



KANSAS SECURED TITLE

A TITLE MIDWEST AGENCY

Butler County Rate Filing Effective February 1, 2025

Residential Real Estate Closing Services

Transaction Type	Charge
Sales Transaction with the assistance of a Real Estate Professional	\$500.00
Sales Transaction without the assistance of a Real Estate Professional	\$700.00
Sales Transaction for Volume Investors, Investor must be Grantor/Grantee of deed	\$450.00
Refinance Closing	\$400.00
Loan Only or Witness Only Closing with disbursements	\$400.00
Loan Only or Witness Only Closing without disbursements	\$250.00
Second Mortgage Closing simultaneous with a First Mortgage	\$180.00
Vacant Lot Closing -- Developer to Builder Transactions. - Commercial Closing fee if in excess of 4 Lots	\$75.00
New Construction Closing Builder (Seller) Fee	\$50.00
Buyer Fee	\$250.00
Remote Online Closing	\$150.00 per Buyer/Seller

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FILED

03/13/2025

RATE AND FORM COMPLIANCE DIVISION



KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

Butler County

Commercial Real Estate Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge \$1.00/1,000.00 up to \$1,000,000.00 plus \$.15/1,000.00 over 1,000,000.00
Sale without a Real Estate Professional	\$750.00 minimum charge \$1.00/1,000.00 up to \$1,000,000.00 plus \$.15/1,000.00 over 1,000,000.00
Second mortgage closing simultaneous with First mortgage closing	\$300.00
Second mortgage closing	\$400.00

Commercial transactions are defined as follows:

- Transactions of \$500,000.00 and above.
- within the city limits and zoned commercial by governing authorities.
- outside the city limits and land is devoted to agricultural and or ranch use by governing authorities.

Escrow Services **Servicing long-term contracts**

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Payment Service Fee	\$25.00
Close Out Fee	\$50.00
Quarterly, Semi Annual or Annual Payment Service Fee, not paid monthly.	\$30.00
Insurance Disbursement, monthly, semi-monthly, not paid annually.	\$5.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Service	Charge
Overnight/Express Delivery Service	\$30.00
Wire Fee (outgoing)	\$30.00
Insufficient Funds or Returned Check	\$50.00
Document Retrieval Fee	\$50.00
Document Copy Fee	\$1.50 per page (Minimum charge \$25.00)
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular Home – TR-63	\$400.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement Only (escrowed funds) -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Construction Disbursement	\$2,000.00 Initial Set-Up (up to 6 disbursements \$100.00 each after) **See Title charges for update fees
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Miscellaneous Research (Not in conjunction with a title policy) 1 hour minimum	\$150.00 per hour
Recording Service Fee (Not in conjunction with a closing)	\$50.00 per recordable legal description
Security/Technology Fee	\$100.00 purchase \$50.00 refinance
Mail Out Fee	\$50.00 per Seller \$100.00 per Buyer Additional fees may apply
Escrow of Funds – In connection with a closing	\$100.00
Electronic File Fee	\$6.00 per document
1031 Set Up Fee – Kansas Property	\$750.00
1031 Reverse Set Up Fee – Kansas Property	\$2,500.00

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Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$100.00
Ownership & Encumbrance Certificate – (lender requested only) - <i>Includes 1 update</i>	\$150.00
Ownership & Encumbrance Certificate – (with easements)	\$300.00
Document Prep with Ownership & Encumbrance Certificate	\$75.00
Document Prep with waiver. No title or closing service.	\$150.00
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or verbal)	\$200.00, plus \$1.50 per page for copies
UCC Search – State (per name)	\$200.00, plus \$2.00 per page for copies
General County Lien Search (per name)	\$200.00, plus \$1.50 per page for copies
Environmental Chain of Title	\$350.00, plus \$100.00 per hour after 2 hours
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel (radius of 350 feet or less) \$750.00 plus \$25.00 per parcel (radius more than 350 feet)
Search and Exam	\$300.00
Last Deed of Record or Mortgage Search	\$50.00

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Title Insurance Rates - Residential

Transaction Type	Charge
Owner's Policies	Card Rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
HPT Owner's Policies	110% of Rate card attached
Builder's/Developer/Investor Rate – A rate offered to builder/developer as buyer/seller. Discount for Volume and simplicity of search.	60% of Card Rate But not less than the minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 3 years -	60% of Card Rate But not less than the minimum charge.
Loan Policies	Card Rate
Loan Policies – Refinance	60% of Card rate but not less than min. charge
Second Mortgage Policies	75% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$225.00 to \$1,000,000.00 plus \$0.15 per \$1,000.00 over a million (Plus, card rate for any amount exceeding the owner's policy amount)
Construction Loan Commitment (No policy issued)	No Charge
Lot Sale Commitment (No policy issued Builder/Developer)	\$150.00
Cancellation Fee	\$250.00 fee may apply
Additional Tract Fee (for multiple tracts or lots following a different chain)	\$200.00 per each additional chain \$400.00 per each additional county plus \$200.00 per each additional chain
Relocation Commitments – prepared for relocation third party companies	\$300.00
Informational Commitments Each Update	\$500.00 for property valued up to \$500,000.00 \$750.00 for property valued over \$500,000.00 If premium split is not available. \$100.00 per update
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
Foreclosure Binder – no policy, includes 1 update Each Additional Update	\$300.00 \$100.00
Replacement of Lost Policy	\$50.00 plus any out-of-pocket expenses
Rush Fee – Commitment	\$100.00 may be charged for commitments request within 72 hours/Closing within 5 days

Title Insurance Rates - Commercial

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$270.00 up to \$1,000,000.00 plus \$0.15 per \$1,000.00 over a million (Plus, card rate for any amount exceeding the owner's policy amount)
Leasehold Policies	Card Rate
Simultaneous - Leasehold Policy	75% of Card Rate
Loan Policies – Refinance	75% of Card Rate But not less than the minimum charge
Second Mortgage Policies	Card Rate But not less than the minimum charge
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 3 years	60% of Card Rate But not less than the minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract or Chain Charge, for multiple tracts or lots	\$200.00 per each additional chain \$400.00 per each additional county plus \$200.00 per each additional chain
Informational Title Commitment	\$750.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued over \$1,000,000.00 If Premium split is not available.
Each Update	\$150.00
Foreclosure Commitment (no policy)	\$450.00
Each Update	\$150.00
Platting Commitment (no policy)	\$500.00
Lot Sale Commitment (no policy)	\$100.00
Additional Research (1 hour minimum)	\$100.00 per hour
Cancellation Fee	\$450.00 Fee may apply
Replacement of Lost Policy (within 2 years)	\$100.00
Replacement of Lost Policy (after 2 years)	\$250.00



Butler County

Endorsements

Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 Residential -1-4 family-No Charge
ALTA 3.0 - Zoning	\$400.00
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	\$600.00 plus attorney's opinion fee
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use within 1 year of policy date)	25% of Policy Premium \$600.00 minimum
ALTA 4 Series – Condominium	\$175.00 Residential -1-4 family-No Charge
ALTA 5 Series – Planned Unit Development	\$175.00 Residential -1-4 family-No Charge
ALTA 6 Series – Variable Rate	\$175.00 Residential -1-4 family-No Charge
ALTA 7 Series – Manufactured Housing	\$175.00 Residential -1-4 family-No Charge
ALTA 8.1 - Residential	\$175.00 Residential -1-4 family-No Charge
ALTA 8.2 – Commercial	\$175.00
ALTA 9 Series – Restrictions and Encroachments (Except 9.7 and 9.8)	\$175.00 Residential 1-4 family-No Charge
ALTA 9.7 and 9.8 – Land under development	\$300.00
ALTA 10 Assignment of Mortgage (no extension of policy date)	\$200.00 – Commercial \$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 Series Residential Mortgage Modification	\$200.00 plus card rate for additional premium
ALTA 11 Series Commercial Mortgage Modification	25% of original policy premium – plus card rate for additional premium minimum of \$400.00
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of \$200.00
ALTA 13 Series – Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 Residential -1-4 family-No Charge
ALTA 15 Series – Non-Imputation	25% of Policy Premium – minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of \$500.00
ALTA 17 Series – Access	\$200.00 – Commercial \$100.00 - Residential
ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 Residential -1-4 family-No Charge
ALTA 18.1 & 18.2 Multiple Tax Parcel	\$200.00 plus \$5.00 for each additional tax ID



Butler County

ALTA 19 Series – Contiguity	\$200.00
ALTA 20 – First Loss	10% of Policy Premium – minimum of \$500.00
ALTA 22 Series - Location	\$200.00 Residential -1-4 family-No Charge
ALTA 23 – Co-Insurance	\$200.00
ALTA 24 – Doing Business	\$175.00
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 Residential -1-4 family-No Charge
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Interest Rate Swap	10% of Policy Premium – minimum of \$500.00
ALTA 31 Severable Improvements	\$175.00 Residential -1-4 family-No Charge
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to additional administrative fees)	Card Rate
Other requested endorsements	\$200.00 minimum, subject to U & U

Title Insurance Special Rule for Rate Unique and 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.



