



KC ELITE TITLE, LLC

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ALL COUNTIES IN KANSAS

Effective October 15, 2024



FILED

10/01/2024

RATE AND FORM COMPLIANCE DIVISION

RESIDENTIAL TITLE INSURANCE RATES

(Charges made in policies issued on transactions involving 1-4 single family dwelling units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>Owners Title Insurance Policies</u>	
Policies of title insurance protecting the owner's interest in one-four family residences	Schedule A
<u>Loan, Refinance, Home Equity and Second Mortgage Insurance Policies</u>	
Policies of title insurance protecting the interest of mortgage lenders. Loan policies issued on home equity and 2nd, 3rd or more mortgages.	Schedule C
<u>Simultaneous-Issued Mortgage Policies</u>	
Loan policies issued simultaneously with the issuance of an owners policy. Where the loan amount <u>exceeds</u> the amount of the owners policy.	\$425.00 <u>+\$1.00 for each additional \$1,000.00 after \$250,001.00</u>
<u>Cooperative Issue Loan Policy</u>	
A loan policy issued in conjunction with an Owners policy issued at the same time by another title agency as a split/cooperative closing.	\$425 +\$1.00 for each additional \$1000 over \$200,001 loan amt
<u>Endorsements - Loan Policy</u>	
Coverage's added to or changes made in the insurance contract resulting in difference or additional risk and issued subsequent to the date of the policy	4 (Condo), 5 (PUD), 6 (ARM), 8.1 (Environmental), 9 (Comprehensive), 34-06 (Identified Risk Coverage), no charge. All other residential endorsements are \$25.00 with exceptions of ALTA 7 and 11 (subject to underwriter approval and/or U&U)
Residential ALTA 11 - Mortgage Loan Modification	\$350 up to the difference of the filed Mtg/DOT and the new Mtg/DOT up to \$200K. After \$200,001 add an additional \$1 per thousand.
REO ALTA 11 - Mortgage Loan Modification - no prior CTC policy	\$300.00
Residential Policy ALTA 7 - Manufactured Home	\$50.00
Foreclosure Policy ALTA 7 - Manufactured Home	\$200.00
<u>Assumptions</u>	
Assumed by one of the borrowers already on the loan	\$500.00
Assumed in conjunction with a purchase	\$375.00
<u>Residential Pro Forma Fee</u>	
	\$100.00
<u>Endorsements - Residential Owner's Policy</u>	
All underwriter approved owner's policy endorsements	\$100.00
<u>Foreclosure and Deed in Lieu Reports:</u> <u>FHA, FHMA, FNMA, FHLMC, GNMA, VA, Conventional Loans,</u> <u>Post Sale Updates and Unassigned Loans</u>	
	\$350.00 - \$500.00 Depending on county, client and complexity. Includes one update.
<u>Foreclosure and Deed in Lieu Reports - Subsequent Updates</u>	
	\$150 after the 1st update
<u>Informational Report</u>	
	\$425.00
<u>Additional Tract Charge</u>	
	\$150.00
<u>Search Fee</u>	
	\$150.00

RESIDENTIAL NEW CONSTRUCTION TITLE INSURANCE RATES

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>Construction Loan Binder</u>	
A commitment for title insurance issued for the protection of the interest in property taken as a result of a filing of a mortgage for construction purposes and is good for 12 months. Binder's are available up to \$350,000.00.	\$1.00 / \$1,000 Minimum \$175
<u>Update Fee</u>	\$75.00
<u>Construction Loan Policy</u>	
A policy issued for the interest in the property taken as a result of a filing of a mortgage for construction purposes. No tract fee as long as in the same subdivision.	\$1.25 / \$1,000 up to \$1,000,000 over add \$.50/\$1,000 \$300.00 minimum
<u>Builder Rate</u>	
A rate for builders/developers which is less than the normal residential owners rate due to discount for volume or repetition of title examination in the same subdivision . (Used when Builder is selling to a bonifide purchaser)	\$1.50/\$1,000 \$400.00 minimum
<u>New Construction Letter Report</u>	\$195.00
<u>Lot Sale Closing Fee</u>	\$0-150.00

