150
22.1			Location and Map	Residential: \$50 Commercial: \$150	Residential: N/C Commercial: \$150
23			Co-Insurance – Single Policy	\$150	\$150
23.1			Co-Insurance – Multiple Policies	\$150	\$150

ALTA NO.	CLTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY	LOAN POLICY
24			Doing Business	N/A	Residential: \$25 Commercial: \$150
25			Same as Survey	Residential: \$50	Residential: \$25 Commercial: \$150
				Commercial: \$150	
25.1			Same as Portion of Survey	Residential: \$50 Commercial: \$150	Residential: \$25 Commercial: \$150
26			Subdivision	Residential: \$50	Residential: \$25
				Commercial: \$150	Commercial: \$150
28			Easement – Damage or Enforced Removal	\$150	\$150
28.1			Encroachments – Boundaries and Easements	\$150	\$150
28.2			Encroachments, Boundaries and Easements – Described Improvements w/o Item 5	\$150	\$150
28.3			Encroachments – Boundaries and Easements – Land Under Development	\$150	\$150
29			Interest Rate Swap – Direct Obligation – Kansas	N/A	\$500
29.1			Interest Rate Swap – Additional Interest – Kansas	N/A	\$500
29.2			Interest Rate Swap – Direct Obligation – Defined Amount (Kansas)	N/A	Loan – \$500; plus 100% of Basic Rate for amounts in excess of the original Loan Policy
29.3			Interest Rate Swap – Additional Interest – Defined Amount (Kansas)	N/A	Loan – \$500; plus 100% of Basic Rate for amounts in excess of the original Loan Policy
30			Shared Appreciation Mortgage	N/A	Residential: \$250 Commercial: N/A
30.1			Commercial Participation Interest	N/A	Residential: N/A Commercial: \$150
31			Severable Improvements	\$150	\$150
32			Construction Loan	N/A	N/C
32.1			Construction Loan – Direct Payment	N/A	N/C
32.2			Construction Loan – Insured's Direct Payment	N/A	N/C
33			Disbursement	N/A	\$150
34			Identified Risk Coverage	\$150	\$150
34.1			Identified Exception & Identified Risk Coverage	\$150	\$100
35			Minerals and Other Subsurface Substances – Buildings	\$150	\$150
35.1			Minerals and Other Subsurface Substances – Improvements	\$150	\$150

ALTA NO.	CLTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY	LOAN POLICY
35.2			Minerals and Other Subsurface Substances – Described Improvements	\$150	\$150
35.3			Minerals and Other Subsurface Substances – Land Under Development	\$150	\$150
36			Energy Project – Leasehold/ Easement – Owner's Policy	*See table below for Rates on Energy Project Endorsements	N/A
36.1			Energy Project – Leasehold/ Easement – Loan Policy	N/A	*See table below for Rates on Energy Project Endorsements
36.2			Energy Project – Leasehold – Owner's Policy	*See table below for Rates on Energy Project Endorsements	N/A
36.3			Energy Project – Leasehold – Loan Policy	N/A	*See table below for Rates on Energy Project Endorsements
36.4			Energy Project – Covenants, Conditions and Restrictions – Land Under Dev. – Owner's Policy	*See table below for Rates on Energy Project Endorsements	N/A
36.5			Energy Project – Covenants, Conditions and Restrictions – Land Under Dev. – Loan Policy	N/A	*See table below for Rates on Energy Project Endorsements
36.6			Energy Project – Encroachments	*See table below for Rates on Energy Project Endorsements	N/A
36.7			Energy Project – Fee Estate – Owner's Policy	*See table below for Rates on Energy Project Endorsements	N/A
36.8			Energy Project – Fee Estate – Loan Policy	N/A	*See table below for Rates on Energy Project Endorsements
37			Assignment of Rents or Leases	N/A	\$150
38			Mortgage Tax	N/A	Residential: \$25 Commercial: \$150
39			Policy Authentication	N/C	N/C
40			Tax Credit – Owner's Policy	\$500	N/A
40.1			Tax Credit – Defined Amount – Owner's Policy	\$500, plus 100% of Basic Rate for amounts in excess of the original policy	N/A

ALTA NO.	CLTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY	LOAN POLICY
41			Water – Buildings	\$150	\$150
41.1			Water – Improvements	\$150	\$150
41.2			Water – Described Improvements	\$150	\$150
41.3			Water – Land Under Development	\$150	\$150
42			Commercial Lender Group	N/A	Residential: N/A Commercial: \$150
45			Pari Passu Mortgage – Loan Policy	N/A	\$150
46			Option	\$250	N/A
JR1			ALTA JR1	N/A	Residential: N/C Commercial: N/A
JR2			JR2 Future Advance	N/A	Residential: N/C Commercial: N/A
	100.8		CC&R's, Violations	\$150	N/A
	102.4		Foundation	N/A	\$150
	102.5		Foundation	N/A	\$150
	103.4		Eggement Access to Dublic Street	Residential: \$50	Residential: \$50
	103.4		Easement, Access to Public Street	Commercial: \$150	Commercial: \$150
	400.7		Land Abouta China at	Residential: \$50	Residential: \$50
	103.7		Land Abuts Street	Commercial: \$150	Commercial: \$150
	104.4		Collateral Assignment of Mortgage	N/A	\$150
	107.1		Allocation of Insurance to Parcels	\$150	\$150
				\$25, plus 100% of	\$25, plus 100% of
				Basic Rate for	Basic Rate for
	107.2		Increase Amount of Insurance	amounts in excess	amounts in excess
				of the original policy	of the original policy
	107.9		Additional Insured	\$150	\$150
	107.11		Non-Merger After Lender Acquires Title	N/A	\$150
	110.1		Deletion of Item From Policy	\$50	\$50
	111		Mortgage Priority, Partial Reconveyance	N/A	\$150
	111.1		Mortgage Priority, Partial Reconveyance	N/A	\$150
	112.1		Bondholder	N/A	Residential: \$100 Commercial: \$150
	119.4		Bondholder – Validity of Sublease, Joint Powers	\$150	\$150
		EP 1	Energy Project – Definitions	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements	Res: N/A Com: *See table below for Rates on Energy Project Endorsements
		EP 2	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's Policy	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements	N/A

ALTA NO.	CLTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY	LOAN POLICY
		EP 3	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan Policy	N/A	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements
		EP 5	Energy Project – Leasehold/ Easement – Owner's Policy	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements	N/A
		EP 6	Energy Project – Leasehold – Owner's Policy	Rates on Energy Project Endorsements	N/A
		EP 7	Energy Project – Leasehold/ Easement – Loan Policy	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements	N/A
		EP 8	Energy Project – Leasehold – Loan Policy	N/A	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements
		EP 9	Energy Project – Land Treated as "Single" Integrated Whole	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements
		EP 10	Energy Project – Special Measure of Loss – Owner's Policy	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements	N/A
		EP 11	Energy Project – Special Measure of Loss – Loan Policy	N/A	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements

ALTA NO.	CLTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY	LOAN POLICY
		EP 12	Energy Project – Severable Improvement	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements	N/A
		EP 13	Energy Project – Zoning	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements	N/A
		EP 14	Energy Project – Minerals and Other Subsurface Substance	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements	N/A
		EP 15	Energy Project – Encroachments (with 2e)	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements	Residential: N/A Commercial: *See table below for Rates on Energy Project Endorsements
		FA 1	Policy Correction	N/C	N/C
		FA 36.1	Variable Rate, FNMA 7 Year Balloon	N/A	Residential: \$25 Commercial: N/A
		FA 40	Commercial Environmental Protection Liens	Residential: N/A Commercial: \$150	Residential: N/A Commercial: \$150
		FA 43	Easements in Declaration	\$150	\$150
		FA 49.1	Aggregation/Tie-In Owner	\$150	N/A
		FA 55	Fairway	\$150	N/A
		FA 61	Construction Loan Pending Disbursement	N/A	N/C
		FA 61.1	Construction Loan Disbursement	N/A	\$150
		FA 61.2	Construction Loan – Reinstatement of Covered Risk 11(a)	N/A	\$150
		FA 61.3	Pending Improvements	\$150	N/A
			Assumption	N/A	\$150
			Recharacterization Sale – Leaseback Transaction	N/A	\$150
		1	General (Blank) Endorsement	\$150	\$150
			Commitment Endorsement	N/C	N/C
		FA Special	Subsequent Insurance	Residential: \$250 Commercial: \$500	Residential: \$250 Commercial: \$500
			Date Down – Record Matters Only – Kansas	\$150	\$150
			As Shown on Survey – Kansas	\$150	\$150
		1	Encroachment	\$150	\$150
		†	Loss Payee	\$150	\$150
		1	Non-Merger of Subleasehold	\$150	\$150

ALTA NO.	CLTA NO.	FA NO.	DESCRIPTION	OWNER'S POLICY	LOAN POLICY
			Secondary Insurance – 2006 ALTA Loan Policy	N/A	\$150
			Secondary Insurance – 2006 ALTA Owner's Policy	\$150	N/A
			Policy Change	\$150	\$150
			Record Matters Date Down – Guarantee – Kansas	\$150	\$150
			Native American Lands	\$150	\$150
			Deletion of Arbitration Condition – Loan Policy	N/A	N/C
			Deletion of Arbitration Condition – Owner's Policy	N/C	N/A
			equiLite EL1	Residential: N/A Commercial: N/A	Residential: N/C if issued concurrently with the equiLite™ Residential Limited Coverage Loan Policy Commercial: N/A
			equiLite EL2	Residential: N/A Commercial: N/A	Residential: \$10 Commercial: N/A
			equiLite EL3	Residential: N/A Commercial: N/A	Residential: \$10 Commercial: N/A

*Rates on Energy Project Endorsements			
Amount of Insurance	Rate per \$1,000		
Up to and including \$20,000,000	\$0.40, subject to a minimum Rate of \$500		
\$20,000,001 to \$100,000,000 add	\$0.20		
Above \$100,000,000 add	\$0.10		



Kansas Schedule of Title Insurance Rates and Escrow Fees

_____, 2023

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KANSAS

Schedule of Title Insurance Rates and Escrow Fees

Effective ______, 2023

GENERAL INFORMATION

This Schedule of Title Insurance Rates and Escrow Fees (this "Schedule") shall not be construed as establishing or changing the rules and procedures pertaining to the practices followed by the Company. The Rates and Fees contained in this Schedule are applicable only to the products and services provided for herein directly by the Company and not by an agent on behalf of the Company.

This Schedule supersedes all previous rate schedules and filings.

SECTION A DEFINITIONS

- ALTA: American Land Title Association.
- Commercial: Any property that is not Residential.
- <u>Commitment</u>: An offer furnished in connection with an application for title insurance stating the requirements, terms, and conditions upon which the Company is willing to insure an interest in the subject property.
- <u>Company</u>: First American Title Insurance Company.
- Construction Loan: A loan for the purpose of construction of improvements to the subject property.
- <u>EAGLE® Loan Policy</u>: The Company's branded version of any of the ALTA Expanded Coverage Residential Loan Policies.
- <u>EAGLE® Owner's Policy</u>: The Company's branded version of the ALTA Homeowner's Policy of Title Insurance.
- Fee: The charge to be paid to the Company for a settlement or escrow product or service.
- Loan Policy: A title insurance policy insuring a secured lender.
- Non-EAGLE® Loan Policy: Any Loan Policy other than an EAGLE® Loan Policy.
- Non-EAGLE® Owner's Policy: Any Owner's Policy other than an EAGLE® Owner's Policy.
- Owner's Policy: A title insurance policy insuring an owner, optionee, vendee, or lessee.
- Rate: The amount to be paid for title insurance or a product or service. The amount is either a flat amount or a calculation per the amount of insurance or the amount of the product or service.

- REO (Real Estate Owned): Property currently owned by a lender (or the lender's affiliate, investor or
 insurer) that acquired the property through a foreclosure sale or a deed in lieu of foreclosure. The
 lender's "affiliate" is any person or entity that directly or indirectly controls, is controlled by, or is under
 common control with the lender.
- Residential: Real property designed principally for the occupancy of one-to-four families. Residential
 includes individual units of condominiums and cooperatives and vacant land to be improved with a
 single one-to-four family dwelling.
- <u>Scheduled Rate</u>: The Rate for a policy pursuant to this Schedule, taking into account any surcharges
 or discounts.
- <u>Standard Exceptions</u>: Industry-standard generic exceptions, other than exceptions specific to a particular property or particular transaction, that are filed with the Insurance Commissioner.

SECTION B GENERAL PROVISIONS

B.1 COMPUTATION OF RATES

All Rates for title insurance are to be computed in accordance with this Schedule. Rates specified herein shall be charged on title insurance contracted for on or after the effective date of the filing. All Rates contemplated by this Schedule shall be rounded up to the next dollar at each calculation except as otherwise expressly provided. Any reference to "per \$XX" or "each additional \$XX" shall mean and include "per \$XX and any portion thereof." For example, any reference to "per \$1,000 of insurance" shall mean and include "per \$1,000 of insurance and any portion thereof."

The Rate for an increased amount of insurance shall be the difference between the Scheduled Rate based upon the amount of insurance shown in the existing policy and the Scheduled Rate based upon the amount and type of insurance ultimately issued.

Whenever documents of any kind that impose liability on the Company are recorded in accordance with specific instructions, the Rates in accordance with this Schedule for a policy covering such documents will accrue immediately upon closing or recording, whichever comes first. Additional Rates shall be made for subsequent services or insurance provided in accordance with this Schedule.

B.2 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.

SECTION C ENTIRE STATE

C.1 CENTRALIZED LOAN RATE

The Rate set forth in this section applies to the issuance of the ALTA Short Form Commitment, ALTA Short Form Expanded Coverage Residential Loan Policy (if this form is not offered in this state, issue the ALTA Short Form Residential Loan Policy), and includes the ALTA endorsements 4/4.1, 5/5.1, 6, 8.1, and 9/9.3/9.10. Additional Rate may apply for additional endorsements (see Appendix A). This Rate is charged on a loan transaction that meets the criteria set forth below and is either (i) coordinated by one of the Company's centralized processing divisions (including First American Mortgage Solutions Group) or (ii) processed in a centralized production environment and coordinated by a multi-state policy issuing agent of the Company authorized in writing by the Company to use this Rate:

- 1. The loan proceeds are to be used for any purpose other than construction or the financing of the acquisition of the property in a concurrent purchase transaction;
- 2. The loan is secured by a deed of trust or mortgage on Residential property;
- 3. A short form Commitment and short form Loan Policy are issued and delivered electronically; and
- 4. The order is opened through a centralized point of entry or contact designated by the originating lender, and is processed using the Company's or multi-state policy issuing agent's electronic production system.

The Rate for Loan Policies subject to this section is:

Amount of Insurance	Rate
Up to and including \$250,000	\$455
\$250,001 to \$500,000	\$585
\$500,001 to \$750,000	\$715
\$750,001 to \$1,000,000	\$845
\$1,000,001 to \$1,500,000	\$975
\$1,500,001 to \$2,000,000	\$1,040

For each \$10,000 of insurance above \$2,000,000, add \$4.

C.2 <u>equiSMART MASTER LOAN PROGRAM</u>

FACT Loan Policies issued under the equiSMART Master Loan Program are available for Residential equity line loan transactions for lenders participating in the Company's equiSMART Program at the Rate specified in this section.

Amount of Insurance	Rate
Up to and including \$100,000	\$120
\$100,001 to \$250,000	\$145
\$250,001 to \$500,000	\$210

C.3 COMMERCIAL TRANSACTIONS

Special title policy and endorsement Rate and escrow Fee consideration will be given to transactions involving Commercial property subject to prior approval by the Company's Underwriting Department based on an analysis of prior insurance, the complexity of the transaction, the number and geographic location of the properties involved, the extent to which additional services are needed, costs, and the need for expedited service to meet transactional deadlines.

This section may only be applied to escrow Fees when the amount of insurance in the policy is \$250,000 or greater and to title policy and endorsement Rates when the amount of insurance in the policy is \$500,000 or greater.

SECTION D JOHNSON COUNTY, LEAVENWORTH COUNTY, WYANDOTTE COUNTY, DOUGLAS COUNTY, AND MIAMI COUNTY

Except as set forth in Section C, the Rates set forth in Section D apply to all transactions involving property in Johnson County, Leavenworth County, Wyandotte County, Douglas County, and Miami County.

D.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in This Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section D.6.

(b) Simultaneous (Concurrent) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Rate for the fee Owner's Policy is as set forth in Section D.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Rate is 30% of the Rate set forth in Section D.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Rate is also 30% of the Rate set forth in Section D.6, subject to a minimum Rate of \$250. On the leasehold Owner's Policy, the amount of insurance in excess of the amount of insurance of the fee Owner's Policy will be billed at the Rate in Section D.6 at the tier level of the excess insurance.

(c) Conversion of an Insured Leasehold Estate to a Fee Estate – Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date of Leasehold Policy and Acquisition of the Fee Estate	Rate
Less than one year	\$200
One year to five years	\$500
Over five years	Section D.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy in excess of the amount of insurance of the fee Owner's Policy is the Rate in Section D.6 applicable at the tier level of the excess insurance.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of the policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the date of the policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the insured requires additional endorsements, the Rates for those endorsements shall be pursuant to Appendix A.

The Rates above are not available for Residential properties.

(d) Builder/Developer Rate – Residential Only

The Rate for Non-EAGLE® Owner's Policies issued to builders and developers for Residential properties are as follows:

Amount of Insurance	Rate
Up to and including \$250,000	\$1.50 per \$1,000, subject to a minimum Rate of \$150
\$250,001 to \$750,000	Add \$1.00 per \$1,000
\$750,001 to \$2,000,000	Add \$0.65 per \$1,000
Above \$2,000,000	Add \$0.80 per \$1,000

D.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section D.6.

(b) Simultaneous (Concurrent) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and the Owner's Policy are written on the Company. The Rate for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Rate for the Loan Policy is as follows:

- This Rate applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
- This Rate applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is <u>not</u> described within the Owner's Policy (additional tract Rates from Section D.3(b) will apply).
- This Rate applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
- This Rate applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is <u>not</u> described within the Owner's Policy (additional tract Rates from Section D.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Rates shall apply to the Loan Policy issued in the largest amount. The following Rates shall apply to the remaining concurrently issued Loan Policies:

- 5. This Rate applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
- 6. This Rate applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is <u>not</u> described within the Owner's Policy (additional tract Rates from Section D.3(b) will apply).
- 7. This Rate applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
- 8. This Rate applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is <u>not</u> described within the Owner's Policy (additional tract Rates from Section D.3(b) will apply).

Residential Commercial

- 1. Non-EAGLE® Loan Policy \$300 EAGLE® Loan Policy \$330
- 2. Non-EAGLE® Loan Policy \$300 EAGLE® Loan Policy \$330
- Non-EAGLE® Loan Policy \$300
 EAGLE® Loan Policy \$330

 Add the applicable Rate above to the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy
- 4. Non-EAGLE® Loan Policy \$300 EAGLE® Loan Policy – \$330 Add the applicable Rate above to the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy
- Non-EAGLE® Loan Policy \$100
 EAGLE® Loan Policy \$110 per additional Loan Policy
- Non-EAGLE® Loan Policy \$100
 EAGLE® Loan Policy \$110 per additional Loan Policy
- Non-EAGLE® Loan Policy \$100
 EAGLE® Loan Policy \$110 per additional Loan Policy
 Add the applicable Rate above to the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
- 8. Non-EAGLE® Loan Policy \$100 EAGLE® Loan Policy – \$110 per additional Loan Policy Add the applicable Rate above to the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy

- Under \$5,000,000 amount of insurance \$750;
 \$5,000,000 and above amount of insurance –
 \$1,000
- 2. Under \$5,000,000 amount of insurance \$750; \$5,000,000 and above amount of insurance \$1.000
- Under \$5,000,000 amount of insurance \$750;
 \$5,000,000 and above amount of insurance –
 \$1,000; plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy
- Under \$5,000,000 amount of insurance \$750;
 \$5,000,000 and above amount of insurance –
 \$1,000; plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy
- 5. Under \$5,000,000 amount of insurance \$750; \$5,000,000 and above amount of insurance \$1,000
- 6. Under \$5,000,000 amount of insurance \$750; \$5,000,000 and above amount of insurance \$1.000
- 7. Under \$5,000,000 amount of insurance \$750; \$5,000,000 and above amount of insurance \$1,000; plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
- 8. Under \$5,000,000 amount of insurance \$750; \$5,000,000 and above amount of insurance \$1,000; plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy

(c) Simultaneous (Concurrent) Leasehold Loan Policy – Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy amount of insurance, the Rate for the leasehold Loan Policy for a Commercial property is \$750 if the amount of insurance is less than \$5,000,000 and \$1,000 if it is \$5,000,000 and above. This Rate is not available for a Residential property.

(d) Construction Loan – Residential Only

The Rate for a Loan Policy insuring a loan with the primary purpose of construction or rehabilitation of improvements on the land, and containing all Standard Exceptions and no endorsements at the time of issuance of the Loan Policy and post-policy with the exception of the record matters date down endorsement detailed below, is:

Amount of Insurance	Rate
Up to and including \$300,000	\$200
\$300,000.01 to \$500,000	Add \$100
\$500,000.01 to \$1,000,000	Add \$1.00 per \$1,000 on the amount above \$500,000
Above \$1,000,000	Add \$0.50 per \$1,000 on the amount above \$1,000,000

The Rate for a rundown and record matters date down endorsement on a Construction Loan Policy is as follows:

Where the Company is disbursing construction funds pursuant to a Construction Loan escrow and disbursing agreement, there are no additional charges for a periodic title rundown and date down endorsement to cover each disbursement. Where the Company is not disbursing the funds, however, the Rate for each title rundown and date down endorsement shall be as set forth in Appendix A.

The Rates above are not available for Commercial properties.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

For each \$500,000 of insurance above \$2,000,000, or part thereof up to \$20,000,000, add \$100.

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

Amount of Insurance	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Above \$150,000	\$250

(g) Home Equity and Second Mortgage – Residential Only

For Residential properties, the Rate in Section D.6 (column 3) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. This Rate is not applicable to Commercial properties.

D.3 ADDITIONAL TITLE RATES

(a) Out-of-County Search Rate

This section applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$200	\$200

(b) Multiple Tract Rate

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$250 per additional tract	\$250 per additional tract

(c) Commitment Production Rate

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Rate shall be credited toward the Rate due for any policy issued pursuant to the Commitment. If a policy is never issued, this Rate shall apply as the cancellation Rate.

Residential	Commercial
\$250	N/A

(d) Update Rate

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$100	N/A

(e) Cancellation Rate

Residential	Commercial
\$0, but see Section D.3(c) above	N/A

(f) Pro Forma Preparation Rate

Residential	Commercial
\$50	N/A

D.4 **GUARANTEES**

(a) CLTA Guarantee

The Rate for a CLTA Guarantee, Form Number 28 – Condition of Title, is as follows:

Residential	Commercial
\$250	\$250

(b) Title Report Guarantee

The Rate for a Title Report Guarantee is as follows:

Residential	Commercial
\$175	\$175

D.5 ESCROW

(a) Residential – Basic Escrow Fees

The Fees below may be allocated by agreement between the seller and buyer.

1. Sale with New Loan

This section applies except where Section D.5(a)(4) below applies. The Fee below includes the preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Rates for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
\$225	\$355	\$580

2. Cash Sale

This section applies except where Section D.5(a)(4) below applies.

Seller	Buyer	Total
\$225	\$225	\$450

3. Loan Only

This section applies except where Section D.5(b)(1) below applies. The Fee below includes the preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements.

Rates for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	\$355	\$355

4. New Construction

Transaction	Seller	Buyer	Total
Vacant Lot Closing:			
Lot sold by subdivision developer to builder	\$0	\$75	\$75
for new home construction			
New Home Sale:	\$0	\$355	\$355
Builder to consumer – loan closing	φυ	φοσο	φυσυ
New Home Sale:	\$0	\$225	\$225
Builder to consumer – cash closing	ΨΟ	ΨΖΖΟ	ΨΖΖΟ

5. REO Fee

This section applies to the sale of REOs.

Transaction	Seller	Buyer	Total
Closing Fee to selling bank utilizing asset managers or electronic platform	\$400	See Section D.5(a)(1) or (2) above	Depends on buyer column
Closing Fee to selling bank when the Fee above does not apply	\$300	See Section D.5(a)(1) or (2) above	Depends on buyer column

6. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

Transaction	Seller	Buyer	Total
Short Sale	\$400	See Section D.5(a)(1) or (2) above	Depends on buyer column

7. Exchange Closing or Funding

This section applies where buyer and seller exchange land, including all 1031 exchanges.

Transaction	Seller	Buyer	Total
Exchange Closing or Funding	\$225	\$355	\$580

8. Assumption

Transaction	Seller	Buyer	Total
Assumption	\$225	\$355	\$580

9. Owner Finance

This section applies to owner finance, excluding the contract for deed/installment sale contracts.