Butler County

Title Insurance	Rate	Refinance	Title Insurance	Rate	Refinance
50,000	\$470.00	\$470.00	530,000	\$1,620.00	\$972.00
60,000	\$540.00	\$470.00	540,000	\$1,630.00	\$978.00
70,000	\$570.00	\$470.00	550,000	\$1,640.00	\$984.00
80,000	\$620.00	\$470.00	560,000	\$1,650.00	\$990.00
90,000	\$660.00	\$470.00	570,000	\$1,660.00	\$996.00
100,000	\$700.00	\$470.00	580,000	\$1,670.00	\$1,002.00
110,000	\$730.00	\$470.00	590,000	\$1,680.00	\$1,008.00
120,000	\$750.00	\$470.00	600,000	\$1,690.00	\$1,014.00
130,000	\$780.00	\$470.00	610,000	\$1,700.00	\$1,020.00
140,000	\$800.00	\$480.00	620,000	\$1,710.00	\$1,026.00
150,000	\$820.00	\$492.00	630,000	\$1,720.00	\$1,032.00
160,000	\$840.00	\$504.00	640,000	\$1,730.00	\$1,038.00
170,000	\$860.00	\$516.00	650,000	\$1,740.00	\$1,044.00
180,000	\$890.00	\$534.00	660,000	\$1,750.00	\$1,050.00
190,000	\$910.00	\$546.00	670,000	\$1,760.00	\$1,056.00
200,000	\$930.00	\$558.00	680,000	\$1,770.00	\$1,062.00
210,000	\$950.00	\$570.00	690,000	\$1,780.00	\$1,068.00
220,000	\$970.00	\$582.00	700,000	\$1,800.00	\$1,080.00
230,000	\$990.00	\$594.00	710,000	\$1,810.00	\$1,086.00
240,000	\$1,020.00	\$612.00	720,000	\$1,820.00	\$1,092.00
250,000	\$1,040.00	\$624.00	730,000	\$1,830.00	\$1,098.00
260,000	\$1,060.00	\$636.00	740,000	\$1,840.00	\$1,104.00
270,000	\$1,080.00	\$648.00	750,000	\$1,860.00	\$1,116.00
280,000	\$1,100.00	\$660.00	760,000	\$1,870.00	\$1,122.00
290,000	\$1,120.00	\$672.00	770,000	\$1,880.00	\$1,128.00
300,000	\$1,150.00	\$690.00	780,000	\$1,890.00	\$1,134.00
310,000	\$1,170.00	\$702.00	790,000	\$1,900.00	\$1,140.00
320,000	\$1,190.00	\$714.00	800,000	\$1,910.00	\$1,146.00
330,000	\$1,210.00	\$726.00	810,000	\$1,920.00	\$1,152.00
340,000	\$1,230.00	\$738.00	820,000	\$1,930.00	\$1,158.00
350,000	\$1,260.00	\$756.00	830,000	\$1,940.00	\$1,164.00
360,000	\$1,280.00	\$768.00	840,000	\$1,950.00	\$1,170.00
370,000	\$1,300.00	\$780.00	850,000	\$1,960.00	\$1,176.00
380,000	\$1,320.00	\$792.00	860,000	\$1,970.00	\$1,182.00
390,000	\$1,340.00	\$804.00	870,000	\$1,990.00	\$1,194.00
400,000	\$1,370.00	\$822.00	880,000	\$2,000.00	\$1,200.00
410,000	\$1,390.00	\$834.00	890,000	\$2,010.00	\$1,206.00
420,000	\$1,410.00	\$846.00	900,000	\$2,020.00	\$1,212.00
430,000	\$1,430.00	\$858.00	910,000	\$2,030.00	\$1,218.00
440,000	\$1,450.00	\$870.00	920,000	\$2,050.00	\$1,230.00
450,000	\$1,470.00	\$882.00	930,000	\$2,060.00	\$1,236.00
460,000	\$1,490.00	\$894.00	940,000	\$2,070.00	\$1,242.00
470,000	\$1,510.00	\$906.00	950,000	\$2,080.00	\$1,248.00
480,000	\$1,530.00	\$918.00	960,000	\$2,090.00	\$1,254.00
490,000	\$1,550.00	\$930.00	970,000	\$2,100.00	\$1,260.00
500,000	\$1,570.00	\$942.00	980,000	\$2,110.00	\$1,266.00
510,000	\$1,590.00	\$954.00	990,000	\$2,120.00	\$1,272.00
520,000	\$1,610.00	\$966.00	1,000,000	\$2,140.00	\$1,284.00

2021 ALTA Homeowner's policy available; add 10% to the card rate



Butler County



KANSAS SECURED TITLE

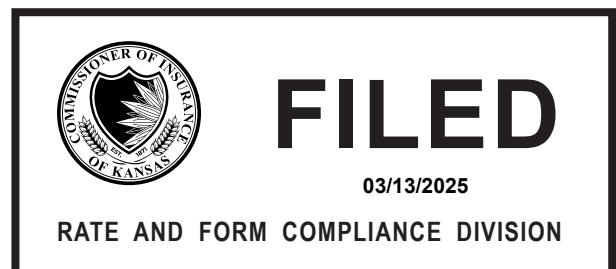
A TITLE MIDWEST AGENCY

Sedgwick County Rate Filing Effective February 1, 2025

Residential Real Estate Closing Services

Transaction Type	Charge
Sales Transaction with the assistance of a Real Estate Professional	\$500.00
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New Construction Closing Builder (Seller) Fee	\$50.00
Buyer Fee	\$250.00
Remote Online Closing	\$150.00 per Buyer/Seller

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Commercial Real Estate Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge \$1.00/1,000.00 up to \$1,000,000.00 plus \$.15/1,000.00 over 1,000,000.00
Sale without a Real Estate Professional	\$750.00 minimum charge \$1.00/1,000.00 up to \$1,000,000.00 plus \$.15/1,000.00 over 1,000,000.00
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Loan Policies – Refinance	75% of Card Rate But not less than the minimum charge
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Lot Sale Commitment (no policy)	\$100.00
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Cancellation Fee	\$450.00 Fee may apply
Replacement of Lost Policy (within 2 years)	\$100.00
Replacement of Lost Policy (after 2 years)	\$250.00

Endorsements

Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 Residential -1-4 family-No Charge
ALTA 3.0 - Zoning	\$400.00
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	\$600.00 plus attorney's opinion fee
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use within 1 year of policy date)	25% of Policy Premium \$600.00 minimum
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ALTA 5 Series – Planned Unit Development	\$175.00 Residential -1-4 family-No Charge
ALTA 6 Series – Variable Rate	\$175.00 Residential -1-4 family-No Charge
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ALTA 10 Assignment of Mortgage (no extension of policy date)	\$200.00 – Commercial \$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 Series Residential Mortgage Modification	\$200.00 plus card rate for additional premium
ALTA 11 Series Commercial Mortgage Modification	25% of original policy premium – plus card rate for additional premium minimum of \$400.00
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of \$200.00
ALTA 13 Series – Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 Residential -1-4 family-No Charge
ALTA 15 Series – Non-Imputation	25% of Policy Premium – minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of \$500.00
ALTA 17 Series – Access	\$200.00 – Commercial \$100.00 - Residential
ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 Residential -1-4 family-No Charge
ALTA 18.1 & 18.2 Multiple Tax Parcel	\$200.00 plus \$5.00 for each additional tax ID
ALTA 19 Series – Contiguity	\$200.00

ALTA 20 – First Loss	10% of Policy Premium – minimum of \$500.00
ALTA 22 Series - Location	\$200.00 Residential -1-4 family-No Charge
ALTA 23 – Co-Insurance	\$200.00
ALTA 24 – Doing Business	\$175.00
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 Residential -1-4 family-No Charge
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Interest Rate Swap	10% of Policy Premium – minimum of \$500.00
ALTA 31 Severable Improvements	\$175.00 Residential -1-4 family-No Charge
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to additional administrative fees)	Card Rate
Other requested endorsements	\$200.00 minimum, subject to U & U

Title Insurance Special Rule for Rate Unique and 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.