CHARGES FOR ESCROW/CLOSING AND MISC. SERVICES

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>Residential Real Estate Loan Closing -- FSBO</u>	
Includes preparation of all documents required by the lender, including, but limited to, disclosure statements, settlement statements, disbursement of funds, deeds, title affidavits and indemnities. WITHOUT the assistance of an attorney or real estate broker.	Schedule B
<u>Residential Real Estate Loan Closing -- Buyer/Borrower/Consumer</u>	
Includes preparation of all loan documents required by the lender, including, but not limited to, disclosure statements, settlement statements, disbursement of funds, deeds, title affidavits and indemnities. WITH assistance of attorney or real estate broker. Not including Refinances.	\$400.00
<u>Refinance Closing or Second Mortgage</u>	\$300.00
<u>Second Mortgage - Closing Only - In conjunction with new loan. or refinance closing, Same Transaction</u>	\$200.00
<u>Escrow of funds to be held under escrow agreements by KC ELITE TITLE at the request of Lender, Buyer or Seller</u>	\$150.00 Dependent on contract if charged to buyer or seller
<u>Accommodation Sign-up (Witness Closing)</u>	
No Closing Statement, or Closing Disclosure prepared and no disbursing	\$225.00
<u>Prepare Closing Statement, Disburse and No Closing</u>	
Refinance	\$300.00
Purchase	\$375.00
<u>Delivery Service/Handling Fee (per package)</u>	\$45.00
<u>Wire Service/Handling Fee (incoming/outgoing)</u>	\$30.00
<u>E-Recording Fee</u>	\$5.50 per document recorded
<u>Seller Side Short Sale Closing Fee</u>	\$375.00
<u>Technology Fee – per side</u>	\$40
<u>Cash Closing Fee with attorney or real estate broker</u>	Schedule B
<u>KS Title Elimination Fee</u>	\$500.00
<u>New Construction Document Preparation Fee</u>	\$50.00
<u>Escrow Only</u>	
Purchase (Buyer/Seller)	Schedule B
Purchase (Seller Only)	Schedule B
Refinance	Schedule B
<u>Reverse Mortgage Closing Fee (Buyer Purchase/ Refinance)</u>	\$500.00
<u>Remote Online Notary - RON</u>	Schedule B
<u>Notary Fee - Not associated with an escrow closing</u>	\$55.00

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

IF IT CAN BE CLEARLY DEMONSTRATED THAT A RISK PRESENTS UNIQUE OR UNUSUAL CONDITIONS OF EXPOSURE OR HAZARDS SUCH THAT THE APPLICATION OF THE NORMAL RATING PROCEDURE DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE RELATED 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 SPORTING 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

SCHEDULE A

OWNERS TITLE INSURANCE POLICY(No Seller closing fee)

<u>Amount of Insurance</u>	<u>Title Premium</u>	<u>Amount of Insurance</u>	<u>Title Premium</u>	
50,000	Less	550,001	560,000	\$1,395.00
50,001	60,000	560,001	570,000	\$1,405.00
60,001	70,000	570,001	580,000	\$1,415.00
70,001	80,000	580,001	590,000	\$1,425.00
80,001	90,000	590,001	600,000	\$1,435.00
90,001	100,000	600,001	610,000	\$1,450.00
100,001	110,000	610,001	620,000	\$1,460.00
110,001	120,000	620,001	630,000	\$1,470.00
120,001	130,000	630,001	640,000	\$1,480.00
130,001	140,000	640,001	650,000	\$1,490.00
140,001	150,000	650,001	660,000	\$1,500.00
150,001	160,000	660,001	670,000	\$1,510.00
160,001	170,000	670,001	680,000	\$1,520.00
170,001	180,000	680,001	690,000	\$1,530.00
180,001	190,000	690,001	700,000	\$1,540.00
190,001	200,000	700,001	710,000	\$1,550.00
200,001	210,000	710,001	720,000	\$1,560.00
210,001	220,000	720,001	730,000	\$1,570.00
220,001	230,000	730,001	740,000	\$1,580.00
230,001	240,000	740,001	750,000	\$1,590.00
240,001	250,000	750,001	760,000	\$1,600.00
250,001	260,000	760,001	770,000	\$1,610.00
260,001	270,000	770,001	780,000	\$1,620.00
270,001	280,000	780,001	790,000	\$1,630.00
280,001	290,000	790,001	800,000	\$1,640.00
290,001	300,000	800,001	810,000	\$1,650.00
300,001	310,000	810,001	820,000	\$1,660.00
310,001	320,000	820,001	830,000	\$1,670.00
320,001	330,000	830,001	840,000	\$1,680.00
330,001	340,000	840,001	850,000	\$1,690.00
340,001	350,000	850,001	860,000	\$1,700.00
350,001	360,000	860,001	870,000	\$1,710.00
360,001	370,000	870,001	880,000	\$1,720.00
370,001	380,000	880,001	890,000	\$1,730.00
380,001	390,000	890,001	900,000	\$1,740.00
390,001	400,000	900,001	910,000	\$1,750.00
400,001	410,000	910,001	920,000	\$1,760.00
410,001	420,000	920,001	930,000	\$1,770.00
420,001	430,000	930,001	940,000	\$1,780.00
430,001	440,000	940,001	950,000	\$1,790.00
440,001	450,000	950,001	960,000	\$1,800.00
450,001	460,000	960,001	970,000	\$1,810.00
460,001	470,000	970,001	980,000	\$1,820.00
470,001	480,000	980,001	990,000	\$1,830.00
480,001	490,000	990,001	1,000,000	\$1,840.00
490,001	500,000			
500,001	510,000			
510,001	520,000			
520,001	530,000			
530,001	540,000			
540,001	550,000			

*Over \$1,000,001 add \$1 per thousand

** Title Premium applies with or without
Prior Insurance

*Charges are subject to change without notice.