Transaction	Seller	Buyer	Total
Owner Finance	\$300	\$300	\$600

10. Contract for Deed/Installment Sales Contracts

This Fee is for closing only. Set-up Fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

Transaction	Seller	Buyer	Total
Contract for Deed/ Installment Sales Contracts	\$350	\$350	\$700

(b) Residential – Surcharges

The Fees below may be allocated by agreement between the seller and buyer. These Fees are in addition to the basic escrow Fees set forth in Section D.5(a) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	\$200	\$200

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing Fee.

Transaction	Seller	Buyer	Total
For Sale By Owner Facilitation Fee	\$350	N/A	\$350

After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends, or on holidays for the convenience of the customer/lender.

Transaction	Seller	Buyer	Total
After-Hours Closing	\$200	\$200	Depends on the number of parties requesting after-hours service

4. Mobile Closing Fee

Transaction	Seller	Buyer	Total
Mobile Closing Fee	\$100	\$100	Depends on the number of parties requesting a mobile closing

5. Grant Funds Processing Fee

The Fees below are subject to program restrictions.

Transaction	Seller	Buyer	Total
Grant Funds Processing Fee	\$1,000	N/A	\$1,000

6. Mobile Home or Manufactured Housing

This section is in conjunction with a request for an ALTA 7. The Fee for the ALTA 7 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	\$150	N/A	\$150

7. Builder/Developer Surcharges

This section applies when the closing Fees in Section D.5(a)(4) apply.

Transaction	Seller	Buyer	Total
Builder/Developer Surcharges	E-recording: \$2.25/doc Wire/courier delivery Fee: \$20/each	E-recording: \$2.25/doc Wire/courier delivery Fee: \$20/each (Vacant Lot Closing Only)	Depends on the number of E-recordings, deliveries, and wires

8. Excess Wire Fee/Courier Delivery Fee

This section applies to the Fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee/Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

9. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this Fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$50/each	\$50/each	Depends on the number of physical addresses or e-mail addresses employed

(c) Residential – Miscellaneous Services

The Fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

This section applies when there is no settlement statement (HUD-1/CD) preparation or disbursement of funds.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	\$125	\$200	\$325

2. Prepare Settlement Statement (CD) with Disbursement

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) with Disbursement	N/A	\$275	\$275

3. Prepare Settlement Statement (CD) without Disbursement

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) without	N/A	\$250	\$250
Disbursement	IN/A	φ230	φ230

4. Escrow for Lender Requirements

Transaction	Seller	Buyer	Total
Escrow for Lender Requirements	\$0	\$50	\$50

5. Escrow for Completion

This section applies to new construction.

Transaction	Seller	Buyer	Total
Escrow for Completion	\$0	\$0	\$0

6. Indemnity Deposit – Required for Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit – Required for Title Issues	\$100	N/A	\$100

7. Document Preparation Fees (KS Only)

This section is in connection with a title order. This Fee is per curative document (i.e., POAs or deeds) in excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$100/document

8. Closing Protection Letter – MO

Transaction	Seller	Buyer	Total
Closing Protection Letter – MO	\$25	\$25	\$50

9. Closing Protection Letter – KS

Transaction	Seller	Buyer	Total
Closing Protection Letter – KS	\$0	\$0	\$0

10. Interest-Bearing Account Set-Up Fee

Transaction	Seller	Buyer	Total
Interest-Bearing Account Set-Up Fee	\$50	\$50	\$100

11. Language Translator Service

This Fee covers arranging for language translator services and does not include translator's Fee.

Transaction	Seller	Buyer	Total
Language Translator Service	\$0	\$0	\$0

12. Document Redraw Fee

This is an additional Fee made in conjunction with any lender redraw Fee.

Transaction	Seller	Buyer	Total
Document Redraw Fee	N/A	\$0	\$0

13. Miscellaneous Bill Payment

The Fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

14. Construction Disbursing

The Fee will be 0.5% of the Construction Loan, but not less than \$3,500. Where the loan includes purchase money and/or refinance amounts, the Fee shall apply to that part intended to fund the construction, subject to a minimum Fee of \$3,500.

(d) Commercial – Basic Escrow Fees

1. Sale

The Fee includes the preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The Fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total Fee.

Amount of Insurance	Seller	Buyer	Total
Up to and including \$1,000,000	\$400	\$400	\$800

2. Refinance

The Fee includes the preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. This Fee applies when no sale is involved.

Amount of Insurance	Seller	Buyer	Total
Up to and including \$500,000	N/A	\$400	\$400
\$500,001 to \$1,000,000	N/A	\$500	\$500

(e) Commercial – Miscellaneous Services

1. Construction Disbursing

This Fee is \$100 per draw assuming the following criteria are met:

- i. The face amount of the construction mortgage is \$500,000 or under;
- ii. there is only one general contractor for the entire project;
- iii. the Company receives a sworn statement with supporting materials for each draw; and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

D.6 RATES

(a) Basic Residential Rate

	Column 1	Column 2	Column 3	Column 4
Amount of Insurance	NON-EAGLE® OWNER'S	EAGLE® OWNER'S	NON-EAGLE®	EAGLE® LOAN POLICY
Up to and including \$50,000	POLICY Rates	POLICY Rates	Rates \$309.00	Rates \$339.90
\$50,001 to \$60,000	\$385.00	\$425.00		
\$60,001 to \$70,000	\$400.00	\$442.50	\$309.00	\$339.90
	\$415.00	\$460.00	\$326.50	\$359.15
\$70,001 to \$80,000	\$430.00	\$477.50	\$344.00	\$378.40
\$80,001 to \$90,000	\$445.00	\$495.00	\$361.50	\$397.65
\$90,001 to \$100,000	\$460.00	\$512.50	\$379.00	\$416.90
\$100,001 to \$110,000	\$475.00	\$530.00	\$392.00	\$431.20
\$110,001 to \$120,000	\$490.00	\$547.50	\$405.00	\$445.50
\$120,001 to \$130,000	\$505.00	\$565.00	\$418.00	\$459.80
\$130,001 to \$140,000	\$518.00	\$582.00	\$430.50	\$473.55
\$140,001 to \$150,000	\$531.00	\$599.00	\$443.00	\$487.30
\$150,001 to \$160,000	\$544.00	\$616.00	\$455.50	\$501.05
\$160,001 to \$170,000	\$557.00	\$633.00	\$468.00	\$514.80
\$170,001 to \$180,000	\$570.00	\$650.00	\$480.50	\$528.55
\$180,001 to \$190,000	\$583.00	\$667.00	\$493.00	\$542.30
\$190,001 to \$200,000	\$596.00	\$684.00	\$505.50	\$556.05
\$200,001 to \$210,000	\$609.00	\$701.00	\$518.00	\$569.80
\$210,001 to \$220,000	\$622.00	\$718.00	\$530.50	\$583.55
\$220,001 to \$230,000	\$635.00	\$735.00	\$543.00	\$597.30
\$230,001 to \$240,000	\$648.00	\$752.00	\$555.50	\$611.05
\$240,001 to \$250,000	\$661.00	\$769.00	\$568.00	\$624.80
\$250,001 to \$275,000	\$688.50	\$804.00	\$599.25	\$659.18
\$275,001 to \$300,000	\$716.00	\$839.00	\$630.50	\$693.55
\$300,001 to \$325,000	\$743.50	\$874.00	\$661.75	\$727.93
\$325,001 to \$350,000	\$771.00	\$909.00	\$693.00	\$762.30

	Column 1	Column 2	Column 3	Column 4
Amount of Insurance	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	NON-EAGLE® LOAN POLICY Rates	EAGLE® LOAN POLICY Rates
\$350,001 to \$375,000	\$798.50	\$944.00	\$724.25	\$796.68
\$375,001 to \$400,000	\$826.00	\$979.00	\$755.50	\$831.05
\$400,001 to \$425,000	\$853.50	\$1,014.00	\$786.75	\$865.43
\$425,001 to \$450,000	\$881.00	\$1,049.00	\$818.00	\$899.80
\$450,001 to \$475,000	\$908.50	\$1,084.00	\$849.25	\$934.18
\$475,001 to \$500,000	\$936.00	\$1,119.00	\$880.50	\$968.55
\$500,001 to \$525,000	\$963.50	\$1,154.00	\$895.50	\$985.05
\$525,001 to \$550,000	\$991.00	\$1,189.00	\$910.50	\$1,001.55
\$550,001 to \$575,000	\$1,018.50	\$1,224.00	\$925.50	\$1,018.05
\$575,001 to \$600,000	\$1,034.75	\$1,249.00	\$940.50	\$1,034.55
\$600,001 to \$625,000	\$1,051.00	\$1,274.00	\$955.50	\$1,051.05
\$625,001 to \$650,000	\$1,067.25	\$1,299.00	\$970.50	\$1,067.55
\$650,001 to \$675,000	\$1,083.50	\$1,324.00	\$985.50	\$1,084.05
\$675,001 to \$700,000	\$1,099.75	\$1,349.00	\$1,000.50	\$1,100.55
\$700,001 to \$725,000	\$1,116.00	\$1,374.00	\$1,015.50	\$1,117.05
\$725,001 to \$750,000	\$1,132.25	\$1,399.00	\$1,030.50	\$1,133.55
\$750,001 to \$800,000	\$1,164.75	\$1,449.00	\$1,055.50	\$1,161.05
\$800,001 to \$850,000	\$1,197.25	\$1,499.00	\$1,080.50	\$1,188.55
\$850,001 to \$900,000	\$1,229.75	\$1,549.00	\$1,105.50	\$1,216.05
\$900,001 to \$950,000	\$1,262.25	\$1,599.00	\$1,130.50	\$1,243.55
\$950,001 to \$1,000,000	\$1,294.75	\$1,649.00	\$1,155.50	\$1,271.05
\$1,000,001 to \$1,100,000	\$1,354.75	\$1,739.00	\$1,205.50	\$1,326.05
\$1,100,001 to \$1,200,000	\$1,414.75	\$1,829.00	\$1,255.50	\$1,381.05
\$1,200,001 to \$1,300,000	\$1,474.75	\$1,919.00	\$1,305.50	\$1,436.05
\$1,300,001 to \$1,400,000	\$1,534.75	\$2,009.00	\$1,355.50	\$1,491.05
\$1,400,001 to \$1,500,000	\$1,594.75	\$2,099.00	\$1,405.50	\$1,546.05
\$1,500,001 to \$1,600,000	\$1,654.75	\$2,189.00	\$1,455.50	\$1,601.05
\$1,600,001 to \$1,700,000	\$1,714.75	\$2,279.00	\$1,505.50	\$1,656.05
\$1,700,001 to \$1,800,000	\$1,774.75	\$2,369.00	\$1,555.50	\$1,711.05
\$1,800,001 to \$1,900,000	\$1,834.75	\$2,459.00	\$1,605.50	\$1,766.05
\$1,900,001 to \$2,000,000	\$1,894.75	\$2,549.00	\$1,655.50	\$1,821.05
\$2,000,001 to \$2,100,000	\$1,954.75	\$2,639.00	\$1,697.50	\$1,867.25
\$2,100,001 to \$2,200,000	\$2,014.75	\$2,729.00	\$1,739.50	\$1,913.45
\$2,200,001 to \$2,300,000	\$2,074.75	\$2,819.00	\$1,781.50	\$1,959.65
\$2,300,001 to \$2,400,000	\$2,134.75	\$2,909.00	\$1,823.50	\$2,005.85
\$2,400,001 to \$2,500,000	\$2,194.75	\$2,999.00	\$1,865.50	\$2,052.05
\$2,500,001 to \$2,600,000	\$2,254.75	\$3,089.00	\$1,907.50	\$2,098.25
\$2,600,001 to \$2,700,000	\$2,314.75	\$3,179.00	\$1,949.50	\$2,144.45
\$2,700,001 to \$2,800,000	\$2,374.75	\$3,269.00	\$1,991.50	\$2,190.65

	Column 1	Column 2	Column 3	Column 4
Amount of Insurance	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	NON-EAGLE® LOAN POLICY Rates	EAGLE® LOAN POLICY Rates
\$2,800,001 to \$2,900,000	\$2,434.75	\$3,359.00	\$2,033.50	\$2,236.85
\$2,900,001 to \$3,000,000	\$2,494.75	\$3,449.00	\$2,075.50	\$2,283.05
\$3,000,001 to \$3,100,000	\$2,574.75	\$3,559.00	\$2,117.50	\$2,329.25
\$3,100,001 to \$3,200,000	\$2,654.75	\$3,669.00	\$2,159.50	\$2,375.45
\$3,200,001 to \$3,300,000	\$2,734.75	\$3,779.00	\$2,201.50	\$2,421.65
\$3,300,001 to \$3,400,000	\$2,814.75	\$3,889.00	\$2,243.50	\$2,467.85
\$3,400,001 to \$3,500,000	\$2,894.75	\$3,999.00	\$2,285.50	\$2,514.05
\$3,500,001 to \$3,600,000	\$2,974.75	\$4,109.00	\$2,327.50	\$2,560.25
\$3,600,001 to \$3,700,000	\$3,054.75	\$4,219.00	\$2,369.50	\$2,606.45
\$3,700,001 to \$3,800,000	\$3,134.75	\$4,329.00	\$2,411.50	\$2,652.65
\$3,800,001 to \$3,900,000	\$3,214.75	\$4,439.00	\$2,453.50	\$2,698.85
\$3,900,001 to \$4,000,000	\$3,294.75	\$4,549.00	\$2,495.50	\$2,745.05
\$4,000,001 to \$4,100,000	\$3,374.75	\$4,659.00	\$2,537.50	\$2,791.25
\$4,100,001 to \$4,200,000	\$3,454.75	\$4,769.00	\$2,579.50	\$2,837.45
\$4,200,001 to \$4,300,000	\$3,534.75	\$4,879.00	\$2,621.50	\$2,883.65
\$4,300,001 to \$4,400,000	\$3,614.75	\$4,989.00	\$2,663.50	\$2,929.85
\$4,400,001 to \$4,500,000	\$3,694.75	\$5,099.00	\$2,705.50	\$2,976.05
\$4,500,001 to \$4,600,000	\$3,774.75	\$5,209.00	\$2,747.50	\$3,022.25
\$4,600,001 to \$4,700,000	\$3,854.75	\$5,319.00	\$2,789.50	\$3,068.45
\$4,700,001 to \$4,800,000	\$3,934.75	\$5,429.00	\$2,831.50	\$3,114.65
\$4,800,001 to \$4,900,000	\$4,014.75	\$5,539.00	\$2,873.50	\$3,160.85
\$4,900,001 to \$5,000,000	\$4,094.75	\$5,649.00	\$2,915.50	\$3,207.05

(b) Basic Commercial Rate

Amount of Insurance	Owner's Policy	Loan Policy
Up to and including \$100,000	\$710	\$710
\$100,000.01 to \$500,000	Add \$2.00 per \$1,000	Add \$2.00 per \$1,000
\$500,000.01 to \$1,000,000	Add \$1.60 per \$1,000	Add \$1.60 per \$1,000
\$1,000,000.01 to \$5,000,000	Add \$0.90 per \$1,000	Add \$0.90 per \$1,000
Above \$5,000,000	Add \$0.75 per \$1,000	Add \$0.75 per \$1,000

SECTION E FINNEY COUNTY, FORD COUNTY, AND SEWARD COUNTY

Except as set forth in Section C, the Rates and Fees set forth in Section E apply to all transactions involving property in Finney County, Ford County, and Seward County.

E.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section E.6.

(b) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued five years prior to the order for a new Owner's Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the reissue Rate in Section E.6 (column 3) applies up to the amount of insurance of the prior Owner's Policy. The Non-EAGLE® Owner's Policy in Section E.6 (column 1) Rate applies to all amounts of insurance in excess of the prior Owner's Policy at the tier level for the excess insurance. The Short Term (Reissue) Rate is not available on the EAGLE® Owner's Policy.

(c) Simultaneous (Concurrent) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Rate for the fee Owner's Policy is as set forth in Section E.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Rate is 30% of the Rate set forth in Section E.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Rate is also 30% of the Rate set forth in Section E.6, subject to a minimum Rate of \$250. On the leasehold Owner's Policy, the amount of insurance in excess of the amount of insurance of the fee Owner's Policy will be billed at the Rate in Section E.6 at the tier level of the excess insurance.

(d) Conversion of an Insured Leasehold Estate to a Fee Estate – Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date of Leasehold Policy and Acquisition of the Fee Estate	Rate
Less than one year	\$200
One year to five years	\$500
Over five years	Section E.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy in excess of the amount of insurance of the fee Owner's Policy is the Rate in Section E.6 applicable at the tier level of the excess insurance.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of the policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the

endorsements is limited to the date of the policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the insured requires additional endorsements, the Rates for those endorsements shall be pursuant to Appendix A.

The Rates above are not available for Residential properties.

E.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section E.6.

(b) Simultaneous (Concurrent) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and the Owner's Policy are written on the Company. The Rate for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Rate for the Loan Policy is as follows:

- This Rate applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
- This Rate applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is <u>not</u> described within the Owner's Policy (additional tract Rates from Section E.3(b) will apply).
- This Rate applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
- 4. This Rate applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is <u>not</u> described within the Owner's Policy (additional tract Rates from Section E.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Rates shall apply to the Loan Policy issued in the largest amount. The following Rates shall apply to the remaining concurrently issued Loan Policies:

- 5. This Rate applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies <u>is</u> described as land in the Owner's Policy.
- 6. This Rate applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies

- describe additional land that is <u>not</u> described within the Owner's Policy (additional tract Rates from Section E.3(b) will apply).
- 7. This Rate applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
- 8. This Rate applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is <u>not</u> described within the Owner's Policy (additional tract Rates from Section E.3(b) will apply).

Residential and Commercial

- 1. Non-EAGLE® Loan Policy: \$125; EAGLE® Loan Policy: \$137.50
- 2. Non-EAGLE® Loan Policy: \$225; EAGLE® Loan Policy: \$247.50
- Non-EAGLE® Loan Policy: \$125; EAGLE® Loan Policy: \$137.50
 Add the applicable Rate above to the Rate shown in Section E.6 at the tier level for the amount of insurance in excess of the Owner's Policy
- 4. Non-EAGLE® Loan Policy: \$225; EAGLE® Loan Policy: \$247.50 Add the applicable Rate above to the Rate shown in Section E.6 at the tier level for the amount of insurance in excess of the Owner's Policy
- 5. Non-EAGLE® Loan Policy: \$125; EAGLE® Loan Policy: \$137.50
- 6. Non-EAGLE® Loan Policy: \$225; EAGLE® Loan Policy: \$247.50
- 7. Non-EAGLE® Loan Policy: \$125; EAGLE® Loan Policy: \$137.50

 Add the applicable Rate above to the Rate shown in Section E.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
- 8. Non-EAGLE® Loan Policy: \$225; EAGLE® Loan Policy: \$247.50

 Add the applicable Rate above to the Rate shown in Section E.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
 - (c) Simultaneous (Concurrent) Leasehold Loan Policy Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy amount of insurance, the Rate for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued five years prior to the order for a new Loan Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the Rate the new Loan Policy (for Residential and Commercial properties) is calculated as follows: the Rate in Section E.6 (column 6) applies to the amount of insurance up to the prior Owner's Policy amount and the Non-EAGLE® Loan Policy Rate in Section E.6 (column 4) applies to any amount of insurance in excess thereto at the tier level for the excess insurance. The Short Term (Reissue) Rate is not available on the EAGLE® Loan Policy.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

For each \$500,000 of insurance above \$2,000,000, or part thereof up to \$20,000,000, add \$100.

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Short Term (Reissue) or Concurrent Rates do not apply.

Amount of Insurance	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Above \$150,000	\$250

(g) Home Equity and Second Mortgage – Residential Only

For Residential properties, the Rate in Section E.6 (column 4) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. This Rate is not applicable to Commercial properties.

E.3 ADDITIONAL TITLE RATES

(a) Out-of-County Search Rate

This section applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$50	\$50

(b) Multiple Tract Rate

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$150 per additional tract	\$150 per additional tract

(c) Commitment Production Rate

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Rate shall be credited toward the Rate due for any policy issued pursuant to the Commitment. If a policy is never issued, this Rate shall apply as the cancellation Rate.

Residential	Commercial
\$210	\$350

(d) Update Rate

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$50	\$50

(e) Cancellation Rate

Residential	Commercial
\$0, but see Section E.3(c) above	N/A

E.4 **GUARANTEES**

(a) CLTA Guarantee

The Rate for a CLTA Guarantee, Form Number 28 – Condition of Title, is as follows:

Residential	Commercial
\$210	\$350

(b) Title Report Guarantee

The Rate for a Title Report Guarantee is as follows:

Residential	Commercial
\$150	\$290

E.5 <u>ESCROW</u>

(a) Residential - Basic Escrow Fees

The Fees below may be allocated by agreement between the seller and buyer.

1. Sale with New Loan

The Fee below includes the preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Rates for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
N/A	N/A	\$315

2. Cash Sale

Seller	Buyer	Total
N/A	N/A	\$225

3. Loan Only

This section applies except where Section E.5(c)(1) below applies. The Fee below includes the preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Rates for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	N/A	\$250

4. Contract for Deed/Installment Sales Contracts

This Fee is for closing only. Set-up Fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

Transaction	Seller	Buyer	Total
Contract for Deed/	N/A	N/A	\$225
Installment Sales Contracts	IN/A	IN/A	φΖΖΟ

(b) Commercial – Basic Escrow Fees

1. Sale

The Fee includes the preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The Fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total Fee.

Amount of Insurance	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$275
\$500,001 to \$1,000,000	N/A	N/A	\$550

2. Refinance

The Fee includes the preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

Amount of Insurance	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$275
\$500,001 to \$1,000,000	N/A	N/A	\$550

(c) Residential and Commercial – Surcharges

The Fees below may be allocated by agreement between the seller and buyer. These Fees are in addition to the basic escrow Fees set forth in Sections E.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	N/A	\$125

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing Fee.

Transaction	Seller	Buyer	Total
For Sale By Owner Facilitation Fee	N/A	N/A	\$50

3. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

Transaction	Seller	Buyer	Total
Short Sale	\$50	N/A	\$50

4. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends, or on holidays for the convenience of the customer/lender.

Transaction	Seller	Buyer	Total
After-Hours Closing	\$50	\$50	Depends on the number of parties requesting after-hours service

5. Direct Exchange Closing

This section applies to transactions in which the seller and buyer exchange land.

Transaction	Seller	Buyer	Total
Direct Exchange Closing	N/A	N/A	\$100

6. Mobile Home or Manufactured Housing

This section is in conjunction with a request for an ALTA 7. The Fee for the ALTA 7 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	N/A	N/A	\$50

7. Excess Wire Fee/Courier Delivery Fee

This section applies to the Fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee/Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

8. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this Fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$20/each	\$20/each	Depends on the number of physical addresses or e-mail addresses employed

(d) Residential and Commercial – Miscellaneous Services

The Fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

This section applies when there is no settlement statement (HUD-1/CD) or disbursement.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	N/A	N/A	\$225

2. Prepare Settlement Statement (HUD-1/CD)

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (HUD-1/CD)	N/A	N/A	\$225

3. Escrow for Lender Requirements

Transaction	Seller	Buyer	Total
Escrow for Lender Requirements	N/A	N/A	\$150

4. Indemnity Deposit – Required for Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit – Required for Title Issues	N/A	N/A	\$100

5. Document Preparation Fees

This section is in connection with a title order. This Fee is per curative document per curative document (i.e., POAs or deeds) in excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$30/document

6. Closing Protection Letter – KS

Transaction	Seller	Buyer	Total
Closing Protection Letter – KS	\$0	\$0	\$0

7. Interest-Bearing Account Set-Up Fee

Transaction	Seller	Buyer	Total
Interest-Bearing Account Set-Up Fee	N/A	N/A	\$125

8. Language Translator Service

This Fee covers arranging for language translator services and does not include translator's Fee.