Title Insurance	Rate	Refinance	Title Insurance	Rate	Refinance
50,000	\$470.00	\$470.00	530,000	\$1,620.00	\$972.00
60,000	\$540.00	\$470.00	540,000	\$1,630.00	\$978.00
70,000	\$570.00	\$470.00	550,000	\$1,640.00	\$984.00
80,000	\$620.00	\$470.00	560,000	\$1,650.00	\$990.00
90,000	\$660.00	\$470.00	570,000	\$1,660.00	\$996.00
100,000	\$700.00	\$470.00	580,000	\$1,670.00	\$1,002.00
110,000	\$730.00	\$470.00	590,000	\$1,680.00	\$1,008.00
120,000	\$750.00	\$470.00	600,000	\$1,690.00	\$1,014.00
130,000	\$780.00	\$470.00	610,000	\$1,700.00	\$1,020.00
140,000	\$800.00	\$480.00	620,000	\$1,710.00	\$1,026.00
150,000	\$820.00	\$492.00	630,000	\$1,720.00	\$1,032.00
160,000	\$840.00	\$504.00	640,000	\$1,730.00	\$1,038.00
170,000	\$860.00	\$516.00	650,000	\$1,740.00	\$1,044.00
180,000	\$890.00	\$534.00	660,000	\$1,750.00	\$1,050.00
190,000	\$910.00	\$546.00	670,000	\$1,760.00	\$1,056.00
200,000	\$930.00	\$558.00	680,000	\$1,770.00	\$1,062.00
210,000	\$950.00	\$570.00	690,000	\$1,780.00	\$1,068.00
220,000	\$970.00	\$582.00	700,000	\$1,800.00	\$1,080.00
230,000	\$990.00	\$594.00	710,000	\$1,810.00	\$1,086.00
240,000	\$1,020.00	\$612.00	720,000	\$1,820.00	\$1,092.00
250,000	\$1,040.00	\$624.00	730,000	\$1,830.00	\$1,098.00
260,000	\$1,060.00	\$636.00	740,000	\$1,840.00	\$1,104.00
270,000	\$1,080.00	\$648.00	750,000	\$1,860.00	\$1,116.00
280,000	\$1,100.00	\$660.00	760,000	\$1,870.00	\$1,122.00
290,000	\$1,120.00	\$672.00	770,000	\$1,880.00	\$1,128.00
300,000	\$1,150.00	\$690.00	780,000	\$1,890.00	\$1,134.00
310,000	\$1,170.00	\$702.00	790,000	\$1,900.00	\$1,140.00
320,000	\$1,190.00	\$714.00	800,000	\$1,910.00	\$1,146.00
330,000	\$1,210.00	\$726.00	810,000	\$1,920.00	\$1,152.00
340,000	\$1,230.00	\$738.00	820,000	\$1,930.00	\$1,158.00
350,000	\$1,260.00	\$756.00	830,000	\$1,940.00	\$1,164.00
360,000	\$1,280.00	\$768.00	840,000	\$1,950.00	\$1,170.00
370,000	\$1,300.00	\$780.00	850,000	\$1,960.00	\$1,176.00
380,000	\$1,320.00	\$792.00	860,000	\$1,970.00	\$1,182.00
390,000	\$1,340.00	\$804.00	870,000	\$1,990.00	\$1,194.00
400,000	\$1,370.00	\$822.00	880,000	\$2,000.00	\$1,200.00
410,000	\$1,390.00	\$834.00	890,000	\$2,010.00	\$1,206.00
420,000	\$1,410.00	\$846.00	900,000	\$2,020.00	\$1,212.00
430,000	\$1,430.00	\$858.00	910,000	\$2,030.00	\$1,218.00
440,000	\$1,450.00	\$870.00	920,000	\$2,050.00	\$1,230.00
450,000	\$1,470.00	\$882.00	930,000	\$2,060.00	\$1,236.00
460,000	\$1,490.00	\$894.00	940,000	\$2,070.00	\$1,242.00
470,000	\$1,510.00	\$906.00	950,000	\$2,080.00	\$1,248.00
480,000	\$1,530.00	\$918.00	960,000	\$2,090.00	\$1,254.00
490,000	\$1,550.00	\$930.00	970,000	\$2,100.00	\$1,260.00
500,000	\$1,570.00	\$942.00	980,000	\$2,110.00	\$1,266.00
510,000	\$1,590.00	\$954.00	990,000	\$2,120.00	\$1,272.00
520,000	\$1,610.00	\$966.00	1,000,000	\$2,140.00	\$1,284.00

2021 ALTA Homeowner's policy available; add 10% to the card rate



KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

January 31, 2025

Kansas Department of Insurance
1300 SW Arrowhead Rd.
Topeka, KS 66604

In compliance with Kansas Department of Insurance regulations, we wish to make this rate filing effective February 1, 2025. These rates apply for all insurers represented by our company.

Thank you!

Michelle Meador

Michelle Meador,
President of Escrow Operations
mmeador@kstitle.com

SERVICE BEYOND EXPECTATION



KANSAS SECURED TITLE

A TITLE MIDWEST AGENCY

Butler County Rate Filing Effective February 1, 2025

Residential Real Estate Closing Services

Transaction Type	Charge
Sales Transaction with the assistance of a Real Estate Professional	\$500.00
Sales Transaction without the assistance of a Real Estate Professional	\$700.00
Sales Transaction for Volume Investors, Investor must be Grantor/Grantee of deed	\$450.00
Refinance Closing	\$400.00
Loan Only or Witness Only Closing with disbursements	\$400.00
Loan Only or Witness Only Closing without disbursements	\$250.00
Second Mortgage Closing simultaneous with a First Mortgage	\$180.00
Vacant Lot Closing – – Developer to Builder Transactions. - Commercial Closing fee if in excess of 4 Lots	\$75.00
New Construction Closing Builder (Seller) Fee	\$50.00
Buyer Fee	\$250.00
Remote Online Closing	\$150.00 per Buyer/Seller

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FILED

02/03/2025

RATE AND FORM COMPLIANCE DIVISION

Commercial Real Estate Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge \$1.00/1,000.00 up to \$1,000,000.00 plus \$.15/1,000.00 over 1,000,000.00
Sale without a Real Estate Professional	\$750.00 minimum charge \$1.00/1,000.00 up to \$1,000,000.00 plus \$.15/1,000.00 over 1,000,000.00
Second mortgage closing simultaneous with First mortgage closing	\$300.00
Second mortgage closing	\$400.00

Commercial transactions are defined as follows:

- Transactions of \$500,000.00 and above.
- within the city limits and zoned commercial by governing authorities.
- outside the city limits and land is devoted to agricultural and or ranch use by governing authorities.