***The title charges listed herein do not apply to long and intricate titles, more than one chain of title or exceptional risks.

We reserve the right to make additional charges.

SCHEDULE B

ESCROW AND CLOSING CHARGES

The Closing fees shown below are charges in addition to the premiums for the Owner's and Lender's Title Insurance Policies

TYPE OF SERVICE/TRANSACTION	SELLER	BUYER	TOTAL CHARGE
PURCHASE WITH LOAN (SALE)	\$0	\$420	\$420
FSBO CLOSING	\$450	\$450	\$900
ACCOMMODATION SIGN-UP (No HUD or Checks)	\$225	\$225	\$500
PREPARE CLOSING STATEMENT AND DISBURSE - Refinance	\$0	\$300	\$300
PREPARE CLOSING STATEMENT AND DISBURSE - Purchase	\$0	\$400	\$400
ESCROW FUNDS PURCHASE WITH A REALTOR ESCROW FUNDS PURCHASER WITHOUT A REALTOR (FSBO)	Charge Buyer/Seller based on contract		\$200
REFINANCE OR SECOND MORTGAGE	\$0	\$325	\$325
SECOND MORTGAGE (Closing in conjunction with new loan or refi)	\$0	\$220	\$220
CASH CLOSING	\$0	\$225	\$225
SELLER SIDE SHORT SALE CLOSING FEE	\$425	\$0	\$425
LOT SALE CLOSING FEE	\$0	\$150	\$150
INVESTOR CLOSING FEE	\$150	\$150	\$300
ESCROW ONLY - Purchase (Buyer/Seller)	\$0	\$375	\$375
ESCROW ONLY - Purchase (Seller Only)	\$225	\$0	\$225
ESCROW ONLY - Refinance	\$0	\$300	\$300
REMOTE ONLINE NOTARY (RON): Add to closing fee above.			
RON - Buyer with Cash	\$0	\$130	\$130
RON - Buyer with a Lender	\$0	\$155	\$155
RON - Seller	\$130	\$0	\$130
RON - Additional signers	\$30 per signor after two signors		\$ TBD
RON - Single documents	\$30 per document		\$ TBD

Delivery Service / Handling Fee

\$45.00 per package

Wire Service / Handling Fee

\$30.00 per wire (incoming or outgoing)

* The fees shown under the seller and buyer columns represent the typical division of the applicable fee between the parties. However, the total fee may be allocated differently by agreement of the parties.

SCHEDULE C
SUMMARY OF CHARGES FOR
REFINANCE POLICIES, HOME EQUITY AND SECOND MORTGAGES

<u>Amount of Insurance</u>		<u>Title Premium</u>	<u>Amount of Insurance</u>		<u>Title Premium</u>
50,000	Less	\$425	625,001	650,000	\$1,100
50,001	60,000	\$450	650,001	675,000	\$1,125
60,001	70,000	\$475	675,001	700,000	\$1,150
70,001	80,000	\$500	700,001	725,000	\$1,175
80,001	90,000	\$525	725,001	750,000	\$1,200
90,001	100,000	\$550	750,001	775,000	\$1,225
100,001	125,000	\$575	775,001	800,000	\$1,250
125,001	150,000	\$600	800,001	825,000	\$1,275
150,001	175,000	\$625	825,001	850,000	\$1,300
175,001	200,000	\$650	850,001	875,000	\$1,325
200,001	225,000	\$675	875,001	900,000	\$1,350
225,001	250,000	\$700	900,001	925,000	\$1,375
250,001	275,000	\$725	925,001	950,000	\$1,400
275,001	300,000	\$750	950,001	975,000	\$1,425
300,001	325,000	\$775	975,001	1,000,000	\$1,450
325,001	350,000	\$800			
350,001	375,000	\$825			
375,001	400,000	\$850			
400,001	425,000	\$875			
425,001	450,000	\$900			
450,001	475,000	\$925			
475,001	500,000	\$950			
500,001	525,000	\$975			
525,001	550,000	\$1,000			
550,001	575,000	\$1,025			
575,001	600,000	\$1,050			
600,001	625,000	\$1,075			

**Over \$1,000,001 add \$1.00 per thousand

*Charges are subject to change without notice.

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We reserve the right to make additional charges.