Transaction	Seller	Buyer	Total
Language Translator Service	N/A	N/A	\$50

9. Miscellaneous Bill Payment

The Fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

10. Construction Disbursing

This Fee is \$100 per draw assuming the follow criteria are met:

- i. the face amount of the construction mortgage is \$500,000 or under;
- ii. there is only one general contractor for the entire project;
- iii. the Company receives a sworn statement with supporting materials for each draw; and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

E.6 RATES

	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Amount of Insurance	NON-EAGLE® OWNER'S	EAGLE® OWNER'S	REISSUE OWNER'S	NON-EAGLE® LOAN POLICY		
	POLICY Rates	POLICY Rates	POLICY Rates	Rates	Rates	Rates
Up to and including \$20,000	\$220.00	\$245.00	\$132.00	\$220.00	\$242.00	\$132.00
\$20,001 to \$25,000	\$235.00	\$261.50	\$141.00	\$235.00	\$258.50	\$141.00
\$25,001 to \$30,000	\$250.00	\$278.00	\$150.00	\$250.00	\$275.00	\$150.00
\$30,001 to \$35,000	\$265.00	\$294.50	\$159.00	\$265.00	\$291.50	\$159.00
\$35,001 to \$40,000	\$280.00	\$311.00	\$168.00	\$280.00	\$308.00	\$168.00
\$40,001 to \$45,000	\$295.00	\$327.50	\$177.00	\$295.00	\$324.50	\$177.00
\$45,001 to \$50,000	\$310.00	\$344.00	\$186.00	\$310.00	\$341.00	\$186.00
\$50,001 to \$55,000	\$325.00	\$360.50	\$195.00	\$325.00	\$357.50	\$195.00
\$55,001 to \$60,000	\$340.00	\$377.00	\$204.00	\$340.00	\$374.00	\$204.00
\$60,001 to \$65,000	\$355.00	\$393.50	\$213.00	\$355.00	\$390.50	\$213.00
\$65,001 to \$70,000	\$370.00	\$410.00	\$222.00	\$370.00	\$407.00	\$222.00
\$70,001 to \$75,000	\$385.00	\$426.50	\$231.00	\$385.00	\$423.50	\$231.00

	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Amount of Insurance	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S	REISSUE OWNER'S POLICY Rates	NON-EAGLE® LOAN POLICY Rates	EAGLE® LOAN POLICY Rates	REISSUE LOAN POLICY Rates
\$75,001 to \$80,000	\$400.00	\$443.00	\$240.00	\$400.00	\$440.00	\$240.00
\$80,001 to \$85,000	\$415.00	\$459.50	\$249.00	\$415.00	\$456.50	\$249.00
\$85,001 to \$90,000	\$430.00	\$476.00	\$258.00	\$430.00	\$473.00	\$258.00
\$90,001 to \$95,000	\$445.00	\$492.50	\$267.00	\$445.00	\$489.50	\$267.00
\$95,001 to \$100,000	\$460.00	\$509.00	\$276.00	\$460.00	\$506.00	\$276.00
\$100,001 to \$105,000	\$471.25	\$521.50	\$282.75	\$471.25	\$518.38	\$282.75
\$105,001 to \$110,000	\$482.50	\$534.00	\$289.50	\$482.50	\$530.75	\$289.50
\$110,001 to \$115,000	\$493.75	\$546.50	\$296.25	\$493.75	\$543.13	\$296.25
\$115,001 to \$120,000	\$505.00	\$559.00	\$303.00	\$505.00	\$555.50	\$303.00
\$120,001 to \$125,000	\$516.25	\$571.50	\$309.75	\$516.25	\$567.88	\$309.75
\$125,001 to \$130,000	\$527.50	\$584.00	\$316.50	\$527.50	\$580.25	\$316.50
\$130,001 to \$135,000	\$538.75	\$596.50	\$323.25	\$538.75	\$592.63	\$323.25
\$135,001 to \$140,000	\$550.00	\$609.00	\$330.00	\$550.00	\$605.00	\$330.00
\$140,001 to \$145,000	\$561.25	\$621.50	\$336.75	\$561.25	\$617.38	\$336.75
\$145,001 to \$150,000	\$572.50	\$634.00	\$343.50	\$572.50	\$629.75	\$343.50
\$150,001 to \$155,000	\$583.75	\$646.50	\$350.25	\$583.75	\$642.13	\$350.25
\$155,001 to \$160,000	\$595.00	\$659.00	\$357.00	\$595.00	\$654.50	\$357.00
\$160,001 to \$165,000	\$606.25	\$671.50	\$363.75	\$606.25	\$666.88	\$363.75
\$165,001 to \$170,000	\$617.50	\$684.00	\$370.50	\$617.50	\$679.25	\$370.50
\$170,001 to \$175,000	\$628.75	\$696.50	\$377.25	\$628.75	\$691.63	\$377.25
\$175,001 to \$180,000	\$640.00	\$709.00	\$384.00	\$640.00	\$704.00	\$384.00
\$180,001 to \$185,000	\$651.25	\$721.50	\$390.75	\$651.25	\$716.38	\$390.75
\$185,001 to \$190,000	\$662.50	\$734.00	\$397.50	\$662.50	\$728.75	\$397.50
\$190,001 to \$195,000	\$673.75	\$746.50	\$404.25	\$673.75	\$741.13	\$404.25
\$195,001 to \$200,000	\$685.00	\$759.00	\$411.00	\$685.00	\$753.50	\$411.00
\$200,001 to \$205,000	\$696.25	\$771.50	\$417.75	\$696.25	\$765.88	\$417.75
\$205,001 to \$210,000	\$707.50	\$784.00	\$424.50	\$707.50	\$778.25	\$424.50
\$210,001 to \$215,000	\$718.75	\$796.50	\$431.25	\$718.75	\$790.63	\$431.25
\$215,001 to \$220,000	\$730.00	\$809.00	\$438.00	\$730.00	\$803.00	\$438.00
\$220,001 to \$225,000	\$741.25	\$821.50	\$444.75	\$741.25	\$815.38	\$444.75
\$225,001 to \$230,000	\$752.50	\$834.00	\$451.50	\$752.50	\$827.75	\$451.50
\$230,001 to \$235,000	\$763.75	\$846.50	\$458.25	\$763.75	\$840.13	\$458.25
\$235,001 to \$240,000	\$775.00	\$859.00	\$465.00	\$775.00	\$852.50	\$465.00
\$240,001 to \$245,000	\$786.25	\$871.50	\$471.75	\$786.25	\$864.88	\$471.75
\$245,001 to \$250,000	\$797.50	\$884.00	\$478.50	\$797.50	\$877.25	\$478.50
\$250,001 to \$260,000	\$820.00	\$909.00	\$492.00	\$820.00	\$902.00	\$492.00
\$260,001 to \$270,000	\$842.50	\$934.00	\$505.50	\$842.50	\$926.75	\$505.50
\$270,001 to \$280,000	\$865.00	\$959.00	\$519.00	\$865.00	\$951.50	\$519.00
\$280,001 to \$290,000	\$887.50	\$984.00	\$532.50	\$887.50	\$976.25	\$532.50

	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Amount of Insurance	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	REISSUE OWNER'S POLICY Rates	NON-EAGLE® LOAN POLICY Rates	EAGLE® LOAN POLICY Rates	REISSUE LOAN POLICY Rates
\$290,001 to \$300,000	\$910.00	\$1,009.00	\$546.00	\$910.00	\$1,001.00	\$546.00
\$300,001 to \$310,000	\$932.50	\$1,034.00	\$559.50	\$932.50	\$1,025.75	\$559.50
\$310,001 to \$320,000	\$955.00	\$1,059.00	\$573.00	\$955.00	\$1,050.00	\$573.00
\$320,001 to \$330,000	\$977.50	\$1,084.00	\$586.50	\$977.50	\$1,075.25	\$586.50
\$330,001 to \$340,000	\$1,000.00	\$1,109.00	\$600.00	\$1,000.00	\$1,100.00	\$600.00
\$340,001 to \$350,000	\$1,022.50	\$1,134.00	\$613.50	\$1,022.50	\$1,124.75	\$613.50
\$350,001 to \$360,000	\$1,045.00	\$1,159.00	\$627.00	\$1,045.00	\$1,149.50	\$627.00
\$360,001 to \$370,000	\$1,067.50	\$1,184.00	\$640.50	\$1,067.50	\$1,174.25	\$640.50
\$370,001 to \$380,000	\$1,090.00	\$1,209.00	\$654.00	\$1,090.00	\$1,199.00	\$654.00
\$380,001 to \$390,000	\$1,112.50	\$1,234.00	\$667.50	\$1,112.50	\$1,223.75	\$667.50
\$390,001 to \$400,000	\$1,135.00	\$1,259.00	\$681.00	\$1,135.00	\$1,248.50	\$681.00
\$400,001 to \$410,000	\$1,157.50	\$1,284.00	\$694.50	\$1,157.50	\$1,273.25	\$694.50
\$410,001 to \$420,000	\$1,180.00	\$1,309.00	\$708.00	\$1,180.00	\$1,298.00	\$708.00
\$420,001 to \$430,000	\$1,202.50	\$1,334.00	\$721.50	\$1,202.50	\$1,322.75	\$721.50
\$430,001 to \$440,000	\$1,225.00	\$1,359.00	\$735.00	\$1,225.00	\$1,347.50	\$735.00
\$440,001 to \$450,000	\$1,247.50	\$1,384.00	\$748.50	\$1,247.50	\$1,372.25	\$748.50
\$450,001 to \$460,000	\$1,270.00	\$1,409.00	\$762.00	\$1,270.00	\$1,397.00	\$762.00
\$460,001 to \$470,000	\$1,292.50	\$1,434.00	\$775.50	\$1,292.50	\$1,421.75	\$775.50
\$470,001 to \$480,000	\$1,315.00	\$1,459.00	\$789.00	\$1,315.00	\$1,446.50	\$789.00
\$480,001 to \$490,000	\$1,337.50	\$1,484.00	\$802.50	\$1,337.50	\$1,471.25	\$802.50
\$490,001 to \$500,000	\$1,360.00	\$1,509.00	\$816.00	\$1,360.00	\$1,496.00	\$816.00
\$500,001 to \$525,000	\$1,410.00	\$1,565.25	\$846.00	\$1,410.00	\$1,551.00	\$846.00
\$525,001 to \$550,000	\$1,460.00	\$1,621.50	\$876.00	\$1,460.00	\$1,606.00	\$876.00
\$550,001 to \$575,000	\$1,510.00	\$1,677.75	\$906.00	\$1,510.00	\$1,661.00	\$906.00
\$575,001 to \$600,000	\$1,560.00	\$1,734.00	\$936.00	\$1,560.00	\$1,716.00	\$936.00
\$600,001 to \$625,000	\$1,610.00	\$1,790.25	\$966.00	\$1,610.00	\$1,771.00	\$966.00
\$625,001 to \$650,000	\$1,660.00	\$1,846.50	\$996.00	\$1,660.00	\$1,826.00	\$996.00
\$650,001 to \$675,000	\$1,710.00	\$1,902.75	\$1,026.00	\$1,710.00	\$1,881.00	\$1,026.00
\$675,001 to \$700,000	\$1,760.00	\$1,959.00	\$1,056.00	\$1,760.00	\$1,936.00	\$1,056.00
\$700,001 to \$725,000	\$1,810.00	\$2,015.25	\$1,086.00	\$1,810.00	\$1,991.00	\$1,086.00
\$725,001 to \$750,000	\$1,860.00	\$2,071.50	\$1,116.00	\$1,860.00	\$2,046.00	\$1,116.00
\$750,001 to \$800,000	\$1,960.00	\$2,184.00	\$1,176.00	\$1,960.00	\$2,156.00	\$1,176.00
\$800,001 to \$850,000	\$2,060.00	\$2,296.50	\$1,236.00	\$2,060.00	\$2,266.00	\$1,236.00
\$850,001 to \$900,000	\$2,160.00	\$2,409.00	\$1,296.00	\$2,160.00	\$2,376.00	\$1,296.00
\$900,001 to \$950,000	\$2,260.00	\$2,521.50	\$1,356.00	\$2,260.00	\$2,486.00	\$1,356.00
\$950,001 to \$1,000,000	\$2,360.00	\$2,634.00	\$1,416.00	\$2,360.00	\$2,596.00	\$1,416.00
\$1,000,001 to \$1,100,000	\$2,460.00	\$2,744.00	\$1,476.00	\$2,460.00	\$2,706.00	\$1,476.00
\$1,100,001 to \$1,200,000	\$2,560.00	\$2,854.00	\$1,536.00	\$2,560.00	\$2,816.00	\$1,536.00
\$1,200,001 to \$1,300,000	\$2,660.00	\$2,964.00	\$1,596.00	\$2,660.00	\$2,926.00	\$1,596.00

	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Amount of Insurance	NON-EAGLE®	EAGLE®	REISSUE	NON-EAGLE®		REISSUE
	OWNER'S	OWNER'S	OWNER'S	LOAN POLICY		
	POLICY Rates		POLICY Rates	Rates	Rates	Rates
\$1,300,001 to \$1,400,000	\$2,760.00	\$3,074.00	\$1,656.00	\$2,760.00	\$3,036.00	\$1,656.00
\$1,400,001 to \$1,500,000	\$2,860.00	\$3,184.00	\$1,716.00	\$2,860.00	\$3,146.00	\$1,716.00
\$1,500,001 to \$1,600,000	\$2,960.00	\$3,294.00	\$1,776.00	\$2,960.00	\$3,256.00	\$1,776.00
\$1,600,001 to \$1,700,000	\$3,060.00	\$3,404.00	\$1,836.00	\$3,060.00	\$3,366.00	\$1,836.00
\$1,700,001 to \$1,800,000	\$3,160.00	\$3,514.00	\$1,896.00	\$3,160.00	\$3,476.00	\$1,896.00
\$1,800,001 to \$1,900,000	\$3,260.00	\$3,624.00	\$1,956.00	\$3,260.00	\$3,586.00	\$1,956.00
\$1,900,001 to \$2,000,000	\$3,360.00	\$3,734.00	\$2,016.00	\$3,360.00	\$3,696.00	\$2,016.00
\$2,000,001 to \$2,100,000	\$3,460.00	\$3,844.00	\$2,076.00	\$3,460.00	\$3,806.00	\$2,076.00
\$2,100,001 to \$2,200,000	\$3,560.00	\$3,954.00	\$2,136.00	\$3,560.00	\$3,916.00	\$2,136.00
\$2,200,001 to \$2,300,000	\$3,660.00	\$4,064.00	\$2,196.00	\$3,660.00	\$4,026.00	\$2,196.00
\$2,300,001 to \$2,400,000	\$3,760.00	\$4,174.00	\$2,256.00	\$3,760.00	\$4,136.00	\$2,256.00
\$2,400,001 to \$2,500,000	\$3,860.00	\$4,284.00	\$2,316.00	\$3,860.00	\$4,246.00	\$2,316.00
\$2,500,001 to \$2,600,000	\$3,960.00	\$4,394.00	\$2,376.00	\$3,960.00	\$4,356.00	\$2,376.00
\$2,600,001 to \$2,700,000	\$4,060.00	\$4,504.00	\$2,436.00	\$4,060.00	\$4,466.00	\$2,436.00
\$2,700,001 to \$2,800,000	\$4,160.00	\$4,614.00	\$2,496.00	\$4,160.00	\$4,576.00	\$2,496.00
\$2,800,001 to \$2,900,000	\$4,260.00	\$4,724.00	\$2,556.00	\$4,260.00	\$4,686.00	\$2,556.00
\$2,900,001 to \$3,000,000	\$4,360.00	\$4,834.00	\$2,616.00	\$4,360.00	\$4,797.00	\$2,616.00
\$3,000,001 to \$3,100,000	\$4,460.00	\$4,944.00	\$2,676.00	\$4,460.00	\$4,906.00	\$2,676.00
\$3,100,001 to \$3,200,000	\$4,560.00	\$5,054.00	\$2,736.00	\$4,560.00	\$5,016.00	\$2,736.00
\$3,200,001 to \$3,300,000	\$4,660.00	\$5,164.00	\$2,796.00	\$4,660.00	\$5,126.00	\$2,796.00
\$3,300,001 to \$3,400,000	\$4,760.00	\$5,274.00	\$2,856.00	\$4,760.00	\$5,236.00	\$2,856.00
\$3,400,001 to \$3,500,000	\$4,860.00	\$5,384.00	\$2,916.00	\$4,860.00	\$5,346.00	\$2,916.00
\$3,500,001 to \$3,600,000	\$4,960.00	\$5,494.00	\$2,976.00	\$4,960.00	\$5,456.00	\$2,976.00
\$3,600,001 to \$3,700,000	\$5,060.00	\$5,604.00	\$3,036.00	\$5,060.00	\$5,566.00	\$3,036.00
\$3,700,001 to \$3,800,000	\$5,160.00	\$5,714.00	\$3,096.00	\$5,160.00	\$5,676.00	\$3,096.00
\$3,800,001 to \$3,900,000	\$5,260.00	\$5,824.00	\$3,156.00	\$5,260.00	\$5,786.00	\$3,156.00
\$3,900,001 to \$4,000,000	\$5,360.00	\$5,934.00	\$3,216.00	\$5,360.00	\$5,896.00	\$3,216.00
\$4,000,001 to \$4,100,000	\$5,460.00	\$6,044.00	\$3,276.00	\$5,460.00	\$6,006.00	\$3,276.00
\$4,100,001 to \$4,200,000	\$5,560.00	\$6,154.00	\$3,336.00	\$5,560.00	\$6,116.00	\$3,336.00
\$4,200,001 to \$4,300,000	\$5,660.00	\$6,264.00	\$3,396.00	\$5,660.00	\$6,226.00	\$3,396.00
\$4,300,001 to \$4,400,000	\$5,760.00	\$6,374.00	\$3,456.00	\$5,760.00	\$6,336.00	\$3,456.00
\$4,400,001 to \$4,500,000	\$5,860.00	\$6,484.00	\$3,516.00	\$5,860.00	\$6,446.00	\$3,516.00
\$4,500,001 to \$4,600,000	\$5,960.00	\$6,594.00	\$3,576.00	\$5,960.00	\$6,556.00	\$3,576.00
\$4,600,001 to \$4,700,000	\$6,060.00	\$6,704.00	\$3,636.00	\$6,060.00	\$6,666.00	\$3,636.00
\$4,700,001 to \$4,800,000	\$6,160.00	\$6,814.00	\$3,696.00	\$6,160.00	\$6,776.00	\$3,696.00
\$4,800,001 to \$4,900,000	\$6,260.00	\$6,924.00	\$3,756.00	\$6,260.00	\$6,886.00	\$3,756.00
\$4,900,001 to \$5,000,000	\$6,360.00	\$7,034.00	\$3,816.00	\$6,360.00	\$6,996.00	\$3,816.00

SECTION F BARTON COUNTY, ELLIS COUNTY, AND RICE COUNTY

Except as set forth in Section C, the Rates and Fees set forth in Section F apply to all transactions involving property in Barton County, Ellis County, and Rice County.

F.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in This Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section F.6.

(b) Simultaneous (Concurrent) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Rate for the fee Owner's Policy is as set forth in Section F.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Rate is 30% of the Rate set forth in Section F.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Rate is also 30% of the Rate set forth in Section F.6, subject to a minimum Rate of \$250. On the leasehold Owner's Policy, the amount of insurance in excess of the amount of insurance of the fee Owner's Policy will be billed at the Rate in Section F.6 at the tier level of the excess insurance.

(c) Conversion of an Insured Leasehold Estate to a Fee Estate – Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date of Leasehold Policy and Acquisition of the Fee Estate	Rate
Less than one year	\$200
One year to five years	\$500
Over five years	Section F.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy in excess of the amount of insurance of the fee Owner's Policy is the Rate in Section F.6 applicable at the tier level of the excess insurance.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of the policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the date of the policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with

the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the insured requires additional endorsements, the Rates for those endorsements shall be pursuant to Appendix A.

The Rates above are not available for Residential properties.

F.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in This Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section F.6.

(b) Simultaneous (Concurrent) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and the Owner's Policy are written on the Company. The Rate for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Rate for the Loan Policy is as follows:

- This Rate applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
- This Rate applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is <u>not</u> described within the Owner's Policy (additional tract Rates from Section F.3(b) will apply).
- This Rate applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
- 4. This Rate applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is <u>not</u> described within the Owner's Policy (additional tract Rates from Section F.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Rates shall apply to the Loan Policy issued in the largest amount. The following Rates shall apply to the remaining concurrently issued Loan Policies:

- 5. This Rate applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies <u>is</u> described as land in the Owner's Policy.
- 6. This Rate applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is <u>not</u> described within the Owner's Policy (additional tract Rates from Section F.3(b) will apply).

- 7. This Rate applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
- 8. This Rate applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is <u>not</u> described within the Owner's Policy (additional tract Rates from Section F.3(b) will apply).

Residential

- 1. Non-EAGLE® Loan Policy: \$125; EAGLE® Loan Policy: \$137.50
- 2. Non-EAGLE® Loan Policy: \$225; EAGLE® Loan Policy: \$247.50
- Non-EAGLE® Loan Policy: \$125; EAGLE® Loan Policy: \$137.50
 Add the applicable Rate above to the Rate shown in Section F.6 at the tier level for the amount of insurance in excess of the Owner's Policy
- 4. Non-EAGLE® Loan Policy: \$225; EAGLE® Loan Policy: \$247.50 Add the applicable Rate above to the Rate shown in Section F.6 at the tier level for the amount of insurance in excess of the Owner's Policy
- 5. Non-EAGLE® Loan Policy: \$125; EAGLE® Loan Policy: \$137.50
- 6. Non-EAGLE® Loan Policy: \$225; EAGLE® Loan Policy: \$247.50
- 7. Non-EAGLE® Loan Policy: \$125; EAGLE® Loan Policy: \$137.50

 Add the applicable Rate above to the Rate shown in Section F.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
- 8. Non-EAGLE® Loan Policy: \$225; EAGLE® Loan Policy: \$247.50

 Add the applicable Rate above to the Rate shown in Section F.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
 - (c) Simultaneous (Concurrent) Leasehold Loan Policy Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy amount of insurance, the Rates for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rates for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rates
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

For each \$500,000 of insurance above \$2,000,000, or part thereof up to \$20,000,000, add \$100.

(e) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rates for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

Amount of Insurance	Rates
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Above \$150,000	\$250

(f) Home Equity and Second Mortgage – Residential Only

For Residential properties, the Rate in Section F.6 (column 3) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. This Rate is not applicable to Commercial properties.

F.3 <u>ADDITIONAL TITLE RATES</u>

(a) Out-of-County Search Rate

This section applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$50	\$50

(b) Multiple Tract Rate

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$100 per additional tract	\$100 per additional tract

(c) Commitment Production Rate

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Rate shall be credited toward the Rate due for any policy issued pursuant to the Commitment. If a policy is never issued, this Rate shall apply as the cancellation Rate.

Residential	Commercial
\$250	\$300

(d) Update Rate

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$50	\$50

(e) Cancellation Rate

Residential	Commercial
\$75, but see Section F.3(c) above	N/A

F.4 **GUARANTEES**

(a) CLTA Guarantee

The Rate for a CLTA Guarantee, Form Number 28 – Condition of Title, is as follows:

Residential	Commercial
\$250	\$300

(b) Title Report Guarantee

The Rate for a Title Report Guarantee is as follows:

Residential	Commercial
\$100	\$200

F.5 <u>ESCROW</u>

(a) Residential – Basic Escrow Fees

The Fees below may be allocated by agreement between the seller and buyer.

1. Sale with New Loan

The Fee below includes the preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Rates for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
N/A	N/A	\$400

2. Cash Sale

Seller	Buyer	Total
N/A	\$300	\$300

3. Loan Only

This section applies except where Section F.5(b)(1) below applies. The Fee below includes the preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Rates for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	\$400	\$400

4. Owner Finance

This section applies to owner finance, including the contract for deed/installment sale contracts.

Transaction	Seller	Buyer	Total
Owner Finance	N/A	\$300	\$300

(b) Residential – Surcharges

The Fees below may be allocated by agreement between the seller and buyer. These Fees are in addition to the basic escrow Fees set forth in Section F.5(a) above.

Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	\$175	\$175

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing Fee.

Transaction	Seller	Buyer	Total
For Sale By Owner Facilitation Fee	N/A	N/A	\$100

3. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

Transaction	Seller	Buyer	Total
Short Sale	\$100	N/A	\$100

4. Direct Exchange Closing

This section applies to transactions in which the seller and buyer exchange land.

Transaction	Seller	Buyer	Total
Direct Exchange Closing	N/A	N/A	\$125

5. Mobile Home or Manufactured Housing

This section is in conjunction with a request for an ALTA 7. The Fee for the ALTA 7 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	N/A	N/A	\$50

6. Excess Wire Fee/Courier Delivery Fee

This section applies to the Fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee/Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

7. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this Fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$20/each	\$20/each	Depends on the number of physical addresses or e-mail addresses employed

(c) Residential – Miscellaneous Services

The Fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

This section applies when there is no settlement statement (HUD-1/CD) preparation or disbursement of funds.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	\$150	\$200	\$350

2. Escrow for Lender Requirements

Transaction	Seller	Buyer	Total
Escrow for Lender Requirements	N/A	N/A	\$50

3. Indemnity Deposit – Required for Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit – Required for Title Issues	N/A	N/A	\$50

4. Document Preparation Fees

This section is in connection with a title order. This Fee is per curative document (i.e., POAs or deeds) in excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$25/document

5. Closing Protection Letter – KS

Transaction	Seller	Buyer	Total
Closing Protection Letter – KS	\$0	\$0	\$0

6. Miscellaneous Bill Payment

The Fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

(d) Commercial – Basic Escrow Fees

1. Sale

The Fee includes the preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The Fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total Fee.