Escrow Services **Servicing long-term contracts**

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Payment Service Fee	\$25.00
Close Out Fee	\$50.00
Quarterly, Semi Annual or Annual Payment Service Fee, not paid monthly.	\$30.00
Insurance Disbursement, monthly, semi-monthly, not paid annually.	\$5.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Service	Charge
Overnight/Express Delivery Service	\$30.00
Wire Fee (outgoing)	\$30.00
Insufficient Funds or Returned Check	\$50.00
Document Retrieval Fee	\$50.00
Document Copy Fee	\$1.50 per page (Minimum charge \$25.00)
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular Home – TR-63	\$400.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement Only (escrowed funds) -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Construction Disbursement	\$2,000.00 Initial Set-Up (up to 6 disbursements \$100.00 each after) **See Title charges for update fees
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Miscellaneous Research (Not in conjunction with a title policy) 1 hour minimum	\$150.00 per hour
Recording Service Fee (Not in conjunction with a closing)	\$50.00 per recordable legal description
Security/Technology Fee	\$100.00 purchase \$50.00 refinance
Escrow Agreement in conjunction with a closing.	\$75.00
Mail Out Fee	\$50.00 per Seller \$100.00 per Buyer Additional fees may apply
Electronic File Fee	\$6.00 per document
1031 Set Up Fee – Kansas Property	\$750.00
1031 Reverse Set Up Fee – Kansas Property	\$2,500.00

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Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$100.00
Ownership & Encumbrance Certificate – (lender requested only) - <i>Includes 1 update</i>	\$150.00
Ownership & Encumbrance Certificate – (with easements)	\$300.00
Document Prep with Ownership & Encumbrance Certificate	\$75.00
Document Prep with waiver. No title or closing service.	\$150.00
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or verbal)	\$200.00, plus \$1.50 per page for copies
UCC Search – State (per name)	\$200.00, plus \$2.00 per page for copies
General County Lien Search (per name)	\$200.00, plus \$1.50 per page for copies
Environmental Chain of Title	\$350.00, plus \$100.00 per hour after 2 hours
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel (radius of 350 feet or less) \$750.00 plus \$25.00 per parcel (radius more than 350 feet)
Search and Exam	\$300.00
Last Deed of Record or Mortgage Search	\$50.00

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Title Insurance Rates - Residential

Transaction Type	Charge
Owner's Policies	Card Rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
HPT Owner's Policies	110% of Rate card attached
Builder's/Developer/Investor Rate – A rate offered to builder/developer as buyer/seller. Discount for Volume and simplicity of search.	60% of Card Rate But not less than the minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 3 years -	75% of Card Rate But not less than the minimum charge.
Loan Policies	Card Rate
Loan Policies – Refinance	75% of Card rate but not less than min. charge
Second Mortgage Policies	75% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$225.00 to \$1,000,000.00 plus \$0.15 per \$1,000.00 over a million (Plus, card rate for any amount exceeding the owner's policy amount)
Construction Loan Commitment (No policy issued)	No Charge
Lot Sale Commitment (No policy issued Builder/Developer)	\$150.00
Cancellation Fee	\$250.00 fee may apply
Additional Tract Fee (for multiple tracts or lots following a different chain)	\$200.00 per each additional chain \$400.00 per each additional county plus \$200.00 per each additional chain
Relocation Commitments – prepared for relocation third party companies	\$300.00
Informational Commitments Each Update	\$500.00 for property valued up to \$500,000.00 \$750.00 for property valued over \$500,000.00 If premium split is not available. \$100.00 per update
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
Foreclosure Binder – no policy, includes 1 update Each Additional Update	\$300.00 \$100.00
Replacement of Lost Policy	\$50.00 plus any out-of-pocket expenses
Rush Fee – Commitment	\$100.00 may be charged for commitments request within 72 hours/Closing within 5 days

Title Insurance Rates - Commercial

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$270.00 up to \$1,000,000.00 plus \$0.15 per \$1,000.00 over a million (Plus, card rate for any amount exceeding the owner's policy amount)
Leasehold Policies	Card Rate
Simultaneous - Leasehold Policy	75% of Card Rate
Loan Policies – Refinance	75% of Card Rate But not less than the minimum charge
Second Mortgage Policies	Card Rate But not less than the minimum charge
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 3 years	75% of Card Rate But not less than the minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract or Chain Charge, for multiple tracts or lots	\$200.00 per each additional chain \$400.00 per each additional county plus \$200.00 per each additional chain
Informational Title Commitment	\$750.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued over \$1,000,000.00 If Premium split is not available.
Each Update	\$150.00
Foreclosure Commitment (no policy)	\$450.00
Each Update	\$150.00
Platting Commitment (no policy)	\$500.00
Lot Sale Commitment (no policy)	\$100.00
Additional Research (1 hour minimum)	\$100.00 per hour
Cancellation Fee	\$450.00 Fee may apply
Replacement of Lost Policy (within 2 years)	\$100.00
Replacement of Lost Policy (after 2 years)	\$250.00

Endorsements

Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 Residential -1-4 family-No Charge
ALTA 3.0 - Zoning	\$400.00
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	\$600.00 plus attorney's opinion fee
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use within 1 year of policy date)	25% of Policy Premium \$600.00 minimum
ALTA 4 Series – Condominium	\$175.00 Residential -1-4 family-No Charge
ALTA 5 Series – Planned Unit Development	\$175.00 Residential -1-4 family-No Charge
ALTA 6 Series – Variable Rate	\$175.00 Residential -1-4 family-No Charge
ALTA 7 Series – Manufactured Housing	\$175.00 Residential -1-4 family-No Charge
ALTA 8.1 - Residential	\$175.00 Residential -1-4 family-No Charge
ALTA 8.2 – Commercial	\$175.00
ALTA 9 Series – Restrictions and Encroachments (Except 9.7 and 9.8)	\$175.00 Residential 1-4 family-No Charge
ALTA 9.7 and 9.8 – Land under development	\$300.00
ALTA 10 Assignment of Mortgage (no extension of policy date)	\$200.00 – Commercial \$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 Series Residential Mortgage Modification	\$200.00 plus card rate for additional premium
ALTA 11 Series Commercial Mortgage Modification	25% of original policy premium – plus card rate for additional premium minimum of \$400.00
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of \$200.00
ALTA 13 Series – Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 Residential -1-4 family-No Charge
ALTA 15 Series – Non-Imputation	25% of Policy Premium – minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of \$500.00
ALTA 17 Series – Access	\$200.00 – Commercial \$100.00 - Residential
ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 Residential -1-4 family-No Charge
ALTA 18.1 & 18.2 Multiple Tax Parcel	\$200.00 plus \$5.00 for each additional tax ID

ALTA 19 Series – Contiguity	\$200.00
ALTA 20 – First Loss	10% of Policy Premium – minimum of \$500.00
ALTA 22 Series - Location	\$200.00 Residential -1-4 family-No Charge
ALTA 23 – Co-Insurance	\$200.00
ALTA 24 – Doing Business	\$175.00
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 Residential -1-4 family-No Charge
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Interest Rate Swap	10% of Policy Premium – minimum of \$500.00
ALTA 31 Severable Improvements	\$175.00 Residential -1-4 family-No Charge
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to additional administrative fees)	Card Rate
Other requested endorsements	\$200.00 minimum, subject to U & U

Title Insurance

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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.



Butler County

Title Insurance	Rate	Refinance	Title Insurance	Rate	Refinance
50,000	\$470.00	\$470.00	530,000	\$1,620.00	\$972.00
60,000	\$540.00	\$470.00	540,000	\$1,630.00	\$978.00
70,000	\$570.00	\$470.00	550,000	\$1,640.00	\$984.00
80,000	\$620.00	\$470.00	560,000	\$1,650.00	\$990.00
90,000	\$660.00	\$470.00	570,000	\$1,660.00	\$996.00
100,000	\$700.00	\$470.00	580,000	\$1,670.00	\$1,002.00
110,000	\$730.00	\$470.00	590,000	\$1,680.00	\$1,008.00
120,000	\$750.00	\$470.00	600,000	\$1,690.00	\$1,014.00
130,000	\$780.00	\$470.00	610,000	\$1,700.00	\$1,020.00
140,000	\$800.00	\$480.00	620,000	\$1,710.00	\$1,026.00
150,000	\$820.00	\$492.00	630,000	\$1,720.00	\$1,032.00
160,000	\$840.00	\$504.00	640,000	\$1,730.00	\$1,038.00
170,000	\$860.00	\$516.00	650,000	\$1,740.00	\$1,044.00
180,000	\$890.00	\$534.00	660,000	\$1,750.00	\$1,050.00
190,000	\$910.00	\$546.00	670,000	\$1,760.00	\$1,056.00
200,000	\$930.00	\$558.00	680,000	\$1,770.00	\$1,062.00
210,000	\$950.00	\$570.00	690,000	\$1,780.00	\$1,068.00
220,000	\$970.00	\$582.00	700,000	\$1,800.00	\$1,080.00
230,000	\$990.00	\$594.00	710,000	\$1,810.00	\$1,086.00
240,000	\$1,020.00	\$612.00	720,000	\$1,820.00	\$1,092.00
250,000	\$1,040.00	\$624.00	730,000	\$1,830.00	\$1,098.00
260,000	\$1,060.00	\$636.00	740,000	\$1,840.00	\$1,104.00
270,000	\$1,080.00	\$648.00	750,000	\$1,860.00	\$1,116.00
280,000	\$1,100.00	\$660.00	760,000	\$1,870.00	\$1,122.00
290,000	\$1,120.00	\$672.00	770,000	\$1,880.00	\$1,128.00
300,000	\$1,150.00	\$690.00	780,000	\$1,890.00	\$1,134.00
310,000	\$1,170.00	\$702.00	790,000	\$1,900.00	\$1,140.00
320,000	\$1,190.00	\$714.00	800,000	\$1,910.00	\$1,146.00
330,000	\$1,210.00	\$726.00	810,000	\$1,920.00	\$1,152.00
340,000	\$1,230.00	\$738.00	820,000	\$1,930.00	\$1,158.00
350,000	\$1,260.00	\$756.00	830,000	\$1,940.00	\$1,164.00
360,000	\$1,280.00	\$768.00	840,000	\$1,950.00	\$1,170.00
370,000	\$1,300.00	\$780.00	850,000	\$1,960.00	\$1,176.00
380,000	\$1,320.00	\$792.00	860,000	\$1,970.00	\$1,182.00
390,000	\$1,340.00	\$804.00	870,000	\$1,990.00	\$1,194.00
400,000	\$1,370.00	\$822.00	880,000	\$2,000.00	\$1,200.00
410,000	\$1,390.00	\$834.00	890,000	\$2,010.00	\$1,206.00
420,000	\$1,410.00	\$846.00	900,000	\$2,020.00	\$1,212.00
430,000	\$1,430.00	\$858.00	910,000	\$2,030.00	\$1,218.00
440,000	\$1,450.00	\$870.00	920,000	\$2,050.00	\$1,230.00
450,000	\$1,470.00	\$882.00	930,000	\$2,060.00	\$1,236.00
460,000	\$1,490.00	\$894.00	940,000	\$2,070.00	\$1,242.00
470,000	\$1,510.00	\$906.00	950,000	\$2,080.00	\$1,248.00
480,000	\$1,530.00	\$918.00	960,000	\$2,090.00	\$1,254.00
490,000	\$1,550.00	\$930.00	970,000	\$2,100.00	\$1,260.00
500,000	\$1,570.00	\$942.00	980,000	\$2,110.00	\$1,266.00
510,000	\$1,590.00	\$954.00	990,000	\$2,120.00	\$1,272.00
520,000	\$1,610.00	\$966.00	1,000,000	\$2,140.00	\$1,284.00

2021 ALTA Homeowner's policy available; add 10% to the card rate



Butler County



KANSAS SECURED TITLE

A TITLE MIDWEST AGENCY

Cowley County and Sumner County Rate Filing Effective February 1, 2025

Residential Real Estate Closing Services

Transaction Type	Charge
Sales Transaction with the assistance of a Real Estate Professional	\$500.00
Sales Transaction with the assistance of a Real Estate Professional – Cash Transaction	\$420.00
Sales Transaction without the assistance of a Real Estate Professional	\$650.00
Refinance Closing	\$350.00
Loan Only or Witness Only Closing with disbursements	\$350.00
Loan Only or Witness Only Closing without disbursements	\$250.00
Second Mortgage Closing simultaneous with a First Mortgage	\$150.00
Vacant Lot Closing – Developer to Builder Transactions. – Commercial Closing fee if in excess of 4 Lots	\$75.00
New Construction Closing Builder (Seller) Fee	\$50.00
Buyer Fee	\$250.00
Remote Online Closing	\$150.00 per Buyer/Seller

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KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

Cowley County and Sumner County

Commercial Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$500.00 minimum charge \$1.00/1,000.00 up to \$1,000,000.00 plus \$.10/1,000.00 over 1,000,000.00
Sale without the assistance of a Real Estate Professional	\$750.00 minimum charge \$1.00/1,000.00 up to \$1,000,000.00 plus \$.10/1,000.00 over 1,000,000.00
Second mortgage closing simultaneous with First mortgage closing	\$250.00
Second mortgage closing	\$350.00

Commercial transactions are defined as follows:

- Transactions of \$500,000.00 and above.
- within the city limits and zoned commercial by governing authorities.
- outside the city limits and land is devoted to agricultural and or ranch use by governing authorities.

Escrow Services Servicing long-term contracts

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Payment Service Fee	\$25.00
Close Out Fee	\$50.00
Quarterly, Semi Annual or Annual Payment Service Fee, not paid monthly.	\$30.00
Insurance Disbursement, monthly, semi-monthly, not paid annually.	\$5.00
Insufficient Funds Fee	\$50.00

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KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

Cowley County and Sumner County

Ancillary Services

Service	Charge
Overnight/Express Delivery Service	\$30.00
Wire Fee (outgoing)	\$30.00
Insufficient Funds or Returned Check	\$50.00
Document Retrieval Fee	\$50.00
Document Copy Fee	\$1.50 per page (Minimum charge \$25.00)
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular Home – TR-63	\$400.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement Only (escrowed funds) -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Construction Disbursement	\$2,000.00 Initial Set-Up (up to 6 disbursements \$100.00 each after) **See Title charges for update fees
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Miscellaneous Research (Not in conjunction with a title policy) 1 hour minimum	\$150.00 per hour
Recording Service Fee (Not in conjunction with a closing)	\$50.00 per recordable legal description
Security/Technology Fee	\$100.00 purchase \$50.00 refinance
Mail Out Fee	\$50.00 per Seller \$100.00 per Buyer Additional fees may apply
Electronic File Fee	\$6.00 per document
1031 Set Up Fee – Kansas Property	\$750.00
1031 Reverse Set Up Fee – Kansas Property	\$2,500.00

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Cowley County and Sumner County

Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$100.00
Ownership & Encumbrance Certificate – (lender requested only) - <i>Includes 1 update</i>	\$150.00
Ownership & Encumbrance Certificate – (with easements)	\$300.00
Document Prep with Ownership & Encumbrance Certificate	\$75.00
Document Prep with waiver. No title or closing service.	\$150.00
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or verbal)	\$200.00, plus \$1.50 per page for copies
UCC Search – State (per name)	\$200.00, plus \$2.00 per page for copies
General County Lien Search (per name)	\$200.00, plus \$1.50 per page for copies
Environmental Chain of Title	\$350.00, plus \$100.00 per hour after 2 hours
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel (radius of 350 feet or less) \$750.00 plus \$25.00 per parcel (radius more than 350 feet)
Search and Exam	\$300.00
Last Deed of Record or Mortgage Search	\$50.00

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KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

Cowley County and Sumner County

Title Insurance Rates - Residential

Transaction Type	Charge
Owner's Policies	Card Rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
HTP Owner's Policies	110% of Rate card attached
Builder's/Developer/Investor Rate	60% of Card Rate But not less than the minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 3 years	60% of Card Rate But not less than the minimum charge.
Loan Policies	Card Rate
Loan Policies – Refinance	75% of Card rate but not less than min. charge
Second Mortgage Policies	75% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$230.00 to \$1,000,000.00 plus \$0.15 per \$1,000.00 over a million (Plus, card rate for any amount exceeding the owner's policy amount)
Construction Loan Commitment (No policy issued)	No Charge
Lot Sale Commitment (No policy issued Builder/Developer)	\$150.00
Cancellation Fee	\$250.00 fee may apply
Additional Tract Fee (for multiple tracts or lots following a different chain)	\$200.00 per each additional chain \$400.00 per each additional county plus \$200.00 per each additional chain
Relocation Commitments – prepared for relocation third party companies	\$300.00
Informational Commitments Each Update	\$500.00 for property valued up to \$500,000.00 \$750.00 for property valued over \$500,000.00 If premium split is not available. \$100.00 per update
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
Foreclosure Binder – no policy, includes 1 update Each Additional Update	\$300.00 \$100.00
Replacement of Lost Policy	\$50.00 plus any out-of-pocket expenses
Rush Fee – Commitment	\$100.00 may be charged for commitments request within 72 hours/Closing within 5 days