Amount of Insurance	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$400
\$500,000.01 to \$1,000,000	N/A	N/A	\$600

2. Refinance

The Fee includes the preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

Amount of Insurance	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$400
\$500,000.01 to \$1,000,000	N/A	N/A	\$500

(e) Commercial - Miscellaneous Services

1. Construction Disbursing

This Fee is \$100 per draw assuming the following criteria are met:

- i. the face amount of the construction mortgage is \$500,000 or under;
- ii. there is only one general contractor for the entire project;
- iii. the Company receives a sworn statement with supporting materials for each draw; and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

F.6 RATES

	Column 1	Column 2	Column 3	Column 4
Amount of Insurance	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	NON-EAGLE® LOAN POLICY Rates	EAGLE® LOAN POLICY Rates
Up to and including \$20,000	\$240.00	\$265.00	\$220.00	\$242.00
\$20,001 to \$25,000	\$257.50	\$284.25	\$232.50	\$255.75
\$25,001 to \$30,000	\$275.00	\$303.50	\$245.00	\$269.50
\$30,001 to \$35,000	\$292.50	\$322.75	\$257.50	\$283.25
\$35,001 to \$40,000	\$310.00	\$342.00	\$270.00	\$297.00
\$40,001 to \$45,000	\$325.00	\$358.50	\$280.00	\$308.00
\$45,001 to \$50,000	\$340.00	\$375.00	\$290.00	\$319.00
\$50,001 to \$55,000	\$355.00	\$391.50	\$300.00	\$330.00
\$55,001 to \$60,000	\$370.00	\$408.00	\$310.00	\$341.00

	Column 1	Column 2	Column 3	Column 4
Amount of Insurance	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	NON-EAGLE® LOAN POLICY Rates	EAGLE® LOAN POLICY Rates
\$60,001 to \$65,000	\$385.00	\$424.50	\$320.00	\$352.00
\$65,001 to \$70,000	\$400.00	\$441.00	\$330.00	\$363.00
\$70,001 to \$75,000	\$415.00	\$457.50	\$340.00	\$374.00
\$75,001 to \$80,000	\$430.00	\$474.00	\$350.00	\$385.00
\$80,001 to \$85,000	\$445.00	\$490.50	\$360.00	\$396.00
\$85,001 to \$90,000	\$460.00	\$507.00	\$370.00	\$407.00
\$90,001 to \$95,000	\$472.50	\$520.75	\$380.00	\$418.00
\$95,001 to \$100,000	\$485.00	\$534.50	\$390.00	\$429.00
\$100,001 to \$105,000	\$497.50	\$548.25	\$400.00	\$440.00
\$105,001 to \$110,000	\$510.00	\$562.00	\$410.00	\$451.00
\$110,001 to \$115,000	\$522.50	\$575.75	\$420.00	\$462.00
\$115,001 to \$120,000	\$535.00	\$589.50	\$430.00	\$473.00
\$120,001 to \$125,000	\$545.00	\$600.75	\$440.00	\$484.00
\$125,001 to \$130,000	\$555.00	\$612.00	\$450.00	\$495.00
\$130,001 to \$135,000	\$565.00	\$623.25	\$460.00	\$506.00
\$135,001 to \$140,000	\$575.00	\$634.50	\$470.00	\$517.00
\$140,001 to \$145,000	\$585.00	\$645.75	\$480.00	\$528.00
\$145,001 to \$150,000	\$595.00	\$657.00	\$490.00	\$539.00
\$150,001 to \$155,000	\$605.00	\$668.25	\$500.00	\$550.00
\$155,001 to \$160,000	\$615.00	\$679.50	\$510.00	\$561.00
\$160,001 to \$165,000	\$625.00	\$690.75	\$520.00	\$572.00
\$165,001 to \$170,000	\$635.00	\$702.00	\$530.00	\$583.00
\$170,001 to \$175,000	\$645.00	\$713.25	\$540.00	\$594.00
\$175,001 to \$180,000	\$655.00	\$724.50	\$550.00	\$605.00
\$180,001 to \$185,000	\$665.00	\$735.75	\$557.50	\$613.25
\$185,001 to \$190,000	\$675.00	\$747.00	\$565.00	\$621.50
\$190,001 to \$195,000	\$685.00	\$758.25	\$572.50	\$629.75
\$195,001 to \$200,000	\$695.00	\$769.50	\$580.00	\$638.00
\$200,001 to \$205,000	\$705.00	\$780.75	\$587.50	\$646.25
\$205,001 to \$210,000	\$715.00	\$792.00	\$595.00	\$654.50
\$210,001 to \$215,000	\$725.00	\$803.25	\$602.50	\$662.75
\$215,001 to \$220,000	\$735.00	\$814.50	\$610.00	\$671.00
\$220,001 to \$225,000	\$745.00	\$825.75	\$617.50	\$679.25
\$225,001 to \$230,000	\$755.00	\$837.00	\$625.00	\$687.50
\$230,001 to \$235,000	\$765.00	\$848.25	\$632.50	\$695.75
\$235,001 to \$240,000	\$775.00	\$859.50	\$640.00	\$704.00
\$240,001 to \$245,000	\$785.00	\$870.75	\$647.50	\$712.25
\$245,001 to \$250,000	\$795.00	\$882.00	\$655.00	\$720.50
\$250,001 to \$260,000	\$815.00	\$904.50	\$670.00	\$737.00

	Column 1	Column 2	Column 3	Column 4
Amount of Insurance	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	NON-EAGLE® LOAN POLICY Rates	EAGLE® LOAN POLICY Rates
\$260,001 to \$270,000	\$835.00	\$927.00	\$685.00	\$753.50
\$270,001 to \$280,000	\$855.00	\$949.50	\$700.00	\$770.00
\$280,001 to \$290,000	\$875.00	\$972.00	\$715.00	\$786.50
\$290,001 to \$300,000	\$895.00	\$994.50	\$730.00	\$803.00
\$300,001 to \$310,000	\$915.00	\$1,017.00	\$745.00	\$819.50
\$310,001 to \$320,000	\$935.00	\$1,039.50	\$760.00	\$836.00
\$320,001 to \$330,000	\$955.00	\$1,062.00	\$775.00	\$852.50
\$330,001 to \$340,000	\$975.00	\$1,084.50	\$790.00	\$869.00
\$340,001 to \$350,000	\$995.00	\$1,107.00	\$805.00	\$885.50
\$350,001 to \$360,000	\$1,015.00	\$1,129.50	\$820.00	\$902.00
\$360,001 to \$370,000	\$1,035.00	\$1,152.00	\$835.00	\$918.50
\$370,001 to \$380,000	\$1,055.00	\$1,174.50	\$850.00	\$935.00
\$380,001 to \$390,000	\$1,075.00	\$1,197.00	\$865.00	\$951.50
\$390,001 to \$400,000	\$1,095.00	\$1,219.50	\$880.00	\$968.00
\$400,001 to \$410,000	\$1,115.00	\$1,242.00	\$895.00	\$984.50
\$410,001 to \$420,000	\$1,135.00	\$1,264.50	\$910.00	\$1,001.00
\$420,001 to \$430,000	\$1,155.00	\$1,287.00	\$925.00	\$1,017.50
\$430,001 to \$440,000	\$1,175.00	\$1,309.50	\$940.00	\$1,034.00
\$440,001 to \$450,000	\$1,195.00	\$1,332.00	\$955.00	\$1,050.50
\$450,001 to \$460,000	\$1,215.00	\$1,354.50	\$970.00	\$1,067.00
\$460,001 to \$470,000	\$1,235.00	\$1,377.00	\$985.00	\$1,083.50
\$470,001 to \$480,000	\$1,255.00	\$1,399.50	\$1,000.00	\$1,100.00
\$480,001 to \$490,000	\$1,275.00	\$1,422.00	\$1,015.00	\$1,116.50
\$490,001 to \$500,000	\$1,295.00	\$1,444.50	\$1,030.00	\$1,133.00
\$500,001 to \$525,000	\$1,345.00	\$1,500.75	\$1,067.50	\$1,174.25
\$525,001 to \$550,000	\$1,395.00	\$1,557.00	\$1,105.00	\$1,215.50
\$550,001 to \$575,000	\$1,445.00	\$1,613.25	\$1,142.50	\$1,256.75
\$575,001 to \$600,000	\$1,495.00	\$1,669.50	\$1,180.00	\$1,298.00
\$600,001 to \$625,000	\$1,545.00	\$1,725.75	\$1,217.50	\$1,339.25
\$625,001 to \$650,000	\$1,595.00	\$1,782.00	\$1,255.00	\$1,380.50
\$650,001 to \$675,000	\$1,645.00	\$1,838.25	\$1,292.50	\$1,421.75
\$675,001 to \$700,000	\$1,695.00	\$1,894.50	\$1,330.00	\$1,463.00
\$700,001 to \$725,000	\$1,745.00	\$1,950.75	\$1,367.50	\$1,504.25
\$725,001 to \$750,000	\$1,795.00	\$2,007.00	\$1,405.00	\$1,545.50
\$750,001 to \$800,000	\$1,895.00	\$2,119.50	\$1,480.00	\$1,628.00
\$800,001 to \$850,000	\$1,995.00	\$2,232.00	\$1,555.00	\$1,710.50
\$850,001 to \$900,000	\$2,095.00	\$2,344.50	\$1,630.00	\$1,793.00
\$900,001 to \$950,000	\$2,195.00	\$2,457.00	\$1,705.00	\$1,875.50
\$950,001 to \$1,000,000	\$2,295.00	\$2,569.50	\$1,780.00	\$1,958.00

	Column 1	Column 2	Column 3	Column 4
Amount of Insurance	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	NON-EAGLE® LOAN POLICY Rates	EAGLE® LOAN POLICY Rates
\$1,000,001 to \$1,100,000	\$2,420.00	\$2,709.50	\$1,905.00	\$2,095.50
\$1,100,001 to \$1,200,000	\$2,545.00	\$2,849.50	\$2,030.00	\$2,233.00
\$1,200,001 to \$1,300,000	\$2,670.00	\$2,989.50	\$2,155.00	\$2,370.50
\$1,300,001 to \$1,400,000	\$2,795.00	\$3,129.50	\$2,280.00	\$2,508.00
\$1,400,001 to \$1,500,000	\$2,920.00	\$3,269.50	\$2,405.00	\$2,645.50
\$1,500,001 to \$1,600,000	\$3,045.00	\$3,409.50	\$2,530.00	\$2,783.00
\$1,600,001 to \$1,700,000	\$3,170.00	\$3,549.50	\$2,655.00	\$2,920.50
\$1,700,001 to \$1,800,000	\$3,295.00	\$3,689.50	\$2,780.00	\$3,058.00
\$1,800,001 to \$1,900,000	\$3,420.00	\$3,829.50	\$2,905.00	\$3,195.50
\$1,900,001 to \$2,000,000	\$3,545.00	\$3,969.50	\$3,030.00	\$3,333.00
\$2,000,001 to \$2,100,000	\$3,670.00	\$4,109.50	\$3,155.00	\$3,470.50
\$2,100,001 to \$2,200,000	\$3,795.00	\$4,249.50	\$3,280.00	\$3,608.00
\$2,200,001 to \$2,300,000	\$3,920.00	\$4,389.50	\$3,405.00	\$3,745.50
\$2,300,001 to \$2,400,000	\$4,045.00	\$4,529.50	\$3,530.00	\$3,883.00
\$2,400,001 to \$2,500,000	\$4,170.00	\$4,669.50	\$3,655.00	\$4,020.50
\$2,500,001 to \$2,600,000	\$4,295.00	\$4,809.50	\$3,780.00	\$4,158.00
\$2,600,001 to \$2,700,000	\$4,420.00	\$4,949.50	\$3,905.00	\$4,295.50
\$2,700,001 to \$2,800,000	\$4,545.00	\$5,089.50	\$4,030.00	\$4,433.00
\$2,800,001 to \$2,900,000	\$4,670.00	\$5,229.50	\$4,155.00	\$4,570.50
\$2,900,001 to \$3,000,000	\$4,795.00	\$5,369.50	\$4,280.00	\$4,708.00
\$3,000,001 to \$3,100,000	\$4,920.00	\$5,509.50	\$4,405.00	\$4,845.50
\$3,100,001 to \$3,200,000	\$5,045.00	\$5,649.50	\$4,530.00	\$4,983.00
\$3,200,001 to \$3,300,000	\$5,170.00	\$5,789.50	\$4,655.00	\$5,120.50
\$3,300,001 to \$3,400,000	\$5,295.00	\$5,929.50	\$4,780.00	\$5,258.00
\$3,400,001 to \$3,500,000	\$5,420.00	\$6,069.50	\$4,905.00	\$5,395.50
\$3,500,001 to \$3,600,000	\$5,545.00	\$6,209.50	\$5,030.00	\$5,533.00
\$3,600,001 to \$3,700,000	\$5,670.00	\$6,349.50	\$5,155.00	\$5,670.50
\$3,700,001 to \$3,800,000	\$5,795.00	\$6,489.50	\$5,280.00	\$5,808.00
\$3,800,001 to \$3,900,000	\$5,920.00	\$6,629.50	\$5,405.00	\$5,945.50
\$3,900,001 to \$4,000,000	\$6,045.00	\$6,769.50	\$5,530.00	\$6,083.00
\$4,000,001 to \$4,100,000	\$6,170.00	\$6,909.50	\$5,655.00	\$6,220.50
\$4,100,001 to \$4,200,000	\$6,295.00	\$7,049.50	\$5,780.00	\$6,358.00
\$4,200,001 to \$4,300,000	\$6,420.00	\$7,189.50	\$5,905.00	\$6,495.50
\$4,300,001 to \$4,400,000	\$6,545.00	\$7,329.50	\$6,030.00	\$6,633.00
\$4,400,001 to \$4,500,000	\$6,670.00	\$7,469.50	\$6,155.00	\$6,770.50
\$4,500,001 to \$4,600,000	\$6,795.00	\$7,609.50	\$6,280.00	\$6,908.00
\$4,600,001 to \$4,700,000	\$6,920.00	\$7,749.50	\$6,405.00	\$7,045.50
\$4,700,001 to \$4,800,000	\$7,045.00	\$7,889.50	\$6,530.00	\$7,183.00
\$4,800,001 to \$4,900,000	\$7,170.00	\$8,029.50	\$6,655.00	\$7,320.50

	Column 1	Column 2	Column 3	Column 4
Amount of Insurance	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	NON-EAGLE® LOAN POLICY Rates	EAGLE® LOAN POLICY Rates
\$4,900,001 to \$5,000,000	\$7,295.00	\$8,169.50	\$6,780.00	\$7,458.00

SECTION G DICKINSON COUNTY AND GEARY COUNTY

Except as set forth in Section C, the Rates and Fees set forth in Section G apply to all transactions involving property in Dickinson County and Geary County.

G.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section G.6.

(b) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued ten years prior to the order for a new Owner's Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the reissue Rate in Section G.6 (column 3) applies up to the amount of insurance of the prior Owner's Policy. The Non-EAGLE® Owner's Policy in Section G.6 (column 1) Rate applies to all amounts of insurance in excess of the prior Owner's Policy at the tier level for the excess insurance. The Short Term (Reissue) Rate is not available on the EAGLE® Owner's Policy.

(c) Simultaneous (Concurrent) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Rate for the fee Owner's Policy is as set forth in Section G.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Rate is 30% of the Rate set forth in Section G.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Rate is also 30% of the Rate set forth in Section G.6, subject to a minimum Rate of \$250. On the leasehold Owner's Policy, the amount of insurance in excess of the amount of insurance of the fee Owner's Policy will be billed at the Rate in Section G.6 at the tier level of the excess insurance.

(d) Conversion of an Insured Leasehold Estate to a Fee Estate – Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date of Leasehold Policy and Acquisition of the Fee Estate	Rate
Less than one year	\$200
One year to five years	\$500
Over five years	Section G.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy amount of insurance in excess of the amount of insurance of the fee Owner's Policy is the Rate in Section G.6 applicable at the tier level of the excess insurance.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of the policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the date of the policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the insured requires additional endorsements, the Rates for those endorsements shall be pursuant to Appendix A.

The Rates above are not available for Residential properties.

G.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section G.6.

(b) Simultaneous (Concurrent) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and the Owner's Policy are written on the Company. The Rate for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Rate for the Loan Policy is as follows:

- This Rate applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
- This Rate applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is <u>not</u> described within the Owner's Policy (additional tract Rates from Section G.3(b) will apply).
- 3. This Rate applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy <u>is</u> described as land in the Owner's Policy.
- 4. This Rate applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not

described within the Owner's Policy (additional tract Rates from Section G.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Rates shall apply to the Loan Policy issued in the largest amount. The following Rates shall apply to the remaining concurrently issued Loan Policies:

- 5. This Rate applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies <u>is</u> described as land in the Owner's Policy.
- 6. This Rate applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is <u>not</u> described within the Owner's Policy (additional tract Rates from Section G.3(b) will apply).
- 7. This Rate applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
- 8. This Rate applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is <u>not</u> described within the Owner's Policy (additional tract Rates from Section G.3(b) will apply).

Residential and Commercial

- 1. Non-EAGLE® Loan Policy: \$85; EAGLE® Loan Policy: \$93.50
- 2. Non-EAGLE® Loan Policy: \$85; EAGLE® Loan Policy: \$93.50
- Non-EAGLE® Loan Policy: \$85; EAGLE® Loan Policy: \$93.50
 Add the applicable Rate above to the Rate shown in Section G.6 at the tier level for the amount of insurance in excess of the Owner's Policy
- 4. Non-EAGLE® Loan Policy: \$85; EAGLE® Loan Policy: \$93.50 Add the applicable Rate above to the Rate shown in Section G.6 at the tier level for the amount of insurance in excess of the Owner's Policy
- 5. Non-EAGLE® Loan Policy: \$85; EAGLE® Loan Policy: \$93.50
- 6. Non-EAGLE® Loan Policy: \$85; EAGLE® Loan Policy: \$93.50
- 7. Non-EAGLE® Loan Policy: \$85; EAGLE® Loan Policy: \$93.50

 Add the applicable Rate above to the Rate shown in Section G.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
- 8. Non-EAGLE® Loan Policy: \$85; EAGLE® Loan Policy: \$93.50

 Add the applicable Rate above to the Rate shown in Section G.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
 - (c) Simultaneous (Concurrent) Leasehold Loan Policy Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy amount of insurance, the Rate

for the leasehold Loan Policy for a Commercial property is \$85 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued 10 years prior to the order for a new Loan Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the Rate the new Loan Policy (for Residential and Commercial properties) is calculated as follows: the Rate in Section G.6 (column 6) applies to the amount of insurance up to the prior Owner's Policy amount and the Non-EAGLE® Loan Policy Rate in Section G.6 (column 4) applies to any amount of insurance in excess thereto at the tier level for the excess insurance. The Short Term (Reissue) Rate is not available on the EAGLE® Loan Policy.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

For each \$500,000 of insurance above \$2,000,000, or part thereof up to \$20,000,000, add \$100.

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Short Term (Reissue) or Concurrent Rates do not apply.

Amount of Insurance	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Above \$150,000	\$250

(g) Home Equity and Second Mortgage – Residential Only

For Residential properties, the Rate in Section G.6 (column 4) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. This Rate is not applicable to Commercial properties.

G.3 ADDITIONAL TITLE RATES

(a) Out-of-County Search Rate

This section applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$200	\$200

(b) Multiple Tract Rate

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$150 per additional tract	\$150 per additional tract

(c) Commitment Production Rate

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Rate shall be credited toward the Rate due for any policy issued pursuant to the Commitment. If a policy is never issued, this Rate shall apply as the cancellation Rate.

Residential	Commercial
\$200	\$200

(d) Update Rate

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$50	\$50

(e) Cancellation Rate

Residential	Commercial
\$125, but see Section G.3(c) above	N/A

G.4 **GUARANTEES**

(a) CLTA Guarantee

The Rate for a CLTA Guarantee, Form Number 28 – Condition of Title, is as follows:

Residential	Commercial
\$200	\$200

(b) Title Report Guarantee

The Rate for a Title Report Guarantee is as follows:

Residential	Commercial
\$150	\$150

G.5 ESCROW

(a) Residential – Basic Escrow Fees

The Fees below may be allocated by agreement between the seller and buyer.

1. Sale with New Loan

The Fee below includes the preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Rates for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
\$75	\$325	\$400

2. Cash Sale

Seller	Buyer	Total
\$75	\$75	\$150

3. Loan Only

This section applies except where Section G.5(c)(1.) below applies. The Fee below includes the preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Rates for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	\$300	\$300

4. Contract for Deed/Installment Sales Contracts

This Fee is for closing only. Set-up Fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

Transaction	Seller	Buyer	Total
Contract for Deed/	\$75	\$75	\$150
Installment Sales Contracts	φ/ 3	Ψίσ	φ100

(b) Commercial – Basic Escrow Fees

1. Sale

The Fee includes the preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The Fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total Fee.

Amount of Insurance	Seller	Buyer	Total
Up to and including \$1,000,000	\$150	\$150	\$300

2. Refinance

The Fee includes the preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

Amount of Insurance	Seller	Buyer	Total
Up to and including \$500,000	N/A	\$300	\$300
\$500,000.01 to \$1,000,000	N/A	\$400	\$400

(c) Residential and Commercial – Surcharges

The Fees below may be allocated by agreement between the seller and buyer. These Fees are in addition to the basic escrow Fees set forth in Sections G.5(a) and (b) above.

Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	\$150	\$150

2. Mobile Home or Manufactured Housing

This section is in conjunction with a request for an ALTA 7. The Fee for the ALTA 7 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	\$50	N/A	\$50

3. Excess Wire Fee/Courier Delivery Fee

This section applies to the Fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee/Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

4. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this Fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$20/each	\$20/each	Depends on the number of physical addresses or e-mail addresses employed

(d) Residential and Commercial – Miscellaneous Services

The Fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

This section applies when there is no settlement statement (HUD-1/CD) or disbursement.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	N/A	N/A	\$150

2. Prepare Settlement Statement (CD) with Disbursement

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) with Disbursement	N/A	N/A	\$200

3. Prepare Settlement Statement (CD) without Disbursement

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) without	N/A	N/A	\$175
Disbursement	IN/A	IN/A	ΨΙΙΟ

4. Escrow for Lender Requirements

Transaction	Seller	Buyer	Total
Escrow for Lender Requirements	N/A	N/A	\$50

5. Escrow for Completion

This section applies to new construction.

Transaction	Seller	Buyer	Total
Escrow for Completion	N/A	N/A	\$50

6. Indemnity Deposit – Required For Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit – Required For Title	\$50	N/A	\$50
Issues	ΨΟΟ	11//3	ΨΟΟ

7. Document Preparation Fees (KS Only)

This section is in connection with a title order. This Fee is per curative document (i.e., POAs or deeds) in excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$50/document

8. Closing Protection Letter – KS

Transaction	Seller	Buyer	Total
Closing Protection Letter – KS	\$0	\$0	\$0

9. Miscellaneous Bill Payment

The Fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

10. Construction Disbursing

The Fee will be 0.5% of the Construction Loan, but not less than \$3,500. Where the loan includes purchase money and/or refinance amounts, the Fee shall apply to that part intended to fund the construction, subject to a minimum Fee of \$3,500.

G.6 RATES

	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Amount of Insurance	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	REISSUE OWNER'S POLICY Rates	NON-EAGLE® LOAN POLICY Rates	EAGLE® LOAN POLICY Rates	REISSUE LOAN POLICY Rates
Up to and including \$20,000	\$210.00	\$240.00	\$196.00	\$200.00	\$220.00	\$190.00
\$20,001 to \$25,000	\$227.50	\$259.25	\$206.50	\$212.50	\$233.75	\$197.50
\$25,001 to \$30,000	\$245.00	\$278.50	\$217.00	\$225.00	\$247.50	\$205.00
\$30,001 to \$35,000	\$262.50	\$297.75	\$227.50	\$237.50	\$261.25	\$212.50
\$35,001 to \$40,000	\$280.00	\$317.00	\$238.00	\$250.00	\$275.00	\$220.00
\$40,001 to \$45,000	\$297.50	\$336.25	\$248.50	\$262.50	\$288.75	\$227.50

	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Amount of Insurance	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	REISSUE OWNER'S POLICY Rates	NON-EAGLE® LOAN POLICY Rates	EAGLE® LOAN POLICY Rates	REISSUE LOAN POLICY Rates
\$45,001 to \$50,000	\$315.00	\$355.50	\$259.00	\$275.00	\$302.50	\$235.00
\$50,001 to \$55,000	\$330.00	\$372.00	\$268.00	\$285.00	\$313.50	\$241.00
\$55,001 to \$60,000	\$345.00	\$388.50	\$277.00	\$295.00	\$324.50	\$247.00
\$60,001 to \$65,000	\$360.00	\$405.00	\$286.00	\$305.00	\$335.50	\$253.00
\$65,001 to \$70,000	\$375.00	\$421.50	\$295.00	\$315.00	\$346.50	\$259.00
\$70,001 to \$75,000	\$390.00	\$438.00	\$304.00	\$325.00	\$357.50	\$265.00
\$75,001 to \$80,000	\$405.00	\$454.50	\$313.00	\$335.00	\$368.50	\$271.00
\$80,001 to \$85,000	\$420.00	\$471.00	\$322.00	\$345.00	\$379.50	\$277.00
\$85,001 to \$90,000	\$435.00	\$487.50	\$331.00	\$355.00	\$390.50	\$283.00
\$90,001 to \$95,000	\$450.00	\$504.00	\$340.00	\$365.00	\$401.50	\$289.00
\$95,001 to \$100,000	\$465.00	\$520.50	\$349.00	\$375.00	\$412.50	\$295.00
\$100,001 to \$105,000	\$476.25	\$533.00	\$355.75	\$383.75	\$422.13	\$300.25
\$105,001 to \$110,000	\$487.50	\$545.50	\$362.50	\$392.50	\$431.75	\$305.50
\$110,001 to \$115,000	\$498.75	\$558.00	\$369.25	\$401.25	\$441.38	\$310.75
\$115,001 to \$120,000	\$510.00	\$570.50	\$376.00	\$410.00	\$451.00	\$316.00
\$120,001 to \$125,000	\$521.25	\$583.00	\$382.75	\$418.75	\$460.63	\$321.25
\$125,001 to \$130,000	\$532.50	\$595.50	\$389.50	\$427.50	\$470.25	\$326.50
\$130,001 to \$135,000	\$543.75	\$608.00	\$396.25	\$436.25	\$479.88	\$331.75
\$135,001 to \$140,000	\$555.00	\$620.50	\$403.00	\$445.00	\$489.50	\$337.00
\$140,001 to \$145,000	\$566.25	\$633.00	\$409.75	\$453.75	\$499.13	\$342.25
\$145,001 to \$150,000	\$577.50	\$645.50	\$416.50	\$462.50	\$508.75	\$347.50
\$150,001 to \$155,000	\$588.75	\$658.00	\$423.25	\$471.25	\$518.38	\$352.75
\$155,001 to \$160,000	\$600.00	\$670.50	\$430.00	\$480.00	\$528.00	\$358.00
\$160,001 to \$165,000	\$611.25	\$683.00	\$436.75	\$488.75	\$537.63	\$363.25
\$165,001 to \$170,000	\$622.50	\$695.50	\$443.50	\$497.50	\$547.25	\$368.50
\$170,001 to \$175,000	\$633.75	\$708.00	\$450.25	\$506.25	\$556.88	\$373.75
\$175,001 to \$180,000	\$645.00	\$720.50	\$457.00	\$515.00	\$566.50	\$379.00
\$180,001 to \$185,000	\$656.25	\$733.00	\$463.75	\$523.75	\$576.13	\$384.25
\$185,001 to \$190,000	\$667.50	\$745.50	\$470.50	\$532.50	\$585.75	\$389.50
\$190,001 to \$195,000	\$678.75	\$758.00	\$477.25	\$541.25	\$595.38	\$394.75
\$195,001 to \$200,000	\$690.00	\$770.50	\$484.00	\$550.00	\$605.00	\$400.00
\$200,001 to \$205,000	\$701.25	\$783.00	\$490.75	\$558.75	\$614.63	\$405.25
\$205,001 to \$210,000	\$712.50	\$795.50	\$497.50	\$567.50	\$624.25	\$410.50
\$210,001 to \$215,000	\$723.75	\$808.00	\$504.25	\$576.25	\$633.88	\$415.75
\$215,001 to \$220,000	\$735.00	\$820.50	\$511.00	\$585.00	\$643.50	\$421.00
\$220,001 to \$225,000	\$746.25	\$833.00	\$517.75	\$593.75	\$653.13	\$426.25
\$225,001 to \$230,000	\$757.50	\$845.50	\$524.50	\$602.50	\$662.75	\$431.50
\$230,001 to \$235,000	\$768.75	\$858.00	\$531.25	\$611.25	\$672.38	\$436.75
\$235,001 to \$240,000	\$780.00	\$870.50	\$538.00	\$620.00	\$682.00	\$442.00

	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Amount of Insurance	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	REISSUE OWNER'S POLICY Rates	NON-EAGLE® LOAN POLICY Rates	EAGLE® LOAN POLICY Rates	REISSUE LOAN POLICY Rates
\$240,001 to \$245,000	\$791.25	\$883.00	\$544.75	\$628.75	\$691.63	\$447.25
\$245,001 to \$250,000	\$802.50	\$895.50	\$551.50	\$637.50	\$701.25	\$452.50
\$250,001 to \$260,000	\$825.00	\$920.50	\$565.00	\$655.00	\$720.50	\$463.00
\$260,001 to \$270,000	\$847.50	\$945.50	\$578.50	\$672.50	\$739.75	\$473.50
\$270,001 to \$280,000	\$870.00	\$970.50	\$592.00	\$690.00	\$759.00	\$484.00
\$280,001 to \$290,000	\$892.50	\$995.50	\$605.50	\$707.50	\$778.25	\$494.50
\$290,001 to \$300,000	\$915.00	\$1,020.50	\$619.00	\$725.00	\$797.50	\$505.00
\$300,001 to \$310,000	\$937.50	\$1,045.50	\$632.50	\$742.50	\$816.75	\$515.50
\$310,001 to \$320,000	\$960.00	\$1,070.50	\$646.00	\$760.00	\$836.00	\$526.00
\$320,001 to \$330,000	\$982.50	\$1,095.50	\$659.50	\$777.50	\$855.25	\$536.50
\$330,001 to \$340,000	\$1,005.00	\$1,120.50	\$673.00	\$795.00	\$874.50	\$547.00
\$340,001 to \$350,000	\$1,027.50	\$1,145.50	\$686.50	\$812.50	\$893.75	\$557.50
\$350,001 to \$360,000	\$1,050.00	\$1,170.50	\$700.00	\$830.00	\$913.00	\$568.00
\$360,001 to \$370,000	\$1,072.50	\$1,195.50	\$713.50	\$847.50	\$932.25	\$578.50
\$370,001 to \$380,000	\$1,095.00	\$1,220.50	\$727.00	\$865.00	\$951.50	\$589.00
\$380,001 to \$390,000	\$1,117.50	\$1,245.50	\$740.50	\$882.50	\$970.75	\$599.50
\$390,001 to \$400,000	\$1,140.00	\$1,270.50	\$754.00	\$900.00	\$990.00	\$610.00
\$400,001 to \$410,000	\$1,162.50	\$1,295.50	\$767.50	\$917.50	\$1,009.25	\$620.50
\$410,001 to \$420,000	\$1,185.00	\$1,320.50	\$781.00	\$935.00	\$1,028.50	\$631.00
\$420,001 to \$430,000	\$1,207.50	\$1,345.50	\$794.50	\$952.50	\$1,047.75	\$641.50
\$430,001 to \$440,000	\$1,230.00	\$1,370.50	\$808.00	\$970.00	\$1,067.00	\$652.00
\$440,001 to \$450,000	\$1,252.50	\$1,395.50	\$821.50	\$987.50	\$1,086.25	\$662.50
\$450,001 to \$460,000	\$1,275.00	\$1,420.50	\$835.00	\$1,005.00	\$1,105.50	\$673.00
\$460,001 to \$470,000	\$1,297.50	\$1,445.50	\$848.50	\$1,022.50	\$1,124.75	\$683.50
\$470,001 to \$480,000	\$1,320.00	\$1,470.50	\$862.00	\$1,040.00	\$1,144.00	\$694.00
\$480,001 to \$490,000	\$1,342.50	\$1,495.50	\$875.50	\$1,057.50	\$1,163.25	\$704.50
\$490,001 to \$500,000	\$1,365.00	\$1,520.50	\$889.00	\$1,075.00	\$1,182.50	\$715.00
\$500,001 to \$525,000	\$1,415.00	\$1,576.75	\$919.00	\$1,112.50	\$1,223.75	\$737.50
\$525,001 to \$550,000	\$1,465.00	\$1,633.00	\$949.00	\$1,150.00	\$1,265.00	\$760.00
\$550,001 to \$575,000	\$1,515.00	\$1,689.25	\$979.00	\$1,187.50	\$1,306.25	\$782.50
\$575,001 to \$600,000	\$1,565.00	\$1,745.50	\$1,009.00	\$1,225.00	\$1,347.50	\$805.00
\$600,001 to \$625,000	\$1,615.00	\$1,801.75	\$1,039.00	\$1,262.50	\$1,388.75	\$827.50
\$625,001 to \$650,000	\$1,665.00	\$1,858.00	\$1,069.00	\$1,300.00	\$1,430.00	\$850.00
\$650,001 to \$675,000	\$1,715.00	\$1,914.25	\$1,099.00	\$1,337.50	\$1,471.25	\$872.50
\$675,001 to \$700,000	\$1,765.00	\$1,970.50	\$1,129.00	\$1,375.00	\$1,512.50	\$895.00
\$700,001 to \$725,000	\$1,815.00	\$2,026.75	\$1,159.00	\$1,412.50	\$1,553.75	\$917.50
\$725,001 to \$750,000	\$1,865.00	\$2,083.00	\$1,189.00	\$1,450.00	\$1,595.00	\$940.00
\$750,001 to \$800,000	\$1,965.00	\$2,195.50	\$1,249.00	\$1,525.00	\$1,677.50	\$985.00
\$800,001 to \$850,000	\$2,065.00	\$2,308.00	\$1,309.00	\$1,600.00	\$1,760.00	\$1,030.00

	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Amount of Insurance	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	REISSUE OWNER'S POLICY Rates	NON-EAGLE® LOAN POLICY Rates	EAGLE® LOAN POLICY Rates	REISSUE LOAN POLICY Rates
\$850,001 to \$900,000	\$2,165.00	\$2,420.50	\$1,369.00	\$1,675.00	\$1,842.50	\$1,075.00
\$900,001 to \$950,000	\$2,265.00	\$2,533.00	\$1,429.00	\$1,750.00	\$1,925.00	\$1,120.00
\$950,001 to \$1,000,000	\$2,365.00	\$2,645.50	\$1,489.00	\$1,825.00	\$2,007.50	\$1,165.00
\$1,000,001 to \$1,100,000	\$2,515.00	\$2,820.50	\$1,579.00	\$1,950.00	\$2,145.00	\$1,240.00
\$1,100,001 to \$1,200,000	\$2,665.00	\$2,995.50	\$1,669.00	\$2,075.00	\$2,282.50	\$1,315.00
\$1,200,001 to \$1,300,000	\$2,815.00	\$3,170.50	\$1,759.00	\$2,200.00	\$2,420.00	\$1,390.00
\$1,300,001 to \$1,400,000	\$2,965.00	\$3,345.50	\$1,849.00	\$2,325.00	\$2,557.50	\$1,465.00
\$1,400,001 to \$1,500,000	\$3,115.00	\$3,520.50	\$1,939.00	\$2,450.00	\$2,695.00	\$1,540.00
\$1,500,001 to \$1,600,000	\$3,265.00	\$3,695.50	\$2,029.00	\$2,575.00	\$2,832.50	\$1,615.00
\$1,600,001 to \$1,700,000	\$3,415.00	\$3,870.50	\$2,119.00	\$2,700.00	\$2,970.00	\$1,690.00
\$1,700,001 to \$1,800,000	\$3,565.00	\$4,045.50	\$2,209.00	\$2,825.00	\$3,107.50	\$1,765.00
\$1,800,001 to \$1,900,000	\$3,715.00	\$4,220.50	\$2,299.00	\$2,950.00	\$3,245.00	\$1,840.00
\$1,900,001 to \$2,000,000	\$3,865.00	\$4,395.50	\$2,389.00	\$3,075.00	\$3,382.50	\$1,915.00
\$2,000,001 to \$2,100,000	\$4,015.00	\$4,570.50	\$2,479.00	\$3,200.00	\$3,520.00	\$1,990.00
\$2,100,001 to \$2,200,000	\$4,165.00	\$4,745.50	\$2,569.00	\$3,325.00	\$3,657.50	\$2,065.00
\$2,200,001 to \$2,300,000	\$4,315.00	\$4,920.50	\$2,659.00	\$3,450.00	\$3,795.00	\$2,140.00
\$2,300,001 to \$2,400,000	\$4,465.00	\$5,095.50	\$2,749.00	\$3,575.00	\$3,932.50	\$2,215.00
\$2,400,001 to \$2,500,000	\$4,615.00	\$5,270.50	\$2,839.00	\$3,700.00	\$4,070.00	\$2,290.00
\$2,500,001 to \$2,600,000	\$4,765.00	\$5,445.50	\$2,929.00	\$3,825.00	\$4,207.50	\$2,365.00
\$2,600,001 to \$2,700,000	\$4,915.00	\$5,620.50	\$3,019.00	\$3,950.00	\$4,345.00	\$2,440.00
\$2,700,001 to \$2,800,000	\$5,065.00	\$5,795.50	\$3,109.00	\$4,075.00	\$4,482.50	\$2,515.00
\$2,800,001 to \$2,900,000	\$5,215.00	\$5,970.50	\$3,199.00	\$4,200.00	\$4,620.00	\$2,590.00
\$2,900,001 to \$3,000,000	\$5,365.00	\$6,145.50	\$3,289.00	\$4,325.00	\$4,757.50	\$2,665.00
\$3,000,001 to \$3,100,000	\$5,515.00	\$6,320.50	\$3,379.00	\$4,450.00	\$4,895.00	\$2,740.00
\$3,100,001 to \$3,200,000	\$5,665.00	\$6,495.50	\$3,469.00	\$4,575.00	\$5,032.50	\$2,815.00
\$3,200,001 to \$3,300,000	\$5,815.00	\$6,670.50	\$3,559.00	\$4,700.00	\$5,170.00	\$2,890.00
\$3,300,001 to \$3,400,000	\$5,965.00	\$6,845.50	\$3,649.00	\$4,825.00	\$5,307.50	\$2,965.00
\$3,400,001 to \$3,500,000	\$6,115.00	\$7,020.50	\$3,739.00	\$4,950.00	\$5,445.00	\$3,040.00
\$3,500,001 to \$3,600,000	\$6,265.00	\$7,195.50	\$3,829.00	\$5,075.00	\$5,582.50	\$3,115.00
\$3,600,001 to \$3,700,000	\$6,415.00	\$7,370.50	\$3,919.00	\$5,200.00	\$5,720.00	\$3,190.00
\$3,700,001 to \$3,800,000	\$6,565.00	\$7,545.50	\$4,009.00	\$5,325.00	\$5,857.50	\$3,265.00
\$3,800,001 to \$3,900,000	\$6,715.00	\$7,720.50	\$4,099.00	\$5,450.00	\$5,995.00	\$3,340.00
\$3,900,001 to \$4,000,000	\$6,865.00	\$7,895.50	\$4,189.00	\$5,575.00	\$6,132.50	\$3,415.00
\$4,000,001 to \$4,100,000	\$7,015.00	\$8,070.50	\$4,279.00	\$5,700.00	\$6,270.00	\$3,490.00
\$4,100,001 to \$4,200,000	\$7,165.00	\$8,245.50	\$4,369.00	\$5,825.00	\$6,407.50	\$3,565.00
\$4,200,001 to \$4,300,000	\$7,315.00	\$8,420.50	\$4,459.00	\$5,950.00	\$6,545.00	\$3,640.00
\$4,300,001 to \$4,400,000	\$7,465.00	\$8,595.50	\$4,549.00	\$6,075.00	\$6,682.50	\$3,715.00
\$4,400,001 to \$4,500,000	\$7,615.00	\$8,770.50	\$4,639.00	\$6,200.00	\$6,820.00	\$3,790.00
\$4,500,001 to \$4,600,000	\$7,765.00	\$8,945.50	\$4,729.00	\$6,325.00	\$6,957.50	\$3,865.00

	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Amount of Insurance	NON-EAGLE® OWNER'S	EAGLE® OWNER'S	REISSUE OWNER'S	NON-EAGLE® LOAN POLICY	EAGLE® LOAN POLICY	REISSUE LOAN POLICY
	POLICY Rates	POLICY Rates	POLICY Rates	Rates	Rates	Rates
\$4,600,001 to \$4,700,000	\$7,915.00	\$9,120.50	\$4,819.00	\$6,450.00	\$7,095.00	\$3,940.00
\$4,700,001 to \$4,800,000	\$8,065.00	\$9,295.50	\$4,909.00	\$6,575.00	\$7,232.50	\$4,015.00
\$4,800,001 to \$4,900,000	\$8,215.00	\$9,470.50	\$4,999.00	\$6,700.00	\$7,370.00	\$4,090.00
\$4,900,001 to \$5,000,000	\$8,365.00	\$9,645.50	\$5,089.00	\$6,825.00	\$7,507.50	\$4,165.00

SECTION H CHEROKEE COUNTY, CRAWFORD COUNTY, LABETTE COUNTY, AND NEOSHO COUNTY

Except as set forth in Section C, the Rates and Fees set forth in Section H apply to all transactions involving property in Cherokee County, Crawford County, Labette County, and Neosho County.

H.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section H.6.

(b) Simultaneous (Concurrent) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Rate for the fee Owner's Policy is as set forth in Section H.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Rate is 30% of the Rate set forth in Section H.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Rate is also 30% of the Rate set forth in Section H.6, subject to a minimum Rate of \$250. On the leasehold Owner's Policy, the amount of insurance in excess of the amount of insurance of the fee Owner's Policy will be billed at the Rate in Section H.6 at the tier level of the excess insurance.

(c) Conversion of an Insured Leasehold Estate to a Fee Estate – Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date of Leasehold Policy and Acquisition of the Fee Estate	Rate
Less than one year	\$200
One year to five years	\$500
Over five years	Section H.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy amount of insurance in excess of the amount of insurance of the fee Owner's Policy is the Rate in Section H.6 applicable at the tier level of the excess insurance.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of the policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the date of the policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the insured requires additional endorsements, the Rates for those endorsements shall be pursuant to Appendix A.

The Rates above are not available for Residential properties.

H.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section H.6.

(b) Simultaneous (Concurrent) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and the Owner's Policy are written on the Company. The Rate for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Rate for the Loan Policy is as follows:

- This Rate applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
- This Rate applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is <u>not</u> described within the Owner's Policy (additional tract Rates from Section H.3(b) will apply).
- This Rate applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
- 4. This Rate applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is <u>not</u> described within the Owner's Policy (additional tract Rates from Section H.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Rates shall apply to the Loan Policy issued in the largest amount. The following Rates shall apply to the remaining concurrently issued Loan Policies:

- 5. This Rate applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
- 6. This Rate applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is <u>not</u> described within the Owner's Policy (additional tract Rates from Section H.3(b) will apply).
- 7. This Rate applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
- 8. This Rate applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is <u>not</u> described within the Owner's Policy (additional tract Rates from Section H.3(b) will apply).

Residential and Commercial

- 1. Non-EAGLE® Loan Policy: \$125; EAGLE® Loan Policy: \$137.50
- 2. Non-EAGLE® Loan Policy: \$225; EAGLE® Loan Policy: \$247.50
- Non-EAGLE® Loan Policy: \$125; EAGLE® Loan Policy: \$137.50
 Add the applicable Rate above to the Rate shown in Section H.6 at the tier level for the amount of insurance in excess of the Owner's Policy
- 4. Non-EAGLE® Loan Policy: \$225; EAGLE® Loan Policy: \$247.50 Add the applicable Rate above to the Rate shown in Section H.6 at the tier level for the amount of insurance in excess of the Owner's Policy
- 5. Non-EAGLE® Loan Policy: \$125; EAGLE® Loan Policy: \$137.50
- 6. Non-EAGLE® Loan Policy: \$225; EAGLE® Loan Policy: \$247.50
- 7. Non-EAGLE® Loan Policy: \$125; EAGLE® Loan Policy: \$137.50

 Add the applicable Rate above to the Rate shown in Section H.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
- 8. Non-EAGLE® Loan Policy: \$225; EAGLE® Loan Policy: \$247.50

 Add the applicable Rate above to the Rate shown in Section H.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
 - (c) Simultaneous (Concurrent) Leasehold Loan Policy Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy amount of insurance, the Rate for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) Construction Loan – Residential Only

The Rate for a Loan Policy insuring a loan with the primary purpose of construction or rehabilitation of improvements on the land, and containing all Standard Exceptions and no endorsements at the time of

issuance of the Loan Policy and post-policy with the exception of the record matters date down endorsement detailed below, is:

Amount of Insurance	Rate
Up to and including \$5,000,000	\$175 plus \$0.30 per \$1,000

Any post-policy increase in the amount of insurance shall be \$0.30 per \$1,000.

The Rate for a rundown and record matters date down endorsement on a Construction Loan Policy is as follows:

Where the Company is disbursing construction funds pursuant to a Construction Loan escrow and disbursing agreement, there are no additional charges for a periodic title rundown and date down endorsement to cover each disbursement. Where the Company is not disbursing the funds, however, the Rate for each title rundown and date down endorsement shall be the Rate set forth in Appendix A.

The Rates above are not available for Commercial properties.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

For each \$500,000 of insurance above \$2,000,000, or part thereof up to \$20,000,000, add \$100.

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

Amount of Insurance	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Above \$150,000	\$250

(g) Home Equity and Second Mortgage – Residential Only

For Residential properties, the Rate in Section H.6 (column 3) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. This Rate is not applicable to Commercial properties.

H.3 ADDITIONAL TITLE RATES

(a) Out-of-County Search Rate

This section applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$200	\$200

(b) Multiple Tract Rate

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$100 per additional tract	\$100 per additional tract

(c) Commitment Production Rate

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Rate shall be credited toward the Rate due for any policy issued pursuant to the Commitment. If a policy is never issued, this Rate shall apply as the cancellation Rate.

Residential	Commercial
\$225	\$225

(d) Update Rate

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$50	\$50

(e) Cancellation Rate

Residential	Commercial
\$0, but see Section H.3(c) above	N/A

H.4 **GUARANTEES**

(a) CLTA Guarantee

The Rate for a CLTA Guarantee, Form Number 28 – Condition of Title, is as follows:

Residential	Commercial
\$225	\$225

(b) Title Report Guarantee

The Rate for a Title Report Guarantee is as follows:

Residential	Commercial
\$200	\$200

H.5 ESCROW

(a) Residential – Basic Escrow Fees

The Fees below may be allocated by agreement between the seller and buyer.

Sale with New Loan

The Fee below includes the preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Rates for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
N/A	N/A	\$350

2. Cash Sale

Seller	Buyer	Total
N/A	N/A	\$350

3. Loan Only

This section applies except where Section H.5(c)(1) below applies. The Fee below includes the preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Rates for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	N/A	\$350

4. Contract for Deed/Installment Sales Contracts

This Fee is for closing only. Set-up Fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

Seller	Buyer	Total
N/A	N/A	\$350

5. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

Seller	Buyer	Total
N/A	N/A	\$400

Owner Finance

This section applies to owner finance, excluding the contract for deed/installment sale contracts.

Seller	Buyer	Total
N/A	N/A	\$400

(b) Commercial – Basic Escrow Fees

1. Sale

The Fee includes the preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The Fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total Fee.

Amount of Insurance	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$350
\$500,000.01 to \$1,000,000	N/A	N/A	\$500

2. Refinance

The Fee includes the preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

Amount of Insurance	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$350
\$500,000.01 to \$1,000,000	N/A	N/A	\$500

(c) Residential and Commercial – Surcharges

The Fees below may be allocated by agreement between the seller and buyer. These Fees are in addition to the basic escrow Fees set forth in Sections H.5(a) and (b) above.

Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	N/A	\$100

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing Fee.

Transaction	Seller	Buyer	Total
For Sale By Owner Facilitation Fee	N/A	N/A	\$50

3. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends, or on holidays for the convenience of the customer/lender.

Transaction	Seller	Buyer	Total
After-Hours Closing	\$100	\$100	Depends on the number of parties requesting after-hours service

4. Mobile Home or Manufactured Housing

This section is in conjunction with a request for an ALTA 7. The Fee for the ALTA 7 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	N/A	N/A	\$100

5. Excess Wire Fee/Courier Delivery Fee

This section applies to the Fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee/Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

6. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this Fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$20/each	\$20/each	Depends on the number of physical addresses or e-mail addresses employed

7. Mobile Closing Fee

Transaction	Seller	Buyer	Total
Mobile Closing Fee	\$100	\$100	Depends on the number of parties
- 3	,	•	requesting a mobile closing

(d) Residential and Commercial – Miscellaneous Services

The Fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

This section applies when there is no settlement statement (HUD-1/CD) or disbursement.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	N/A	N/A	\$200

2. Prepare Settlement Statement (CD) with Disbursement

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) with	N/A	N/A	\$350
Disbursement	IN/A	IN/A	φυσο

3. Escrow for Lender Requirements

Transaction	Seller	Buyer	Total
Escrow for Lender Requirements	N/A	N/A	\$100

4. Escrow for Completion

This section applies to new construction.