Cowley County and Sumner County

Title Insurance Rates - Commercial

Transaction Type	Charge
Owner's Policy	Card Rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$270.00 up to \$1,000,000.00 plus \$0.15 per \$1,000.00 over a million (Plus, card rate for any amount exceeding the owner's policy amount)
Leasehold – Policy	Card Rate
Simultaneous - Leasehold Policy	75% of Card Rate
Loan Policies – Refinance	75% of Card Rate But not less than the minimum charge
Second Mortgage Policies	75% of Card Rate But not less than the minimum charge
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 3 years	60% of Card Rate But not less than the minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 3 years	75% of Card Rate But not less than the minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card Rate for policy plus \$100.00 for each endorsement
Additional Tract or Chain Charge, for multiple tracts or lots	\$200.00 per each additional chain \$400.00 per each additional county plus \$200.00 per each additional chain
Informational Title Commitment	\$750.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued over \$1,000,000.00 If Premium split is not available.
Each Update	\$150.00
Foreclosure Commitment (no policy)	\$450.00
Each Update	\$150.00
Platting Commitment (no policy)	\$500.00
Lot Sale Commitment (no policy)	\$100.00
Additional Research (1 hour minimum)	\$100.00 per hour
Cancellation Fee	\$450.00 Fee may apply
Replacement of Lost Policy (within 2 years)	\$100.00
Replacement of Lost Policy (after 2 years)	\$250.00



Cowley County and Sumner County

Endorsements

Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 Residential -1-4 family-No Charge
ALTA 3.0 - Zoning	\$400.00
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	\$600.00 plus attorney's opinion fee
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use within 1 year of policy date)	25% of Policy Premium \$600.00 minimum
ALTA 4 Series – Condominium	\$175.00 Residential -1-4 family-No Charge
ALTA 5 Series – Planned Unit Development	\$175.00 Residential -1-4 family-No Charge
ALTA 6 Series – Variable Rate	\$175.00 Residential -1-4 family-No Charge
ALTA 7 Series – Manufactured Housing	\$175.00 Residential -1-4 family-No Charge
ALTA 8.1 - Residential	\$175.00 Residential -1-4 family-No Charge
ALTA 8.2 – Commercial	\$175.00
ALTA 9 Series – Restrictions and Encroachments (Except 9.7 and 9.8)	\$175.00 Residential 1-4 family-No Charge
ALTA 9.7 and 9.8 – Land under development	\$300.00
ALTA 10 Assignment of Mortgage (no extension of policy date)	\$200.00 – Commercial \$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 Series Residential Mortgage Modification	\$200.00 plus card rate for additional premium
ALTA 11 Series Commercial Mortgage Modification	25% of original policy premium – plus card rate for additional premium minimum of \$400.00
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of \$200.00
ALTA 13 Series – Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 Residential -1-4 family-No Charge
ALTA 15 Series – Non-Imputation	25% of Policy Premium – minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of \$500.00
ALTA 17 Series – Access	\$200.00 – Commercial \$100.00 - Residential
ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 Residential -1-4 family-No Charge
ALTA 18.1 & 18.2 Multiple Tax Parcel	\$200.00 plus \$5.00 for each additional tax ID
ALTA 19 Series – Contiguity	\$200.00
ALTA 20 – First Loss	10% of Policy Premium – minimum of



Cowley County and Sumner County

	\$500.00
ALTA 22 Series - Location	\$200.00 Residential -1-4 family-No Charge
ALTA 23 – Co-Insurance	\$200.00
ALTA 24 – Doing Business	\$175.00
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 Residential -1-4 family-No Charge
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Interest Rate Swap	10% of Policy Premium – minimum of \$500.00
ALTA 31 Severable Improvements	\$175.00 Residential -1-4 family-No Charge
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to additional administrative fees)	Card Rate
Other requested endorsements	\$200.00 minimum, subject to U & U

Title Insurance Special Rule for Rate Unique and 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.



Cowley County and Sumner County

Title Insurance	Rate	Refinance	Title Insurance	Rate	Refinance
50,000	\$470.00	\$470.00	530,000	\$1,620.00	\$972.00
60,000	\$540.00	\$470.00	540,000	\$1,630.00	\$978.00
70,000	\$570.00	\$470.00	550,000	\$1,640.00	\$984.00
80,000	\$620.00	\$470.00	560,000	\$1,650.00	\$990.00
90,000	\$660.00	\$470.00	570,000	\$1,660.00	\$996.00
100,000	\$700.00	\$470.00	580,000	\$1,670.00	\$1,002.00
110,000	\$730.00	\$470.00	590,000	\$1,680.00	\$1,008.00
120,000	\$750.00	\$470.00	600,000	\$1,690.00	\$1,014.00
130,000	\$780.00	\$470.00	610,000	\$1,700.00	\$1,020.00
140,000	\$800.00	\$480.00	620,000	\$1,710.00	\$1,026.00
150,000	\$820.00	\$492.00	630,000	\$1,720.00	\$1,032.00
160,000	\$840.00	\$504.00	640,000	\$1,730.00	\$1,038.00
170,000	\$860.00	\$516.00	650,000	\$1,740.00	\$1,044.00
180,000	\$890.00	\$534.00	660,000	\$1,750.00	\$1,050.00
190,000	\$910.00	\$546.00	670,000	\$1,760.00	\$1,056.00
200,000	\$930.00	\$558.00	680,000	\$1,770.00	\$1,062.00
210,000	\$950.00	\$570.00	690,000	\$1,780.00	\$1,068.00
220,000	\$970.00	\$582.00	700,000	\$1,800.00	\$1,080.00
230,000	\$990.00	\$594.00	710,000	\$1,810.00	\$1,086.00
240,000	\$1,020.00	\$612.00	720,000	\$1,820.00	\$1,092.00
250,000	\$1,040.00	\$624.00	730,000	\$1,830.00	\$1,098.00
260,000	\$1,060.00	\$636.00	740,000	\$1,840.00	\$1,104.00
270,000	\$1,080.00	\$648.00	750,000	\$1,860.00	\$1,116.00
280,000	\$1,100.00	\$660.00	760,000	\$1,870.00	\$1,122.00
290,000	\$1,120.00	\$672.00	770,000	\$1,880.00	\$1,128.00
300,000	\$1,150.00	\$690.00	780,000	\$1,890.00	\$1,134.00
310,000	\$1,170.00	\$702.00	790,000	\$1,900.00	\$1,140.00
320,000	\$1,190.00	\$714.00	800,000	\$1,910.00	\$1,146.00
330,000	\$1,210.00	\$726.00	810,000	\$1,920.00	\$1,152.00
340,000	\$1,230.00	\$738.00	820,000	\$1,930.00	\$1,158.00
350,000	\$1,260.00	\$756.00	830,000	\$1,940.00	\$1,164.00
360,000	\$1,280.00	\$768.00	840,000	\$1,950.00	\$1,170.00
370,000	\$1,300.00	\$780.00	850,000	\$1,960.00	\$1,176.00
380,000	\$1,320.00	\$792.00	860,000	\$1,970.00	\$1,182.00
390,000	\$1,340.00	\$804.00	870,000	\$1,990.00	\$1,194.00
400,000	\$1,370.00	\$822.00	880,000	\$2,000.00	\$1,200.00
410,000	\$1,390.00	\$834.00	890,000	\$2,010.00	\$1,206.00
420,000	\$1,410.00	\$846.00	900,000	\$2,020.00	\$1,212.00
430,000	\$1,430.00	\$858.00	910,000	\$2,030.00	\$1,218.00
440,000	\$1,450.00	\$870.00	920,000	\$2,050.00	\$1,230.00
450,000	\$1,470.00	\$882.00	930,000	\$2,060.00	\$1,236.00
460,000	\$1,490.00	\$894.00	940,000	\$2,070.00	\$1,242.00
470,000	\$1,510.00	\$906.00	950,000	\$2,080.00	\$1,248.00
480,000	\$1,530.00	\$918.00	960,000	\$2,090.00	\$1,254.00
490,000	\$1,550.00	\$930.00	970,000	\$2,100.00	\$1,260.00
500,000	\$1,570.00	\$942.00	980,000	\$2,110.00	\$1,266.00
510,000	\$1,590.00	\$954.00	990,000	\$2,120.00	\$1,272.00
520,000	\$1,610.00	\$966.00	1,000,000	\$2,140.00	\$1,284.00