Transaction	Seller	Buyer	Total
Escrow for Completion	N/A	N/A	\$100

5. Indemnity Deposit – Required for Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit – Required for Title	N/A	N/A	\$100
Issues	13/73	11//3	Ψ100

6. Document Preparation Fees (KS Only)

This section is in connection with a title order. This Fee is per curative document (i.e., POAs or deeds) in excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$75/document

7. Closing Protection Letter – MO

Transaction	Seller	Buyer	Total
Closing Protection Letter – MO	\$25	\$25	\$50

8. Closing Protection Letter – KS

Transaction	Seller	Buyer	Total
Closing Protection Letter – KS	\$0	\$0	\$0

9. Interest-Bearing Account Set-Up Fee

Transaction	Seller	Buyer	Total
Interest-Bearing Account Set-Up Fee	N/A	N/A	\$100

10. Language Translator Service

This Fee covers arranging for language translator services and does not include translator's Fee.

Transaction	Seller	Buyer	Total
Language Translator Service	N/A	N/A	\$50

11. Miscellaneous Bill Payment

The Fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

12. Construction Disbursing

Amount of Insurance	Fee
Up to and including \$100,000	\$550
\$100,000.01 to \$250,000	0.50% of the Construction Loan
More than \$250,000	0.25% of the Construction Loan

H.6 <u>RATES</u>

	Column 1	Column 2	Column 3	Column 4
Amount of Insurance	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	NON-EAGLE® LOAN POLICY Rates	EAGLE® LOAN POLICY Rates
Up to and including \$20,000	\$275.00	\$300.00	\$275.00	\$302.50
\$20,001 to \$25,000	\$300.00	\$327.50	\$300.00	\$330.00
\$25,001 to \$30,000	\$325.00	\$355.00	\$325.00	\$357.50
\$30,001 to \$35,000	\$350.00	\$382.50	\$350.00	\$385.00
\$35,001 to \$40,000	\$375.00	\$410.00	\$375.00	\$412.50
\$40,001 to \$45,000	\$400.00	\$437.50	\$400.00	\$440.00
\$45,001 to \$50,000	\$425.00	\$465.00	\$425.00	\$467.50
\$50,001 to \$55,000	\$445.00	\$487.00	\$445.00	\$489.50
\$55,001 to \$60,000	\$465.00	\$509.00	\$465.00	\$511.50
\$60,001 to \$65,000	\$485.00	\$531.00	\$485.00	\$533.50
\$65,001 to \$70,000	\$505.00	\$553.00	\$505.00	\$555.50
\$70,001 to \$75,000	\$525.00	\$575.00	\$525.00	\$577.50
\$75,001 to \$80,000	\$545.00	\$597.00	\$545.00	\$599.50
\$80,001 to \$85,000	\$565.00	\$619.00	\$565.00	\$621.50
\$85,001 to \$90,000	\$585.00	\$641.00	\$585.00	\$643.50
\$90,001 to \$95,000	\$605.00	\$663.00	\$605.00	\$665.50
\$95,001 to \$100,000	\$625.00	\$685.00	\$625.00	\$687.50
\$100,001 to \$105,000	\$645.00	\$707.00	\$645.00	\$709.50
\$105,001 to \$110,000	\$665.00	\$729.00	\$665.00	\$731.50
\$110,001 to \$115,000	\$685.00	\$751.00	\$685.00	\$753.50
\$115,001 to \$120,000	\$705.00	\$773.00	\$705.00	\$775.50
\$120,001 to \$125,000	\$725.00	\$795.00	\$725.00	\$797.50
\$125,001 to \$130,000	\$745.00	\$817.00	\$745.00	\$819.50
\$130,001 to \$135,000	\$765.00	\$839.00	\$765.00	\$841.50
\$135,001 to \$140,000	\$785.00	\$861.00	\$785.00	\$863.50
\$140,001 to \$145,000	\$805.00	\$883.00	\$805.00	\$885.50
\$145,001 to \$150,000	\$825.00	\$905.00	\$825.00	\$907.50
\$150,001 to \$155,000	\$845.00	\$927.00	\$845.00	\$929.50
\$155,001 to \$160,000	\$865.00	\$949.00	\$865.00	\$951.50
\$160,001 to \$165,000	\$885.00	\$971.00	\$885.00	\$973.50
\$165,001 to \$170,000	\$905.00	\$993.00	\$905.00	\$995.50

	Column 1	Column 2	Column 3	Column 4
Amount of Insurance	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	NON-EAGLE® LOAN POLICY Rates	EAGLE® LOAN POLICY Rates
\$170,001 to \$175,000	\$920.00	\$1,009.50	\$920.00	\$1,012.00
\$175,001 to \$180,000	\$935.00	\$1,026.00	\$935.00	\$1,028.50
\$180,001 to \$185,000	\$950.00	\$1,042.50	\$950.00	\$1,045.00
\$185,001 to \$190,000	\$965.00	\$1,059.00	\$965.00	\$1,061.50
\$190,001 to \$195,000	\$980.00	\$1,075.50	\$980.00	\$1,078.00
\$195,001 to \$200,000	\$995.00	\$1,092.00	\$995.00	\$1,094.50
\$200,001 to \$205,000	\$1,010.00	\$1,108.50	\$1,010.00	\$1,111.00
\$205,001 to \$210,000	\$1,025.00	\$1,125.00	\$1,025.00	\$1,127.50
\$210,001 to \$215,000	\$1,040.00	\$1,141.50	\$1,040.00	\$1,144.00
\$215,001 to \$220,000	\$1,055.00	\$1,158.00	\$1,055.00	\$1,160.50
\$220,001 to \$225,000	\$1,070.00	\$1,174.50	\$1,070.00	\$1,177.00
\$225,001 to \$230,000	\$1,085.00	\$1,191.00	\$1,085.00	\$1,193.50
\$230,001 to \$235,000	\$1,100.00	\$1,207.50	\$1,100.00	\$1,210.00
\$235,001 to \$240,000	\$1,115.00	\$1,224.00	\$1,115.00	\$1,226.50
\$240,001 to \$245,000	\$1,130.00	\$1,240.50	\$1,130.00	\$1,243.00
\$245,001 to \$250,000	\$1,145.00	\$1,257.00	\$1,145.00	\$1,259.50
\$250,001 to \$260,000	\$1,170.00	\$1,284.50	\$1,170.00	\$1,287.00
\$260,001 to \$270,000	\$1,195.00	\$1,312.00	\$1,195.00	\$1,314.50
\$270,001 to \$280,000	\$1,220.00	\$1,339.50	\$1,220.00	\$1,342.00
\$280,001 to \$290,000	\$1,245.00	\$1,367.00	\$1,245.00	\$1,369.50
\$290,001 to \$300,000	\$1,270.00	\$1,394.50	\$1,270.00	\$1,397.00
\$300,001 to \$310,000	\$1,295.00	\$1,422.00	\$1,295.00	\$1,424.50
\$310,001 to \$320,000	\$1,320.00	\$1,449.50	\$1,320.00	\$1,452.00
\$320,001 to \$330,000	\$1,345.00	\$1,477.00	\$1,345.00	\$1,479.50
\$330,001 to \$340,000	\$1,370.00	\$1,504.50	\$1,370.00	\$1,507.00
\$340,001 to \$350,000	\$1,395.00	\$1,532.00	\$1,395.00	\$1,534.50
\$350,001 to \$360,000	\$1,420.00	\$1,559.50	\$1,420.00	\$1,562.00
\$360,001 to \$370,000	\$1,445.00	\$1,587.00	\$1,445.00	\$1,589.50
\$370,001 to \$380,000	\$1,470.00	\$1,614.50	\$1,470.00	\$1,617.00
\$380,001 to \$390,000	\$1,495.00	\$1,642.00	\$1,495.00	\$1,644.50
\$390,001 to \$400,000	\$1,520.00	\$1,669.50	\$1,520.00	\$1,672.00
\$400,001 to \$410,000	\$1,545.00	\$1,697.00	\$1,545.00	\$1,699.50
\$410,001 to \$420,000	\$1,570.00	\$1,724.50	\$1,570.00	\$1,727.00
\$420,001 to \$430,000	\$1,595.00	\$1,752.00	\$1,595.00	\$1,754.50
\$430,001 to \$440,000	\$1,620.00	\$1,779.50	\$1,620.00	\$1,782.00
\$440,001 to \$450,000	\$1,645.00	\$1,807.00	\$1,645.00	\$1,809.50
\$450,001 to \$460,000	\$1,670.00	\$1,834.50	\$1,670.00	\$1,837.00
\$460,001 to \$470,000	\$1,695.00	\$1,862.00	\$1,695.00	\$1,864.50
\$470,001 to \$480,000	\$1,720.00	\$1,889.50	\$1,720.00	\$1,892.00

	Column 1	Column 2	Column 3	Column 4
Amount of Insurance	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	NON-EAGLE® LOAN POLICY Rates	EAGLE® LOAN POLICY Rates
\$480,001 to \$490,000	\$1,745.00	\$1,917.00	\$1,745.00	\$1,919.50
\$490,001 to \$500,000	\$1,770.00	\$1,944.50	\$1,770.00	\$1,947.00
\$500,001 to \$525,000	\$1,826.25	\$2,007.00	\$1,826.25	\$2,008.88
\$525,001 to \$550,000	\$1,882.50	\$2,069.50	\$1,882.50	\$2,070.75
\$550,001 to \$575,000	\$1,938.75	\$2,132.00	\$1,938.75	\$2,132.63
\$575,001 to \$600,000	\$1,995.00	\$2,194.50	\$1,995.00	\$2,194.50
\$600,001 to \$625,000	\$2,051.25	\$2,257.00	\$2,051.25	\$2,256.38
\$625,001 to \$650,000	\$2,107.50	\$2,319.50	\$2,107.50	\$2,318.25
\$650,001 to \$675,000	\$2,163.75	\$2,382.00	\$2,163.75	\$2,380.13
\$675,001 to \$700,000	\$2,220.00	\$2,444.50	\$2,220.00	\$2,442.00
\$700,001 to \$725,000	\$2,276.25	\$2,507.00	\$2,276.25	\$2,503.88
\$725,001 to \$750,000	\$2,332.50	\$2,569.50	\$2,332.50	\$2,565.75
\$750,001 to \$800,000	\$2,445.00	\$2,694.50	\$2,445.00	\$2,689.50
\$800,001 to \$850,000	\$2,557.50	\$2,819.50	\$2,557.50	\$2,813.25
\$850,001 to \$900,000	\$2,670.00	\$2,944.50	\$2,670.00	\$2,937.00
\$900,001 to \$950,000	\$2,782.50	\$3,069.50	\$2,782.50	\$3,060.75
\$950,001 to \$1,000,000	\$2,895.00	\$3,194.50	\$2,895.00	\$3,184.50
\$1,000,001 to \$1,100,000	\$3,045.00	\$3,369.50	\$3,045.00	\$3,349.50
\$1,100,001 to \$1,200,000	\$3,195.00	\$3,544.50	\$3,195.00	\$3,514.50
\$1,200,001 to \$1,300,000	\$3,345.00	\$3,719.50	\$3,345.00	\$3,679.50
\$1,300,001 to \$1,400,000	\$3,495.00	\$3,894.50	\$3,495.00	\$3,844.50
\$1,400,001 to \$1,500,000	\$3,645.00	\$4,069.50	\$3,645.00	\$4,009.50
\$1,500,001 to \$1,600,000	\$3,795.00	\$4,244.50	\$3,795.00	\$4,174.50
\$1,600,001 to \$1,700,000	\$3,945.00	\$4,419.50	\$3,945.00	\$4,339.50
\$1,700,001 to \$1,800,000	\$4,095.00	\$4,594.50	\$4,095.00	\$4,504.50
\$1,800,001 to \$1,900,000	\$4,245.00	\$4,769.50	\$4,245.00	\$4,669.50
\$1,900,001 to \$2,000,000	\$4,395.00	\$4,944.50	\$4,395.00	\$4,834.50
\$2,000,001 to \$2,100,000	\$4,545.00	\$5,119.50	\$4,545.00	\$4,999.50
\$2,100,001 to \$2,200,000	\$4,695.00	\$5,294.50	\$4,695.00	\$5,164.50
\$2,200,001 to \$2,300,000	\$4,845.00	\$5,469.50	\$4,845.00	\$5,329.50
\$2,300,001 to \$2,400,000	\$4,995.00	\$5,644.50	\$4,995.00	\$5,494.50
\$2,400,001 to \$2,500,000	\$5,145.00	\$5,819.50	\$5,145.00	\$5,659.50
\$2,500,001 to \$2,600,000	\$5,295.00	\$5,994.50	\$5,295.00	\$5,824.50
\$2,600,001 to \$2,700,000	\$5,445.00	\$6,169.50	\$5,445.00	\$5,989.50
\$2,700,001 to \$2,800,000	\$5,595.00	\$6,344.50	\$5,595.00	\$6,154.50
\$2,800,001 to \$2,900,000	\$5,745.00	\$6,519.50	\$5,745.00	\$6,319.50
\$2,900,001 to \$3,000,000	\$5,895.00	\$6,694.50	\$5,895.00	\$6,484.50
\$3,000,001 to \$3,100,000	\$6,045.00	\$6,869.50	\$6,045.00	\$6,649.50
\$3,100,001 to \$3,200,000	\$6,195.00	\$7,044.50	\$6,195.00	\$6,814.50

	Column 1	Column 2	Column 3	Column 4
Amount of Insurance	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	NON-EAGLE® LOAN POLICY Rates	EAGLE® LOAN POLICY Rates
\$3,200,001 to \$3,300,000	\$6,345.00	\$7,219.50	\$6,345.00	\$6,979.50
\$3,300,001 to \$3,400,000	\$6,495.00	\$7,394.50	\$6,495.00	\$7,144.50
\$3,400,001 to \$3,500,000	\$6,645.00	\$7,569.50	\$6,645.00	\$7,309.50
\$3,500,001 to \$3,600,000	\$6,795.00	\$7,744.50	\$6,795.00	\$7,474.50
\$3,600,001 to \$3,700,000	\$6,945.00	\$7,919.50	\$6,945.00	\$7,639.50
\$3,700,001 to \$3,800,000	\$7,095.00	\$8,094.50	\$7,095.00	\$7,804.50
\$3,800,001 to \$3,900,000	\$7,245.00	\$8,269.50	\$7,245.00	\$7,969.50
\$3,900,001 to \$4,000,000	\$7,395.00	\$8,444.50	\$7,395.00	\$8,134.50
\$4,000,001 to \$4,100,000	\$7,545.00	\$8,619.50	\$7,545.00	\$8,299.50
\$4,100,001 to \$4,200,000	\$7,695.00	\$8,794.50	\$7,695.00	\$8,464.50
\$4,200,001 to \$4,300,000	\$7,845.00	\$8,969.50	\$7,845.00	\$8,629.50
\$4,300,001 to \$4,400,000	\$7,995.00	\$9,144.50	\$7,995.00	\$8,794.50
\$4,400,001 to \$4,500,000	\$8,145.00	\$9,319.50	\$8,145.00	\$8,959.50
\$4,500,001 to \$4,600,000	\$8,295.00	\$9,494.50	\$8,295.00	\$9,124.50
\$4,600,001 to \$4,700,000	\$8,445.00	\$9,669.50	\$8,445.00	\$9,289.50
\$4,700,001 to \$4,800,000	\$8,595.00	\$9,844.50	\$8,595.00	\$9,454.50
\$4,800,001 to \$4,900,000	\$8,745.00	\$10,019.50	\$8,745.00	\$9,619.50
\$4,900,001 to \$5,000,000	\$8,895.00	\$10,194.50	\$8,895.00	\$9,784.50

SECTION I REMAINING COUNTIES WITH A POPULATION IN EXCESS OF 10,000

Except as set forth in Section C, the Rates and Fees set forth in Section I apply to all transactions involving property in the remaining counties in the state of Kansas (not specifically referenced within Sections D, E, F, G, and H of this Schedule) with a population in excess of 10,000 as determined by the United States Census Bureau.

I.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section I.6.

(b) Simultaneous (Concurrent) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Rate for the fee Owner's Policy is as set forth in Section I.6.

When the amount of Insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Rate is 30% of the Rate set forth in Section I.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Rate is also 30% of the Rate set forth in

Section I.6, subject to a minimum Rate of \$250. On the leasehold Owner's Policy, the amount of insurance in excess of the amount of insurance of the fee Owner's Policy will be billed at the Rate in Section I.6 at the tier level of the excess insurance.

(c) Conversion of an Insured Leasehold Estate to a Fee Estate – Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date of Leasehold Policy and Acquisition of the Fee Estate	Rate
Less than one year	\$200
One year to five years	\$500
Over five years	Section I.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy amount of insurance in excess of the amount of insurance of the fee Owner's Policy is the Rate in Section I.6 applicable at the tier level of the excess insurance.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of the policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the date of the policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the insured requires additional endorsements, the Rates for those endorsements shall be pursuant to Appendix A.

The Rates above are not available for Residential properties.

I.2 <u>LENDER'S INSURANCE</u>

(a) Loan Policy Other Than a Loan Policy Addressed in Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section I.6.

(b) Simultaneous (Concurrent) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and the Owner's Policy are written on the Company. The Rate for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Rate for the Loan Policy is as follows:

1. This Rate applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.

- 2. This Rate applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is <u>not</u> described within the Owner's Policy (additional tract Rates from Section I.3(b) will apply).
- This Rate applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
- 4. This Rate applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is <u>not</u> described within the Owner's Policy (additional tract Rates from Section I.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Rates shall apply to the Loan Policy issued in the largest amount. The following Rates shall apply to the remaining concurrently issued Loan Policies:

- 5. This Rate applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
- 6. This Rate applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is <u>not</u> described within the Owner's Policy (additional tract Rates from Section I.3(b) will apply).
- 7. This Rate applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
- 8. This Rate applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is <u>not</u> described within the Owner's Policy (additional tract Rates from Section I.3(b) will apply).

Residential and Commercial

- 1. Non-EAGLE® Loan Policy: \$125; EAGLE® Loan Policy: \$137.50
- 2. Non-EAGLE® Loan Policy: \$225; EAGLE® Loan Policy: \$247.50
- Non-EAGLE® Loan Policy: \$125; EAGLE® Loan Policy: \$137.50
 Add the applicable Rate above to the Rate shown in Section I.6 at the tier level for the amount of insurance in excess of the Owner's Policy
- 4. Non-EAGLE® Loan Policy: \$225; EAGLE® Loan Policy: \$247.50

 Add the applicable Rate above to the Rate shown in Section I.6 at the tier level for the amount of insurance in excess of the Owner's Policy
- 5. Non-EAGLE® Loan Policy: \$125; EAGLE® Loan Policy: \$137.50
- 6. Non-EAGLE® Loan Policy: \$225; EAGLE® Loan Policy: \$247.50
- 7. Non-EAGLE® Loan Policy: \$125; EAGLE® Loan Policy: \$137.50

 Add the applicable Rate above to the Rate shown in Section I.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
- 8. Non-EAGLE® Loan Policy: \$225; EAGLE® Loan Policy: \$247.50

 Add the applicable Rate above to the Rate shown in Section I.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
 - (c) Simultaneous (Concurrent) Leasehold Loan Policy Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy amount of insurance, the Rate for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

For each \$500,000 of insurance above \$2,000,000, or part thereof up to \$20,000,000, add \$100.

(e) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

Amount of Insurance	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Above \$150,000	\$250

(f) Home Equity and Second Mortgage – Residential Only

For Residential properties, the Rate in Section I.6 (column 3) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. This Rate is not applicable to Commercial properties.

I.3 ADDITIONAL TITLE RATES

(a) Out-of-County Search Rate

This section applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$200	\$200

(b) Multiple Tract Rate

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$150 per additional tract	\$150 per additional tract

(c) Commitment Production Rate

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Rate shall be credited toward the Rate due for any policy issued pursuant to the Commitment. If a policy is never issued, this Rate shall apply as the cancellation Rate.

Residential	Commercial
\$225	\$225

(d) Update Rate

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$50	\$50

(e) Cancellation Rate

Residential	Commercial
\$125, but see Section I.3(c) above	N/A

I.4 GUARANTEES

(a) CLTA Guarantee

The Rate for a CLTA Guarantee, Form Number 28 – Condition of Title, is as follows:

Residential	Commercial
\$225	\$225

(b) Title Report Guarantee

The Rate for a Title Report Guarantee is as follows:

Residential	Commercial
\$200	\$200

I.5 <u>ESCROW</u>

(a) Residential – Basic Escrow Fees

The Fees below may be allocated by agreement between the seller and buyer.

Sale with New Loan

The Fee below includes the preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Rates for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
N/A	N/A	\$400

2. Cash Sale

Seller	Buyer	Total
N/A	N/A	\$350

3. Loan Only

This section applies except where Section I.5(c)(1) below applies. The Fee below includes the preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Rates for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	N/A	\$350

4. Contract for Deed/Installment Sales Contracts

This Fee is for closing only. Set-up Fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

Seller	Buyer	Total
N/A	N/A	\$350

Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

Seller	Buyer	Total
N/A	N/A	\$400

6. Owner Finance

This section applies to owner finance, excluding the contract for deed/installment sale contracts.

Seller	Buyer	Total
N/A	N/A	\$400

(b) Commercial – Basic Escrow Fees

1. Sale

The Fee includes the preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The Fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total Fee.

Amount of Insurance	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$350
\$500,000.01 to \$1,000,000	N/A	N/A	\$500

2. Refinance

The Fee includes the preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

Amount of Insurance	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$350
\$500,000.01 to \$1,000,000	N/A	N/A	\$500

(c) Residential and Commercial – Surcharges

The Fees below may be allocated by agreement between the seller and buyer. These Fees are in addition to the basic escrow Fees set forth in Sections I.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	N/A	\$150

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing Fee.

Transaction	Seller	Buyer	Total
For Sale By Owner Facilitation Fee	N/A	N/A	\$50

3. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends, or on holidays for the convenience of the customer/lender.

Transaction	Seller	Buyer	Total
After-Hours Closing	\$100	\$100	Depends on the number of parties requesting after-hours service

4. Mobile Home or Manufactured Housing

This section is in conjunction with a request for an ALTA 7. The Fee for the ALTA 7 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	N/A	N/A	\$100

5. Excess Wire Fee/Courier Delivery Fee

This section applies to the Fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee/Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

6. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this Fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$20/each	\$20/each	Depends on the number of physical addresses or e-mail addresses employed

7. Mobile Closing Fee

Transaction	Seller	Buyer	Total
Mobile Closing Fee	\$100	\$100	Depends on the number of parties requesting a mobile closing

(d) Residential and Commercial – Miscellaneous Services

The Fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

This section applies when there is no settlement statement (HUD-1/CD) or disbursement.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	N/A	N/A	\$200

2. Prepare Settlement Statement (CD) with Disbursement

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) with	N/A	N/A	\$350
Disbursement	IN/A	IN/A	φυσο

3. Escrow for Lender Requirements

Transaction	Seller	Buyer	Total
Escrow for Lender Requirements	N/A	N/A	\$100

4. Escrow for Completion

This section applies to new construction.

Transaction	Seller	Buyer	Total
Escrow for Completion	N/A	N/A	\$100

5. Indemnity Deposit – Required For Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit – Required for Title Issues	N/A	N/A	\$100

6. Document Preparation Fees (KS Only)

This section is in connection with a title order. This Fee is per curative document (i.e., POAs or deeds) in excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$75/document

7. Closing Protection Letter – MO

Transaction	Seller	Buyer	Total
Closing Protection Letter – MO	\$25	\$25	\$50

8. Closing Protection Letter – KS

Transaction	Seller	Buyer	Total
Closing Protection Letter – KS	\$0	\$0	\$0

9. Interest-Bearing Account Set-Up Fee

Transaction	Seller	Buyer	Total
Interest-Bearing Account Set-Up Fee	N/A	N/A	\$100

10. Language Translator Service

This Fee covers arranging for language translator services and does not include translator's Fee.

Transaction	Seller	Buyer	Total
Language Translator Service	N/A	N/A	\$50

11. Miscellaneous Bill Payment

The Fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

I.6 RATES

	Column 1	Column 2	Column 3	Column 4
Amount of Insurance	NON-EAGLE®	EAGLE®	NON-EAGLE®	EAGLE®
	OWNER'S POLICY Rates	OWNER'S POLICY Rates	LOAN POLICY Rates	LOAN POLICY Rates
Up to and including \$20,000	\$275.00	\$300.00	\$275.00	\$302.50
\$20,001 to \$25,000	\$300.00	\$327.50	\$300.00	\$330.00
\$25,001 to \$30,000	\$325.00	\$355.00	\$325.00	\$357.50
\$30,001 to \$35,000				\$385.00
	\$350.00	\$382.50	\$350.00	\$412.50
\$35,001 to \$40,000	\$375.00	\$410.00	\$375.00	
\$40,001 to \$45,000	\$400.00	\$437.50	\$400.00	\$440.00
\$45,001 to \$50,000	\$425.00	\$465.00	\$425.00	\$467.50
\$50,001 to \$55,000	\$445.00	\$487.00	\$445.00	\$489.50
\$55,001 to \$60,000	\$465.00	\$509.00	\$465.00	\$511.50
\$60,001 to \$65,000	\$485.00	\$531.00	\$485.00	\$533.50
\$65,001 to \$70,000	\$505.00	\$553.00	\$505.00	\$555.50
\$70,001 to \$75,000	\$525.00	\$575.00	\$525.00	\$577.50
\$75,001 to \$80,000	\$545.00	\$597.00	\$545.00	\$599.50
\$80,001 to \$85,000	\$565.00	\$619.00	\$565.00	\$621.50
\$85,001 to \$90,000	\$585.00	\$641.00	\$585.00	\$643.50
\$90,001 to \$95,000	\$605.00	\$663.00	\$605.00	\$665.50
\$95,001 to \$100,000	\$625.00	\$685.00	\$625.00	\$687.50
\$100,001 to \$105,000	\$645.00	\$707.00	\$645.00	\$709.50
\$105,001 to \$110,000	\$665.00	\$729.00	\$665.00	\$731.50
\$110,001 to \$115,000	\$685.00	\$751.00	\$685.00	\$753.50
\$115,001 to \$120,000	\$705.00	\$773.00	\$705.00	\$775.50
\$120,001 to \$125,000	\$725.00	\$795.00	\$725.00	\$797.50

	Column 1	Column 2	Column 3	Column 4
Amount of Insurance	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	NON-EAGLE® LOAN POLICY Rates	EAGLE® LOAN POLICY Rates
\$125,001 to \$130,000	\$745.00	\$817.00	\$745.00	\$819.50
\$130,001 to \$135,000	\$765.00	\$839.00	\$765.00	\$841.50
\$135,001 to \$140,000	\$785.00	\$861.00	\$785.00	\$863.50
\$140,001 to \$145,000	\$805.00	\$883.00	\$805.00	\$885.50
\$145,001 to \$150,000	\$825.00	\$905.00	\$825.00	\$907.50
\$150,001 to \$155,000	\$845.00	\$927.00	\$845.00	\$929.50
\$155,001 to \$160,000	\$865.00	\$949.00	\$865.00	\$951.50
\$160,001 to \$165,000	\$885.00	\$971.00	\$885.00	\$973.50
\$165,001 to \$170,000	\$905.00	\$993.00	\$905.00	\$995.50
\$170,001 to \$175,000	\$920.00	\$1,009.50	\$920.00	\$1,012.00
\$175,001 to \$180,000	\$935.00	\$1,026.00	\$935.00	\$1,028.50
\$180,001 to \$185,000	\$950.00	\$1,042.50	\$950.00	\$1,045.00
\$185,001 to \$190,000	\$965.00	\$1,059.00	\$965.00	\$1,061.50
\$190,001 to \$195,000	\$980.00	\$1,075.50	\$980.00	\$1,078.00
\$195,001 to \$200,000	\$995.00	\$1,092.00	\$995.00	\$1,094.50
\$200,001 to \$205,000	\$1,010.00	\$1,108.50	\$1,010.00	\$1,111.00
\$205,001 to \$210,000	\$1,025.00	\$1,125.00	\$1,025.00	\$1,127.50
\$210,001 to \$215,000	\$1,040.00	\$1,141.50	\$1,040.00	\$1,144.00
\$215,001 to \$220,000	\$1,055.00	\$1,158.00	\$1,055.00	\$1,160.50
\$220,001 to \$225,000	\$1,070.00	\$1,174.50	\$1,070.00	\$1,177.00
\$225,001 to \$230,000	\$1,085.00	\$1,191.00	\$1,085.00	\$1,193.50
\$230,001 to \$235,000	\$1,100.00	\$1,207.50	\$1,100.00	\$1,210.00
\$235,001 to \$240,000	\$1,115.00	\$1,224.00	\$1,115.00	\$1,226.50
\$240,001 to \$245,000	\$1,130.00	\$1,240.50	\$1,130.00	\$1,243.00
\$245,001 to \$250,000	\$1,145.00	\$1,257.00	\$1,145.00	\$1,259.50
\$250,001 to \$260,000	\$1,170.00	\$1,284.50	\$1,170.00	\$1,287.00
\$260,001 to \$270,000	\$1,195.00	\$1,312.00	\$1,195.00	\$1,314.50
\$270,001 to \$280,000	\$1,220.00	\$1,339.50	\$1,220.00	\$1,342.00
\$280,001 to \$290,000	\$1,245.00	\$1,367.00	\$1,245.00	\$1,369.50
\$290,001 to \$300,000	\$1,270.00	\$1,394.50	\$1,270.00	\$1,397.00
\$300,001 to \$310,000	\$1,295.00	\$1,422.00	\$1,295.00	\$1,424.50
\$310,001 to \$320,000	\$1,320.00	\$1,449.50	\$1,320.00	\$1,452.00
\$320,001 to \$330,000	\$1,345.00	\$1,477.00	\$1,345.00	\$1,479.50
\$330,001 to \$340,000	\$1,370.00	\$1,504.50	\$1,370.00	\$1,507.00
\$340,001 to \$350,000	\$1,395.00	\$1,532.00	\$1,395.00	\$1,534.50
\$350,001 to \$360,000	\$1,420.00	\$1,559.50	\$1,420.00	\$1,562.00
\$360,001 to \$370,000	\$1,445.00	\$1,587.00	\$1,445.00	\$1,589.50
\$370,001 to \$380,000	\$1,470.00	\$1,614.50	\$1,470.00	\$1,617.00
\$380,001 to \$390,000	\$1,495.00	\$1,642.00	\$1,495.00	\$1,644.50

	Column 1	Column 2	Column 3	Column 4
Amount of Insurance	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	NON-EAGLE® LOAN POLICY Rates	EAGLE® LOAN POLICY Rates
\$390,001 to \$400,000	\$1,520.00	\$1,669.50	\$1,520.00	\$1,672.00
\$400,001 to \$410,000	\$1,545.00	\$1,697.00	\$1,545.00	\$1,699.50
\$410,001 to \$420,000	\$1,570.00	\$1,724.50	\$1,570.00	\$1,727.00
\$420,001 to \$430,000	\$1,595.00	\$1,752.00	\$1,595.00	\$1,754.50
\$430,001 to \$440,000	\$1,620.00	\$1,779.50	\$1,620.00	\$1,782.00
\$440,001 to \$450,000	\$1,645.00	\$1,807.00	\$1,645.00	\$1,809.50
\$450,001 to \$460,000	\$1,670.00	\$1,834.50	\$1,670.00	\$1,837.00
\$460,001 to \$470,000	\$1,695.00	\$1,862.00	\$1,695.00	\$1,864.50
\$470,001 to \$480,000	\$1,720.00	\$1,889.50	\$1,720.00	\$1,892.00
\$480,001 to \$490,000	\$1,745.00	\$1,917.00	\$1,745.00	\$1,919.50
\$490,001 to \$500,000	\$1,770.00	\$1,944.50	\$1,770.00	\$1,947.00
\$500,001 to \$525,000	\$1,826.25	\$2,007.00	\$1,826.25	\$2,008.88
\$525,001 to \$550,000	\$1,882.50	\$2,069.50	\$1,882.50	\$2,070.75
\$550,001 to \$575,000	\$1,938.75	\$2,132.00	\$1,938.75	\$2,132.63
\$575,001 to \$600,000	\$1,995.00	\$2,194.50	\$1,995.00	\$2,194.50
\$600,001 to \$625,000	\$2,051.25	\$2,257.00	\$2,051.25	\$2,256.38
\$625,001 to \$650,000	\$2,107.50	\$2,319.50	\$2,107.50	\$2,318.25
\$650,001 to \$675,000	\$2,163.75	\$2,382.00	\$2,163.75	\$2,380.13
\$675,001 to \$700,000	\$2,220.00	\$2,444.50	\$2,220.00	\$2,442.00
\$700,001 to \$725,000	\$2,276.25	\$2,507.00	\$2,276.25	\$2,503.88
\$725,001 to \$750,000	\$2,332.50	\$2,569.50	\$2,332.50	\$2,565.75
\$750,001 to \$800,000	\$2,445.00	\$2,694.50	\$2,445.00	\$2,689.50
\$800,001 to \$850,000	\$2,557.50	\$2,819.50	\$2,557.50	\$2,813.25
\$850,001 to \$900,000	\$2,670.00	\$2,944.50	\$2,670.00	\$2,937.00
\$900,001 to \$950,000	\$2,782.50	\$3,069.50	\$2,782.50	\$3,060.75
\$950,001 to \$1,000,000	\$2,895.00	\$3,194.50	\$2,895.00	\$3,184.50
\$1,000,001 to \$1,100,000	\$3,045.00	\$3,369.50	\$3,045.00	\$3,349.50
\$1,100,001 to \$1,200,000	\$3,195.00	\$3,544.50	\$3,195.00	\$3,514.50
\$1,200,001 to \$1,300,000	\$3,345.00	\$3,719.50	\$3,345.00	\$3,679.50
\$1,300,001 to \$1,400,000	\$3,495.00	\$3,894.50	\$3,495.00	\$3,844.50
\$1,400,001 to \$1,500,000	\$3,645.00	\$4,069.50	\$3,645.00	\$4,009.50
\$1,500,001 to \$1,600,000	\$3,795.00	\$4,244.50	\$3,795.00	\$4,174.50
\$1,600,001 to \$1,700,000	\$3,945.00	\$4,419.50	\$3,945.00	\$4,339.50
\$1,700,001 to \$1,800,000	\$4,095.00	\$4,594.50	\$4,095.00	\$4,504.50
\$1,800,001 to \$1,900,000	\$4,245.00	\$4,769.50	\$4,245.00	\$4,669.50
\$1,900,001 to \$2,000,000	\$4,395.00	\$4,944.50	\$4,395.00	\$4,834.50
\$2,000,001 to \$2,100,000	\$4,545.00	\$5,119.50	\$4,545.00	\$4,999.50
\$2,100,001 to \$2,200,000	\$4,695.00	\$5,294.50	\$4,695.00	\$5,164.50
\$2,200,001 to \$2,300,000	\$4,845.00	\$5,469.50	\$4,845.00	\$5,329.50

	Column 1	Column 2	Column 3	Column 4
Amount of Insurance	NON-EAGLE® OWNER'S POLICY Rates	EAGLE® OWNER'S POLICY Rates	NON-EAGLE® LOAN POLICY	EAGLE® LOAN POLICY Rates
\$2,300,001 to \$2,400,000	\$4,995.00	\$5,644.50	Rates \$4,995.00	\$5,494.50
\$2,400,001 to \$2,500,000	\$5,145.00	\$5,819.50	\$5,145.00	\$5,659.50
\$2,500,001 to \$2,600,000	\$5,295.00	\$5,994.50	\$5,295.00	\$5,824.50
\$2,600,001 to \$2,700,000	\$5,445.00	\$6,169.50	\$5,445.00	\$5,989.50
\$2,700,001 to \$2,800,000	\$5,595.00	\$6,344.50	\$5,595.00	\$6,154.50
\$2,800,001 to \$2,900,000	\$5,745.00	\$6,519.50	\$5,745.00	\$6,319.50
	·		. ,	\$6,484.50
\$2,900,001 to \$3,000,000	\$5,895.00	\$6,694.50	\$5,895.00	
\$3,000,001 to \$3,100,000	\$6,045.00	\$6,869.50	\$6,045.00	\$6,649.50
\$3,100,001 to \$3,200,000	\$6,195.00	\$7,044.50	\$6,195.00	\$6,814.50
\$3,200,001 to \$3,300,000	\$6,345.00	\$7,219.50	\$6,345.00	\$6,979.50
\$3,300,001 to \$3,400,000	\$6,495.00	\$7,394.50	\$6,495.00	\$7,144.50
\$3,400,001 to \$3,500,000	\$6,645.00	\$7,569.50	\$6,645.00	\$7,309.50
\$3,500,001 to \$3,600,000	\$6,795.00	\$7,744.50	\$6,795.00	\$7,474.50
\$3,600,001 to \$3,700,000	\$6,945.00	\$7,919.50	\$6,945.00	\$7,639.50
\$3,700,001 to \$3,800,000	\$7,095.00	\$8,094.50	\$7,095.00	\$7,804.50
\$3,800,001 to \$3,900,000	\$7,245.00	\$8,269.50	\$7,245.00	\$7,969.50
\$3,900,001 to \$4,000,000	\$7,395.00	\$8,444.50	\$7,395.00	\$8,134.50
\$4,000,001 to \$4,100,000	\$7,545.00	\$8,619.50	\$7,545.00	\$8,299.50
\$4,100,001 to \$4,200,000	\$7,695.00	\$8,794.50	\$7,695.00	\$8,464.50
\$4,200,001 to \$4,300,000	\$7,845.00	\$8,969.50	\$7,845.00	\$8,629.50
\$4,300,001 to \$4,400,000	\$7,995.00	\$9,144.50	\$7,995.00	\$8,794.50
\$4,400,001 to \$4,500,000	\$8,145.00	\$9,319.50	\$8,145.00	\$8,959.50
\$4,500,001 to \$4,600,000	\$8,295.00	\$9,494.50	\$8,295.00	\$9,124.50
\$4,600,001 to \$4,700,000	\$8,445.00	\$9,669.50	\$8,445.00	\$9,289.50
\$4,700,001 to \$4,800,000	\$8,595.00	\$9,844.50	\$8,595.00	\$9,454.50
\$4,800,001 to \$4,900,000	\$8,745.00	\$10,019.50	\$8,745.00	\$9,619.50
\$4,900,001 to \$5,000,000	\$8,895.00	\$10,194.50	\$8,895.00	\$9,784.50

APPENDIX A ENDORSEMENT RATES

Filed endorsement Rates are as set forth in the charts below. The Rates contained herein are keyed to the coverages specifically referred to in each endorsement. Additional Rates may be made for inspections or additional work where warranted. Whenever a particular endorsement is modified to cover some other estate or interest than that described in the existing endorsement, a special price must be obtained for such modified endorsement to conform to the type of policy issued or coverage given.

As used in this chart, N/A = not applicable. Percentages refer to a percentage of the Rate based on the amount of insurance of the title insurance policy for which the endorsement is applicable, unless otherwise indicated.

Endorsements will be issued only if underwriting requirements are satisfied.

Endorsements may be issued subsequent to policy issuance on Commercial property. Where updated search work or underwriting is required for the issuance of the post-policy endorsement, the Company may charge 10–25% of the applicable Rate set forth in the tables above. Rates are not available for Residential properties.

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	1		Street Assessments	Owner – N/A	Owner – N/A
			Street Assessments	Loan – \$75	Loan – \$150
				Owner – \$100 or	
	3		Zoning	5% up to \$1,000	Owner – \$500
	3		Zoning	Loan – \$100 or 5%	Loan – \$500
				up to \$1,000	
				Owner – \$250 or	
	3.1		Zoning – Completed Structure	10% up to \$2,500	Owner – \$750
	3.1		Zoning – Completed Structure	Loan – \$250 or	Loan – \$750
				10% up to \$2,500	
				Owner – \$500 or	
			Zoning – Land Under Development	10% up to \$2,500	Owner – \$1,000
	3.2	2		Loan – \$500 or	Loan – \$750
				10% up to \$2,500	
			Zoning – Completed Improvement – Non-Conforming Use	Owner – \$250 or	
	3.3			10% up to \$2,500	Owner – \$750
	3.3			Loan – \$250 or	Loan – \$750
				10% up to \$,2500	
				Owner – \$250 or	
	3.4		Zoning – No Zoning Classification	10% up to \$2,500	Owner – \$750
	3.4		Zoriirig = No Zoriirig Classification	Loan – \$250 or	Loan – \$750
				10% up to \$2,500	
	4		Condominium – Assessments Priority	Owner – N/A	Owner – N/A
	4		Condominium – Assessments Phonty	Loan – \$75	Loan – \$150
	4.1		Condominium – Current Assessments	Owner – \$75	Owner – \$150
			Condominium – Current Assessments	Loan – \$75	Loan – \$150
	5		Planned Unit Development –	Owner – N/A	Owner – N/A
	5		Assessments Priority	Loan – \$75	Loan – \$150
	5.1		Planned Unit Development – Current	Owner – \$0	Owner – \$150
	J. I		Assessments	Loan – \$0	Loan – \$150

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	6		Veriable Data Martaga	Owner – N/A	Owner – N/A
	0		Variable Rate Mortgage	Loan – \$0	Loan – \$150
	0.0		Variable Rate Mortgage – Negative	Owner – N/A	Owner – N/A
	6.2		Amortization	Loan – \$0	Loan – \$150
	1,		M 6 / 111 : 11 :	Owner – \$100	Owner – \$150
	7		Manufactured Housing Unit	Loan – \$75	Loan – \$150
	7.4		Manufactured Housing – Conversion –	Owner – N/A	Owner – N/A
	7.1		Loan	Loan – \$75	Loan – \$150
	7.0		Manufactured Housing - Conversion -	Owner – \$100	Owner – \$150
	7.2		Owner's	Loan – N/A	Loan – N/A
	0.4		Facility and a Dark attended	Owner – N/A	Owner – N/A
	8.1		Environmental Protection Lien	Loan – \$0	Loan – \$150
	0.0		Commercial Environmental Protection	Owner – \$0	Owner – \$150
	8.2		Lien	Loan – \$0	Loan – \$150
			Restrictions, Encroachments and	Owner – N/A	Owner – N/A
	9		Minerals – Loan Policy	Loan – \$0	Loan – \$150
			Covenants, Conditions and		
	9.1		Restrictions – Unimproved Land –	Owner – \$150	Owner – \$150
			Owner's Policy	Loan – N/A	Loan – N/A
			Covenants, Conditions and	2 21-2	2 2/-2
	9.2		Restrictions – Improved Land –	Owner – \$150	Owner – \$150
		Owner's Policy	Loan – N/A	Loan – N/A	
			Covenants, Conditions and	Owner – N/A	Owner – N/A
	9.3		Restrictions – Loan Policy	Loan – \$0	Loan – \$150
	0.0		D: (D: 1 (D)	Owner – N/A	Owner – N/A
	9.6		Private Rights – Loan Policy	Loan – \$0	Loan – \$150
	0.0.4		Private Rights – Current	Owner – N/A	Owner – N/A
	9.6.1		Assessments – Loan Policy	Loan – \$0	Loan – \$150
			Restrictions, Encroachments,		
	9.7		Minerals – Land Under Development –	Owner – N/A	Owner – N/A
			Loan Policy	Loan – \$1,000	Loan – \$1,000
			Covenants, Conditions and	0 04 000	0 01 000
	9.8		Restrictions – Land Under	Owner – \$1,000	Owner – \$1,000
			Development – Owner's Policy	Loan – N/A	Loan – N/A
				Owner – \$150	Owner – \$150
	9.9		Private Rights – Owner's Policy	Loan – N/A	Loan – N/A
			Restrictions, Encroachments,	Ourner NI/A	Ourses NI/A
	9.10		Minerals – Current Violations – Loan	Owner – N/A	Owner – N/A
			Policy	Loan – \$150	Loan – \$150
	10			Owner – N/A	Owner – N/A
	10		Assignment	Loan – \$75	Loan – \$150
	10.1			Owner – N/A	Owner – N/A
				Loan – 25% of the	Loan – 25% of the
				current applicable	current applicable
			Assignment and Date Down	Rate for Loan	Rate for Loan
				Policies or a	Policies or a
				minimum Rate of	minimum Rate of
				\$250	\$500

	NO. FA	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
11		Mortgage Modification	the current applicable Rate for Loan Policies up to 4 years, then 20%	Owner – N/A Loan – 10% of Rate tied to the amount of insurance on Schedule A on the original Loan Policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate
Mod 11	dified	Modified ALTA 11 – Mortgage Modification with Policy Date Down – Kansas	original Loan Policy based upon the current applicable Rate for Loan Policies up to 4 years, then 35% until 10 years, then full Rate, subject to a minimum Rate of \$250; if additional land (including easements and other interests) are added, an additional \$200 per tract or interest will be added to the Rate; any increase in the amount of insurance shall be paid at the current applicable Rate for Loan Policies at	the current applicable Rate for Loan Policies up to

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
				Owner – N/A	Owner – N/A
				Loan – 10% of	Loan – 10% of
				Rate tied to the	Rate tied to the
				amount of	amount of
				insurance on	insurance on
				Schedule A on the	Schedule A on the
	11.1		Mortgage Modification with	original Loan	original Loan
	11.1		Subordination – Kansas	Policy based upon	Policy based upon
				the current	the current
				applicable Rate for	applicable Rate for
				Loan Policies up to	Loan Policies up to
				4 years, then 20%	4 years, then 20%
				until 10 years, then	until 10 years, then
				full Rate	full Rate
				Owner – N/A	Owner – N/A
				Loan – 10% of	Loan - 10% of
				Rate tied to the	Rate tied to the
				amount of	amount of
				insurance on	insurance on
				Schedule A on the	Schedule A on the
				original Loan	original Loan
				Policy based upon	Policy based upon
				the current	the current
				applicable Rate for	applicable Rate for
			Mortgage Modification with Additional	Loan Policies up to	Loan Policies up to
	11.2	Amount of Insurance	Mortgage Modification with Additional	4 years, then 20%	4 years, then 20%
			Amount of insurance	until 10 years, then	until 10 years, then
				full Rate; any	full Rate; any
				increase in the	increase in the
				amount of	amount of
				insurance shall be	insurance shall be
				paid at the current	paid at the current
				applicable Rate for	applicable Rate for
				Loan Policies at	Loan Policies at
				the tier level for the	the tier level for the
				increased	increased
				insurance	insurance
	12		Aggregation – Loan	Owner – N/A	Owner – N/A
			65 5	Loan – \$150	Loan – \$150
	12.1		Aggregation – State Limits – Loan –	Owner – N/A	Owner – N/A
	1		Kansas	Loan – \$150	Loan – \$150
	13		Leasehold – Owner's Policy	Owner – \$0	Owner – \$0
			,	Loan – N/A	Loan – N/A
	13.1		Leasehold – Loan Policy	Owner – N/A	Owner – N/A
			<u> </u>	Loan – \$0	Loan – \$0
			Future Advance – Priority	Owner – N/A	Owner – N/A
			-	Loan – \$0 Owner – N/A	Loan – \$150 Owner – N/A
	14.1		Future Advance – Knowledge	Loan – \$0	Loan – \$150
				Owner – N/A	Owner – N/A
	14.2		Future Advance – Letter of Credit	Loan – \$0	Loan – \$150
L				∟υαιι − ψυ	-υαιι — ψ100