2021 ALTA Homeowner's policy available; add 10% to the card rate



KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

Cowley County and Sumner County



KANSAS SECURED TITLE

A TITLE MIDWEST AGENCY

Douglas County Rate Filing Effective February 1, 2025

Residential Real Estate Closing Services

Transaction Type	Charge
New Loan Sale (with realtor or attorney)	\$450.00
Refinance	\$300.00
For Sale by Owner	\$600.00
Residential Cash sale – Realtor or Attorney assisted	\$300.00
Witness Only Closing without disbursements	\$300.00
Second Mortgage Closing simultaneous with a First Mortgage	\$195.00
Vacant Lot Closing – – Developer to Builder Transactions. (Commercial Closing fee if in excess of 4 Lots)	\$75.00
Vacant Lot Closing - Cash	\$200.00
Vacant Lot Closing – Loan	\$300.00
Residential Construction Loan – Builder	\$200.00
Residential Construction Loan – Individual	\$300.00
FNF ServiceLink Witness Closing	\$150.00
Closing Statement Preparation Only	\$150.00
Disbursement of Funds Only	\$200.00
Relocation Company Coordination	\$150.00
Foreclosure REO Coordination	\$125.00

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Commercial Real Estate Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000
Sale without a Real Estate Professional	\$700.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000
Second mortgage closing simultaneous with First mortgage closing	\$500.00
Prepare settlement statement only - no presentation of documents or disbursements.	\$500.00

Commercial transactions are defined as follows:

- within the city limits and zoned commercial or industrial by governing authorities.
- outside the city limits and land (40+ acres) is devoted to agricultural and or ranch use by governing authorities.

Escrow Services Servicing long-term contracts

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Payment Service Fee	\$25.00
Close Out Fee	\$50.00
Quarterly, Semi Annual or Annual Payment Service Fee, not paid monthly.	\$30.00
Insurance Disbursement, monthly, semi-monthly, not paid annually.	\$5.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Service	Charge
Overnight/Express Delivery Service	\$30.00
Wire Fee (outgoing)	\$30.00
Insufficient Funds or Returned Check	\$50.00
Document Retrieval Fee	\$50.00
Document Copy Fee	\$1.50 per page (Minimum charge \$25.00)
Seller Ancillary Services	\$50.00
Prepare Manufactured Home Title Elimination	\$400.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement of Escrowed Funds -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Escrow Deposit held for non-title issues	\$100.00
Construction Disbursement	\$2,000.00 Initial Set-Up (up to 6 disbursements \$100.00 each after) **See Title charges for update fees
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Recording Service Fee (Not in conjunction with closing)	\$50.00 per recordable legal description
Security/Technology Fee	\$100.00 purchase \$50.00 refinance
Mail Out Fee	\$50.00
Electronic File Fee	\$6.00 per document
1031 Set Up Fee	\$750.00
1031 Reverse Set Up Fee	\$2,500.00

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Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$150.00
Ownership & Encumbrance Certificate – (with easements and restrictions)	\$300.00
Document Prep in conjunction with an order	\$50.00
Document Prep with waiver. No title or closing services.	\$100.00
Update within 6 months of effective date	\$75.00
Foreclosure Report 1-4 Family - includes 1 post-petition update	\$300.00
Subsequent updates	\$100.00
Foreclosure Report Commercial – includes 1 post-petition update	\$450.00
Subsequent updates	\$150.00
UCC Search – County (per name, written or verbal)	\$25.00, plus \$1.00 per page for copies
UCC Search – State (per name)	\$45.00, plus \$1.00 per page for copies
General County Lien Search (per name)	\$35.00, plus \$1.00 per page for copies
UCC & Judgment County Search – State & Federal (per name)	\$75.00, plus \$1.00 per page for copies
Environmental Chain of Title	\$95.00, per hour - \$300.00 minimum
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel
Informational Report issued to another company – residential	\$250.00
Last Deed of Record or Mortgage Search	\$25.00
General Research - (not in conjunction with an order)	\$125.00 per hour

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Title Insurance Rates - Residential

Transaction Type	Charge
Owner's Policies	Rate card attached
HTP Owner's Policies	110% of Rate card attached
Builder's/Developer/Investor Rate	50% of Card Rate But not less than the minimum charge.
Loan Policies	Rate card attached
Loan Policies – Refinance	Rate card attached
Loan Policies – Refinance within one year of prior KST order	60% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$250.00
Loan Policy – Cooperative Closing	\$250.00
Simultaneous Issue Leasehold – (Not exceeding the amount of the Owners Policy)	30% of Policy Premium
Construction Loan Commitment - Individual (No policy issued)	\$175.00 – (\$100.00 credited against end loan policy when issued)
Construction to Perm –(One Mortgage filed)	Card Rate
Lot Sale Commitment OR Construction Binder – Developer/Builder only	\$75.00 – no policy issued
Construction Loan Update	\$50.00
Additional Tract Fee (for multiple tracts or lots following a different chain)	\$125.00 per additional parcel (or Tax ID)
Relocation Commitments – prepared for relocation third party companies	\$300.00
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
ALTA Residential Junior Loan Policy Up to \$75,000.00 Up to \$150,000.00 Over \$200,000.00 Out of County – add an additional	\$125.00 \$175.00 \$200.00 \$150.00
Rush Fee	\$100.00 may be charged for commitments request within 72 hours/Closing within 5 days.
Residential Cancellation Fee	Actual charges to company

Title Insurance Rates - Commercial

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$500.00 up to \$1,000,000.00 plus .15 per \$1,000.00 over a million (Plus, card rate for any amount exceeding the owner's policy amount)
Simultaneous - Leasehold Policy	70% of Card Rate But no less than the minimum charge
Re-Issue Rate – new order within one year of prior KST order	60% of Card Rate But not less than the minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 3 years	75% of Card Rate But not less than the minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract or Chain Charge, for multiple tracts or lots or Tax IDs	\$125.00
Informational Title Report - If Premium split is not available.	\$500.00 for property valued up to \$1,000,000 \$1,000.00 for property valued over \$1M to \$5M \$1,500.00 for property valued over \$5,000,000
Each Update	\$150.00
Platting Commitment (no policy)	\$400.00
Lot Sale Commitment (Developer/Builder)	\$150.00
Cancellation Fee	Actual charges to company

Endorsements

Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 (Residential -1-4 family-No Charge)
ALTA 3.0 - Zoning	\$400.00
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	\$600.00
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use within 1 year of policy date)	25% of Policy Premium \$600.00 minimum
ALTA 4 Series – Condominium	\$175.00 (Residential -1-4 family-No Charge)
ALTA 5 Series – Planned Unit Development	\$175.00 (Residential -1-4 family-No Charge)
ALTA 6 Series – Variable Rate	\$175.00 (Residential -1-4 family-No Charge)
ALTA 7 Series – Manufactured Housing	\$175.00 (Residential -1-4 family-No Charge)
ALTA 8.1 - Residential	\$175.00 (Residential -1-4 family-No Charge)
ALTA 8.2 – Commercial	\$175.00
ALTA 9 Series – Restrictions and Encroachments (Except 9.7 and 9.8)	\$175.00 (Residential 1-4 family-No Charge)
ALTA 9.7 and 9.8 – Land under development	\$300.00
ALTA 10 Assignment of Mortgage (no extension of policy date)	\$200.00 – Commercial \$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 Series Residential Mortgage Modification	\$200.00 plus card rate for additional premium
ALTA 11 Series Commercial Mortgage Modification	25% of original policy premium – plus card rate for additional premium minimum of \$400.00
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of \$200.00
ALTA 13 Series – Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 Residential -1-4 family-No Charge
ALTA 15 Series – Non-Imputation	25% of Policy Premium – minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of \$500.00
ALTA 17 Series – Access	\$200.00 – Commercial \$100.00 - Residential
ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 Residential -1-4 family-No Charge

ALTA 18.1 & 18.2 Multiple Tax Parcel	\$200.00 plus \$5.00 for each additional tax ID
ALTA 19 Series – Contiguity	\$200.00
ALTA 20 – First Loss	10% of Policy Premium – minimum of \$500.00
ALTA 22 Series - Location	\$200.00 (Residential -1-4 family-No Charge)
ALTA 23 – Co-Insurance	\$200.00
ALTA 24 – Doing Business	\$175.00
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 (Residential -1-4 family-No Charge)
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Interest Rate Swap	10% of Policy Premium – minimum of \$500.00
ALTA 31 Severable Improvements	\$175.00 (Residential -1-4 family-No Charge)
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to additional administrative fees)	Card Rate
Other requested endorsements	\$200.00 minimum, subject to U & U

Title Insurance

Special Rule for Rate Unique and 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.