14.3 Future Advance - Reverse Mortgage	CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
15		14 3		Future Advance – Reverse Mortgage	Owner – N/A	Owner – N/A
15		14.0		Tatare / tavarise		
15					Owner – 25% of	Owner – 25% of
15						
a minimum Rate of \$500 Loan - N/A Loan - N/A Loan - N/A Contiguity - Multiple Parcels Loan - S25 Loan - S150 Loan - N/A Contiguity - Multiple Parcels Loan - S25 Loan - S150 Loan - S150 Loan - S25 Loan - S150						
15.1 Non-Imputation – Additional Insured Non-Imputation – Partial Equity Transfer Non-Imputation – Partial Equity Non-Imputation – Partial Equity Transfer Non-Imputation – Partial Equity Owner – 25% of the current applicable Rate for Owner's Policies or a minimum Rate of \$500 Loan – N/A Owner – 25% of the current applicable Rate for Owner's Policies or a minimum Rate of \$500 Loan – N/A Owner – 25% of the current applicable Rate for applicable Rate for owner's Policies or a minimum Rate of \$500 Loan – N/A Owner – 25% of the current applicable Rate for owner's Policies or a minimum Rate of \$500 Loan – N/A Owner – 25% of the current applicable Rate for owner's Policies or a minimum Rate of \$500 Loan – N/A Owner – 25% of the current applicable Rate for owner's Policies or a minimum Rate of \$500 Loan – N/A Owner – 25% of the current applicable Rate for owner's Policies or a minimum Rate of \$500 Loan – N/A Owner – 25% of the current applicable Rate for owner's Policies or a minimum Rate of \$500 Loan – N/A Owner – 25% of the current applicable Rate for owner's Policies or a minimum Rate of \$500 Loan – N/A Owner – \$500 Loan – N/A Loan – N/A Owner – \$500 Loan – S50 Loan – S150		15		Non-Imputation – Full Equity Transfer	Owner's Policies or	Owner's Policies or
15.1 Non-Imputation — Additional Insured Non-Imputation — Additional Insured Non-Imputation — Additional Insured Owner – 25% of the current applicable Rate for Owner's Policies or a minimum Rate of \$500					a minimum Rate of	a minimum Rate of
15.1 Non-Imputation – Additional Insured Owner – 25% of the current applicable Rate for Owner's Policies or a minimum Rate of \$500					\$500	\$500
15.1 Non-Imputation — Additional Insured the current applicable Rate for applicable Rate for Owner's Policies or or owner's Policies or a minimum Rate of \$500 Loan — N/A Loan						
15.1 Non-Imputation – Additional Insured applicable Rate for Owner's Policies or a minimum Rate of \$500					Owner – 25% of	Owner – 25% of
15.1 Non-Imputation – Additional Insured Owner's Policies or a minimum Rate of \$500 Loan – N/A Loan – N/A Loan – N/A Comer – 25% of the current applicable Rate for Owner's Policies or a minimum Rate of \$500 Loan – N/A Loan – N/A Comer – 25% of the current applicable Rate for Owner's Policies or a minimum Rate of \$500 Loan – N/A Comer – 25% of the current applicable Rate for Owner's Policies or a minimum Rate of \$500 Loan – N/A L						
a minimum Rate of \$500						
S500		15.1		Non-Imputation – Additional Insured	Owner's Policies or	Owner's Policies or
Loan - N/A Loan - N/A Comer - 25% of the current applicable Rate for Owner's Policies or a minimum Rate of \$500 Loan - N/A Loan - N/A						a minimum Rate of
15.2 Non-Imputation – Partial Equity Transfer Non-Imputation – Partial Equity Transfer Non-Imputation – Partial Equity Transfer Partial Equity Transfer Partial Equity Transfer Partial Equity Partial Eq						\$500
15.2 Non-Imputation – Partial Equity Transfer Transfer Soo Contiguity = Specified Parcels Transfer Transf						
Non-Imputation - Partial Equity Transfer applicable Rate for Owner's Policies or a minimum Rate of \$500						
15.2 Non-imputation - Partial Equity Owner's Policies or a minimum Rate of \$500 Loan - N/A Loan - N						
15.2			Non Imputation - Partial Equity	Non-Imputation – Partial Equity		
Access and Entry Owner - \$50		15.2				
Loan - N/A Loan - N/A Loan - N/A						a minimum Rate of
16						\$500
the current applicable Rate for Owner's Policies or a minimum Rate of \$500\$ Loan – N/A Loan – N/A Loan – N/A Loan – S50 Loan – \$500 Loan – \$500 Loan – \$500 Loan – \$150 Loan – \$150 Loan – \$250 Loan – \$150 Loan – \$150 Loan – \$250 Loan – \$150 Loan – \$150 Loan – \$250 Loan – \$150 Loan –					Loan – N/A	Loan – N/A
Access and Entry				Mezzanine Financing	Owner – 25% of	Owner – 25% of
Mezzanine Financing						
a minimum Rate of \$500						
\$500		16			Owner's Policies or	Owner's Policies or
Loan - N/A Loan - N/A 17						
17					1	l '
17						
17.1		17		Access and Entry	•	· ·
17.1		1,		7 toooso and Entry	Loan – \$25	
17.2 Utility Access Downer - \$50		17 1		Indirect Access and Entry	•	
17.2		17.1		Indirect / todess and Entry	Loan – \$25	Loan – \$150
18		17.2		Litility Access	•	•
18		17.2		Curry / 100000	Loan – \$25	
18.1 Multiple Tax Parcel – Easements – Owner – \$50 Loan – \$150		18		Single Tax Parcel	· ·	'
18.1 Kansas Loan - \$25 Loan - \$150 18.2 Multiple Tax Parcels Owner - \$50 Loan - \$150 18.3 Single Tax Parcel and ID Owner - \$50 Loan - \$150 19 Contiguity - Multiple Parcels Owner - \$50 Loan - \$150 19.1 Contiguity - Single Parcel Owner - \$50 Loan - \$150 19.2 Contiguity - Specified Parcels Owner - \$50 Owner - \$150 19.2 Contiguity - Specified Parcels Owner - \$50 Owner - \$150 19.2 Contiguity - Specified Parcels Owner - \$50 Owner - \$150 19.2 Owner - \$50 Owner - \$150 19.3 Owner - \$50 Owner - \$150 19.4 Owner - \$50 Owner - \$150 19.5 Owner - \$50 Owner - \$150 19.6 Owner - \$50 Owner - \$150 19.7 Owner - \$50 Owner - \$150 19.8 Owner - \$150 Owner - \$150 19.8		1.0				·
18.2 Multiple Tax Parcels Owner - \$50		18 1		· ·	•	•
18.2 Multiple Tax Parcels Loan - \$25 Loan - \$150 18.3 Single Tax Parcel and ID Owner - \$50 Loan - \$150 19 Contiguity - Multiple Parcels Owner - \$50 Loan - \$150 19.1 Contiguity - Single Parcel Owner - \$50 Loan - \$150 19.2 Contiguity - Specified Parcels Owner - \$50 Owner - \$150 19.2 Contiguity - Specified Parcels Owner - \$50 Owner - \$150 19.2 Owner - \$50 Owner - \$150 19.3 Owner - \$150 Owner - \$150 19.4 Owner - \$150 Owner - \$150 19.5 Owner - \$150 Owner - \$150 19.6 Owner - \$150 Owner - \$150 19.7 Owner - \$150 Owner - \$150 19.8 Ow		10.1		Kansas		
18.3 Single Tax Parcel and ID Owner - \$50		18.2		Multiple Tax Parcels	· ·	•
18.3 Single Tax Parcel and ID Loan - \$25 Loan - \$150 19 Contiguity - Multiple Parcels Owner - \$50 Loan - \$150 19.1 Contiguity - Single Parcel Owner - \$50 Loan - \$150 19.2 Contiguity - Specified Parcels Owner - \$50 Owner - \$150 19.2 Contiguity - Specified Parcels Owner - \$50 Owner - \$150 19.2 Owner - \$50 Owner - \$150 19.3 Owner - \$50 Owner - \$150 19.4 Owner - \$50 Owner - \$150 19.5 Owner - \$150 Owner - \$150 19.6 Owner - \$150 Owner - \$150 19.7 Owner - \$150 Owner - \$150 19.8 Owner - \$150 Owner - \$1		10.2		malapio rax i aroolo		
19 Contiguity - Multiple Parcels Contiguity - Specified Parcels Contiguity - Conti		18 3		Single Tax Parcel and ID		
19 Contiguity - Multiple Parcels Loan - \$25 Loan - \$150 19.1 Contiguity - Single Parcel Owner - \$50 Loan - \$150 Loan - \$25 Loan - \$150 Loan - \$25 Loan - \$150 Loan - \$150 Owner - \$150 19.2 Contiguity - Specified Parcels Owner - \$50 Owner - \$150 19.3 Contiguity - Specified Parcels Owner - \$150 19.4 Contiguity - Specified Parcels Owner - \$150 19.5 Contiguity - Specified Parcels Owner - \$150 19.6 Contiguity - Specified Parcels Owner - \$150 19.7 Contiguity - Specified Parcels Owner - \$150 19.8 Contiguity - Owner - \$150 19.8 Contiguity		10.0		Single Tax Farouralla ID		
19.1 Contiguity – Single Parcel Owner – \$50		19		Contiguity – Multiple Parcels		
19.1 Contiguity – Single Parcel Loan – \$25 Loan – \$150 19.2 Contiguity – Specified Parcels Owner – \$50 Owner – \$150				Configure Manuple Largers		Loan – \$150
Loan - \$25 Loan - \$150 19.2 Contiguity - Specified Parcels Owner - \$50 Owner - \$150		10 1		Contiguity - Single Parcel	Owner – \$50	Owner – \$150
I I I I I I I I I I I I I I I I I I I		13.1		Configure Conf	Loan – \$25	Loan – \$150
Loan – \$25 Loan – \$150		19.2		Contiguity – Specified Parcels		
		13.2		Outligaity — Opcomed Falceis	Loan – \$25	Loan – \$150

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	20		First Loss – Multiple Parcel	Owner – N/A	Owner – N/A
	20		Transactions	Loan – \$250	Loan – \$250
	22		Location	Owner – \$50	Owner – \$150
	22		Location	Loan – \$0	Loan – \$150
	22.1		Location and Map	Owner – \$50	Owner – \$150
	22.1		Location and Map	Loan – \$0	Loan – \$150
	23		Co-Insurance – Single Policy	Owner – \$150	Owner – \$150
			or meanance origin remay	Loan – \$150	Loan – \$150
	23.1		Co-Insurance – Multiple Policies	Owner – \$150	Owner – \$150
				Loan – \$150	Loan – \$150
	24		Doing Business	Owner – N/A	Owner – N/A
			J	Loan – \$25	Loan – \$150
	25		Same as Survey	Owner – \$50	Owner – \$150
			,	Loan – \$25	Loan – \$150
	25.1		Same as Portion of Survey	Owner – \$50	Owner – \$150
			,	Loan – \$25	Loan – \$150
	26		Subdivision	Owner – \$50	Owner – \$150
				Loan – \$25	Loan – \$150
	28		Easement – Damage or Enforced	Owner – \$150	Owner – \$150
			Removal	Loan – \$150	Loan – \$150
	28.1		Encroachments – Boundaries and	Owner – \$150	Owner – \$150
			Easements	Loan – \$150	Loan – \$150
	20.0		Encroachments, Boundaries and	Owner – \$150	Owner – \$150
	28.2		Easements – Described Improvements w/o Item 5	Loan – \$150	Loan – \$150
	28.3		Encroachments – Boundaries and	Owner – \$150	Owner – \$150
	20.0		Easements – Land Under Development		Loan – \$150
	29		Interest Rate Swap – Direct	Owner – N/A	Owner – N/A
	20		Obligation – Kansas	Loan – \$500	Loan – \$500
	29.1		Interest Rate Swap – Additional	Owner – N/A	Owner – N/A
	20.1		Interest – Kansas	Loan – \$500	Loan – \$500
				Owner – N/A	Owner – N/A
				Loan – \$500; any	Loan – \$500; any
	29.2			increase in the	increase in the
				amount of	amount of
			Interest Rate Swap – Direct	insurance shall be	insurance shall be
		79 /	Obligation – Defined Amount (Kansas)	paid at the current	paid at the current
				applicable Rate for	applicable Rate for
				Loan Policies at	Loan Policies at
					the tier level for the
				increased	increased
				insurance	insurance

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	1	1101		Owner – N/A	Owner – N/A
				Loan – \$500; any	Loan – \$500; any
				increase in the	increase in the
				amount of	amount of
				insurance shall be	insurance shall be
	29.3		Interest Rate Swap – Additional		paid at the current
	20.0		Interest – Defined Amount (Kansas)	•	applicable Rate for
				Loan Policies at	Loan Policies at
					the tier level for the
				increased	increased
				insurance	insurance
				Owner – N/A	Owner – N/A
	30		Shared Appreciation Mortgage	Loan – \$250	Loan – N/A
				Owner – N/A	Owner – N/A
	30.1		Commercial Participation Interest	Loan – N/A	Loan – \$150
				Owner – \$150	Owner – \$150
	31		Severable Improvements	Loan – \$150	Loan – \$150
	1			Owner – N/A	Owner – N/A
	32		Construction Loan	Loan – \$0	Loan – \$0
				Owner – N/A	Owner – N/A
	32.1		Construction Loan – Direct Payment	Loan – \$0	Loan – \$0
			Construction Loan – Insured's Direct	Owner – N/A	Owner – N/A
	32.2			Loan – \$0	Loan – \$0
				Owner – N/A	Owner – N/A
	33		Disbursement	Loan – \$100	Loan – \$150
				Owner – \$150	Owner – \$150
	34		Identified Risk Coverage	Loan – \$100	Loan – \$150
			Identified Exception & Identified Risk	Owner – \$150	Owner – \$150
	34.1		Coverage	Loan – \$100	Loan – \$150
			Minerals and Other Subsurface	Owner – \$150	Owner – \$150
	35		Substances – Buildings	Loan – \$150	Loan – \$150
			Minerals and Other Subsurface	Owner – \$150	Owner – \$150
	35.1		Substances – Improvements	Loan – \$150	Loan – \$150
	1		Minerals and Other Subsurface	Owner – \$150	Owner – \$150
	35.2		Substances – Described Improvements		Loan – \$150
			Minerals and Other Subsurface		
	35.3		Substances – Land Under	Owner – \$150	Owner – \$150
			Development	Loan – \$150	Loan – \$150
				Owner – *See	Owner – *See
				table below for	table below for
	36		Energy Project – Leasehold/	Rates on Energy	Rates on Energy
		h	Easement – Owner's Policy	Project	Project
			,	Endorsements	Endorsements
				Loan – N/A	Loan – N/A
				Owner – N/A	Owner – N/A
				Loan – *See table	Loan – *See table
	36.1		Energy Project – Leasehold/		below for Rates on
	130 1	Easement – Loan Policy	Energy Project	Energy Project	
				Endorsements	Endorsements
		l .	l	==========	

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	36.2		Energy Project – Leasehold – Owner's Policy	Owner – *See table below for Rates on Energy Project Endorsements Loan – N/A	Owner – *See table below for Rates on Energy Project Endorsements Loan – N/A
	36.3		Energy Project – Leasehold – Loan Policy	Owner – N/A Loan – *See table below for Rates on Energy Project Endorsements	Owner – N/A Loan – *See table below for Rates on Energy Project Endorsements
	36.4		Energy Project – Covenants, Conditions and Restrictions – Land Under Dev. – Owner's Policy	Owner – *See table below for Rates on Energy Project Endorsements Loan – N/A	Owner – *See table below for Rates on Energy Project Endorsements Loan – N/A
	36.5		Energy Project – Covenants, Conditions and Restrictions – Land Under Dev. – Loan Policy	Owner – N/A Loan – *See table below for Rates on Energy Project Endorsements	Owner – N/A Loan – *See table below for Rates on Energy Project Endorsements
	36.6		Energy Project – Encroachments	Owner – *See table below for Rates on Energy Project Endorsements Loan – *See table below for Rates on Energy Project Endorsements	Owner – *See table below for Rates on Energy Project Endorsements Loan – *See table below for Rates on Energy Project Endorsements
	36.7		Energy Project – Fee Estate – Owner's Policy	Owner – *See table below for Rates on Energy Project Endorsements Loan – N/A	Owner – *See table below for Rates on Energy Project Endorsements Loan – N/A
	36.8		Energy Project – Fee Estate – Loan Policy	Owner – N/A Loan – *See table below for Rates on Energy Project Endorsements	Owner – N/A Loan – *See table below for Rates on Energy Project Endorsements
	37		Assignment of Rents or Leases	Owner – N/A Loan – \$150	Owner – N/A Loan – \$150
	38		Mortgage Tax	Owner – N/A Loan – \$25	Owner – N/A Loan – \$150
	39		Policy Authentication	Owner – \$0 Loan – \$0	Owner – \$0 Loan – \$0
	40		Tax Credit – Owner's Policy	Owner – \$500 Loan – N/A	Owner – \$500 Loan – N/A

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
					Owner – \$500; any
				increase in the	increase in the
				amount of	amount of
				insurance shall be	
			Tax Credit – Defined Amount –	paid at the current	•
	40.1		Owner's Policy	applicable Rate for	applicable Rate for
			Owner 31 oney	Owner's Policies at	Owner's Policies at
				the tier level for the	the tier level for the
				increased	increased
				insurance	insurance
				Loan – N/A	Loan – N/A
	41		Water – Buildings	Owner – \$150	Owner – \$150
	41		Water – Buildings	Loan – \$150	Loan – \$150
	44.4		Mater Inches	Owner – \$150	Owner – \$150
	41.1		Water – Improvements	Loan – \$150	Loan – \$150
	44.0		Water Described becomes at	Owner – \$150	Owner – \$150
	41.2		Water – Described Improvements	Loan – \$150	Loan – \$150
	1			Owner – \$150	Owner – \$150
	41.3		Water – Land Under Development	Loan – \$150	Loan – \$150
				Owner – N/A	Owner – N/A
	42		Commercial Lender Group	Loan – N/A	Loan – \$150
				Owner – N/A	Owner – N/A
	45		Pari Passu Mortgage – Loan Policy	Loan – \$150	Loan – \$150
				Owner – \$250	Owner – \$250
	46		Option	Loan – N/A	Loan – N/A
				Owner – N/A	Owner – N/A
	JR1		ALTA JR1	Loan – \$0	Loan – N/A
				Owner – N/A	Owner – N/A
	JR2		JR2 Future Advance	Loan – \$0	Loan – N/A
				Owner – \$150	Owner – \$150
100.7			CC&R's, Violations	Loan – N/A	Loan – N/A
				Owner – \$150	Owner – \$150
100.8			CC&R's, Violations	Loan – N/A	· ·
					Loan – N/A
100.23			Minerals, Surface Damage	Owner – N/A Loan – \$150	Owner – N/A
				•	Loan – \$150
100.24			Minerals, Surface Damage	Owner – N/A	Owner – N/A
				Loan – \$150	Loan – \$150
102.4			Foundation	Owner – N/A	Owner – N/A
				Loan – \$150	Loan – \$150
102.5			Foundation	Owner – N/A	Owner – N/A
				Loan – \$150	Loan – \$150
103.4			Easement, Access to Public Street	Owner – \$50	Owner – \$150
				Loan – \$25	Loan – \$150
103.7			Land Abuts Street	Owner – \$50	Owner – \$150
				Loan – \$25	Loan – \$150
104.4			Collateral Assignment of Mortgage	Owner – N/A	Owner – N/A
			5 material / testigninions of Wortgage	Loan – \$150	Loan – \$150
105			Multiple Mortgage in One Policy	Owner – N/A	Owner – N/A
			Manaple Mortgage III Office Colley	Loan – \$150	Loan – \$150
107.1			Allocation of Insurance to Parcels	Owner – \$150	Owner – \$150
107.1			Anotation of instrainte to Faites	Loan – \$150	Loan – \$150

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
				RATE Owner – \$25 plus any increase in the amount of insurance shall be paid at the current applicable Rate for Owner's Policies at the tier level for the increased insurance Loan – \$25 plus	
				applicable Rate for Loan Policies at	applicable Rate for Loan Policies at the tier level for the increased insurance
107.9			Additional Insured	Owner – \$150 Loan – \$150	Owner – \$150 Loan – \$150
107.11			Non-Merger After Lender Acquires Title	Owner – N/A Loan – \$150	Owner – N/A Loan – \$150
110.1			Deletion of Item From Policy	Owner – \$50 Loan – \$50	Owner – \$50 Loan – \$50
111			Mortgage Priority, Partial Reconveyance	Owner – N/A Loan – \$150	Owner – N/A Loan – \$150
111.1			Mortgage Priority, Partial Reconveyance	Owner – N/A Loan – \$150	Owner – N/A Loan – \$150
112.1			Bondholder	Owner – N/A Loan – \$100	Owner – N/A Loan – \$150
119.4			Bondholder – Validity of Sublease,	Owner – \$150	Owner – \$150
119.4			Joint Powers Bondholder – Validity of Sublease, Joint Powers – Kansas	Loan – \$150 Owner – \$150 Loan – \$150	Loan – \$150 Owner – \$150 Loan – \$150
		EP 1	Energy Project – Definitions	Owner – N/A Loan – N/A	Owner – *See table below for Rates on Energy Project Endorsements Loan – *See table below for Rates on Energy Project Endorsements
		EP 2	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's Policy	Owner – N/A Loan – N/A	Owner – *See table below for Rates on Energy Project Endorsements Loan – N/A

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
		EP 3	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan Policy	Owner – N/A Loan – N/A	Owner – N/A Loan – *See table below for Rates on Energy Project Endorsements
		EP 5	Energy Project – Leasehold/Easement – Owner's Policy	Owner – N/A Loan – N/A	Owner – *See table below for Rates on Energy Project Endorsements Loan – N/A
		EP 6	Energy Project – Leasehold – Owner's Policy	Owner – N/A Loan – N/A	Owner – *See table below for Rates on Energy Project Endorsements Loan – N/A
		EP 7	Energy Project – Leasehold/Easement – Loan Policy	Owner – N/A Loan – N/A	Owner – N/A Loan – *See table below for Rates on Energy Project Endorsements
		EP 8	Energy Project – Leasehold – Loan Policy	Owner – N/A Loan – N/A	Owner – N/A Loan – *See table below for Rates on Energy Project Endorsements
		EP 9	Energy Project – Land Treated as "Single" Integrated Whole	Owner – N/A Loan – N/A	Owner – *See table below for Rates on Energy Project Endorsements Loan – *See table below for Rates on Energy Project Endorsements
		EP 10	Energy Project – Special Measure of Loss – Owner's Policy	Owner – N/A Loan – N/A	Owner – *See table below for Rates on Energy Project Endorsements Loan – N/A
		EP 11	Energy Project – Special Measure of Loss – Loan Policy	Owner – N/A Loan – N/A	Owner – N/A Loan – *See table below for Rates on Energy Project Endorsements

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
		EP 12	Energy Project – Severable Improvement	Owner – N/A Loan – N/A	Owner – *See table below for Rates on Energy Project Endorsements Loan – N/A
		EP 13	Energy Project – Zoning	Owner – N/A Loan – N/A	Owner – *See table below for Rates on Energy Project Endorsements Loan – *See table below for Rates on Energy Project Endorsements
		EP 14	Energy Project – Minerals and Other Subsurface Substance	Owner – N/A Loan – N/A	Owner – *See table below for Rates on Energy Project Endorsements Loan – *See table below for Rates on Energy Project Endorsements
		EP 15	Energy Project – Encroachments (with 2e)	Owner – N/A Loan – N/A	Owner – *See table below for Rates on Energy Project Endorsements Loan – *See table below for Rates on Energy Project Endorsements
		FA 1	Policy Correction	Owner – \$0 Loan – \$0	Owner – \$0 Loan – \$0
		FA 36.1	Variable Rate, FNMA 7 Year Balloon	Owner – N/A Loan – \$25	Owner – N/A Loan – N/A
		FA 40	Commercial Environmental Protection Liens	Owner – N/A Loan – N/A	Owner – \$150 Loan – \$150
		FA 43	Easements in Declaration	Owner – \$150 Loan – \$150	Owner – \$150 Loan – \$150
		FA 49.1	Aggregation/Tie-In Owner	Owner – \$150 Loan – N/A	Owner – \$150 Loan – N/A
		FA 55	Fairway	Owner – \$150 Loan – N/A	Owner – \$150 Loan – N/A
		FA 61	Construction Loan Pending Disbursement	Owner – N/A Loan – \$0	Owner – N/A Loan – \$0
		FA 61.1	Construction Loan Disbursement	Owner – N/A Loan – \$150	Owner – N/A Loan – \$150
		FA 61.2	Construction Loan – Reinstatement of Covered Risk 11(a)	Owner – N/A Loan – \$150	Owner – N/A Loan – \$150

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
		FA 61.3	Pending Improvements	Owner – \$150	Owner – \$150
		17(01.0	T chaing improvements	Loan – N/A	Loan – N/A
			Assumption	Owner – N/A	Owner – N/A
			•	Loan – \$150	Loan – \$150
			Recharacterization Sale – Leaseback	Owner – N/A	Owner – N/A
			Transaction	Loan – \$150	Loan – \$150
			General (Blank) Endorsement	Owner – \$150	Owner – \$150
			- ()	Loan – \$150	Loan – \$150
			Commitment Endorsement	Owner – \$0	Owner – \$0
				Loan – \$0	Loan – \$0
		FA Special	Subsequent Insurance	Owner – \$250	Owner – \$500
			•	Loan – \$250	Loan – \$500
			Date Down – Record Matters Only –	Owner – \$150	Owner – \$150
			Kansas	Loan – \$150	Loan – \$150
			As Shown on Survey – Kansas	Owner – \$150	Owner – \$150
			-	Loan – \$150	Loan – \$150
			Encroachment	Owner – \$150	Owner – \$150
				Loan – \$150 Owner – \$150	Loan – \$150 Owner – \$150
			Loss Payee	·	•
				Loan – \$150 Owner – \$150	Loan – \$150 Owner – \$150
			Non-Merger of Subleasehold	Loan – \$150	Loan – \$150
			Secondary Insurance – 2006 ALTA	Owner – N/A	Owner – N/A
			Loan Policy	Loan – \$150	Loan – \$150
			Secondary Insurance – 2006 ALTA	Owner – \$150	Owner – \$150
			Owner's Policy	Loan – N/A	Loan – N/A
			Owner or oney	Owner – \$150	Owner – \$150
			Policy Change	Loan – \$150	Loan – \$150
				Owner – N/A	Owner – N/A
			Record Matters Date Down –	Loan – N/A	Loan – N/A
			Guarantee – Kansas	Guarantee – \$150	Guarantee – \$150
			.	Owner – \$150	Owner – \$150
			Native American Lands	Loan – \$150	Loan – \$150
			Deletion of Arbitration Condition – Loan		Owner – N/A
			Policy	Loan – \$0	Loan – \$0
			Deletion of Arbitration Condition –	Owner – \$0	Owner – \$0
			Owner's Policy	Loan – N/A	Loan – N/A

*Rates on Energy Project Endorsements					
Amount of Insurance	Rate per \$1,000				
Up to and including \$20,000,000	\$0.40, subject to a minimum Rate of \$500				
\$20,000,000.01 to \$100,000,000 add	\$0.20				
Above \$100,000,000 add	\$0.10				