Up To	Rate	Up To	Rate	Up To	Rate
\$40,000	\$285	\$370,000	\$845	\$700,000	\$1,260
\$50,000	\$315	\$380,000	\$870	\$710,000	\$1,270
\$60,000	\$340	\$390,000	\$890	\$720,000	\$1,280
\$70,000	\$365	\$400,000	\$910	\$730,000	\$1,290
\$80,000	\$390	\$410,000	\$925	\$740,000	\$1,300
\$90,000	\$415	\$420,000	\$940	\$750,000	\$1,310
\$100,000	\$440	\$430,000	\$955	\$760,000	\$1,320
\$110,000	\$450	\$440,000	\$965	\$770,000	\$1,330
\$120,000	\$470	\$450,000	\$985	\$780,000	\$1,340
\$130,000	\$490	\$460,000	\$1,000	\$790,000	\$1,350
\$140,000	\$505	\$470,000	\$1,015	\$800,000	\$1,360
\$150,000	\$520	\$480,000	\$1,030	\$810,000	\$1,370
\$160,000	\$535	\$490,000	\$1,045	\$820,000	\$1,380
\$170,000	\$550	\$500,000	\$1,060	\$830,000	\$1,390
\$180,000	\$565	\$510,000	\$1,070	\$840,000	\$1,400
\$190,000	\$580	\$520,000	\$1,080	\$850,000	\$1,410
\$200,000	\$595	\$530,000	\$1,090	\$860,000	\$1,420
\$210,000	\$605	\$540,000	\$1,100	\$870,000	\$1,430
\$220,000	\$615	\$550,000	\$1,110	\$880,000	\$1,440
\$230,000	\$625	\$560,000	\$1,120	\$890,000	\$1,450
\$240,000	\$635	\$570,000	\$1,130	\$900,000	\$1,460
\$250,000	\$645	\$580,000	\$1,140	\$910,000	\$1,470
\$260,000	\$655	\$590,000	\$1,150	\$920,000	\$1,480
\$270,000	\$685	\$600,000	\$1,160	\$930,000	\$1,490
\$280,000	\$705	\$610,000	\$1,170	\$940,000	\$1,500
\$290,000	\$725	\$620,000	\$1,180	\$950,000	\$1,510
\$300,000	\$745	\$630,000	\$1,190	\$960,000	\$1,520
\$310,000	\$760	\$640,000	\$1,200	\$970,000	\$1,530
\$320,000	\$765	\$650,000	\$1,210	\$980,000	\$1,540
\$330,000	\$770	\$660,000	\$1,220	\$990,000	\$1,550
\$340,000	\$790	\$670,000	\$1,230	\$1,000,000	\$1,560
\$350,000	\$805	\$680,000	\$1,240		
\$360,000	\$835	\$690,000	\$1,250		

2021 ALTA Homeowner's policy available; add 10% to the card rate



KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

Douglas County



KANSAS SECURED TITLE

A TITLE MIDWEST AGENCY

Jackson County Rate Filing Effective February 1, 2025

Residential Real Estate Closing Services

Transaction Type	Charge
Sales Transaction with the assistance of a Real Estate Professional – New Loan	\$425.00
Refinance	\$400.00
Sales Transaction without the assistance of a Real Estate Professional	\$600.00
Sales Transaction with the assistance of a Real Estate Professional – Cash Transaction	\$300.00
Split Closing – Seller fee	\$225.00
Witness Only Closing without disbursements	\$300.00
Second Mortgage Closing simultaneous with a First Mortgage	\$195.00
Vacant Lot Closing – Developer to Builder Transactions. (Commercial Closing fee if in excess of 4 Lots)	\$75.00
Vacant Lot Closing - Cash	\$200.00
Vacant Lot Closing – Loan	\$300.00
Residential Construction Loan – Builder	\$200.00
Residential Construction Loan – Individual	\$300.00
FNF ServiceLink Witness Closing	\$150.00
Closing Statement Preparation Only	\$150.00
Disbursement of Funds Only	\$200.00
Relocation Company Coordination	\$150.00
Foreclosure REO Coordination	\$125.00

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Commercial Real Estate Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000
Sale without a Real Estate Professional	\$700.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000
Second mortgage closing simultaneous with First mortgage closing	\$500.00
Prepare settlement statement only - no presentation of documents or disbursements.	\$500.00

Commercial transactions are defined as follows:

- within the city limits and zoned commercial or industrial by governing authorities.
- outside the city limits and land (40+ acres) is devoted to agricultural and or ranch use by governing authorities.

Escrow Services Servicing long-term contracts

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Payment Service Fee	\$25.00
Close Out Fee	\$50.00
Quarterly, Semi Annual or Annual Payment Service Fee, not paid monthly.	\$30.00
Insurance Disbursement, monthly, semi-monthly, not paid annually.	\$5.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Service	Charge
Overnight/Express Delivery Service	\$30.00
Wire Fee (outgoing)	\$30.00
Insufficient Funds or Returned Check	\$50.00
Document Retrieval Fee	\$50.00
Document Copy Fee	\$1.50 per page (Minimum charge \$25.00)
Seller Ancillary Services	\$50.00
Prepare Manufactured Home Title Elimination	\$400.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement of Escrowed Funds -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Escrow Deposit held for non-title issues	\$100.00
Construction Disbursement	\$2,000.00 Initial Set-Up (up to 6 disbursements \$100.00 each after) **See Title charges for update fees
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Recording Service Fee (Not in conjunction with a closing)	\$50.00 per recordable legal description
Security/Technology Fee	\$100.00 purchase \$50.00 refinance
Mail Out Fee	\$50.00
Electronic File Fee	\$6.00 per document
1031 Set Up Fee	\$750.00
1031 Reverse Set Up Fee	\$2,500.00

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Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$150.00
Ownership & Encumbrance Certificate – (with easements and restrictions)	\$300.00
Document Prep in conjunction with an order	\$50.00
Document Prep with waiver. No title or closing services.	\$100.00
Update within 6 months of effective date	\$75.00
Foreclosure Report 1-4 Family - includes 1 post-petition update	\$300.00
Subsequent updates	\$100.00
Foreclosure Report Commercial – includes 1 post-petition update	\$450.00
Subsequent updates	\$150.00
UCC Search – County (per name, written or verbal)	\$25.00, plus \$1.00 per page for copies
UCC Search – State (per name)	\$45.00, plus \$1.00 per page for copies
General County Lien Search (per name)	\$35.00, plus \$1.00 per page for copies
UCC & Judgment County Search – State & Federal (per name)	\$75.00, plus \$1.00 per page for copies
Environmental Chain of Title	\$95.00, per hour - \$300.00 minimum
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel
Informational Report issued to another company – residential	\$250.00
Last Deed of Record or Mortgage Search	\$25.00
General Research - (not in conjunction with an order)	\$125.00 per hour

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Title Insurance Rates - Residential

Transaction Type	Charge
Owner's Policies	Rate card attached
HTP Owner's Policies	110% of Rate card attached
Builder's/Developer/Investor Rate	70% of Card Rate But not less than the minimum charge.
Loan Policies	Rate card attached
Loan Policies – Refinance	Rate card attached
Loan Policies – Refinance within one year of prior KST order	60% of Card rate but not less than the minimum charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$375.00
Loan Policy – Cooperative Closing	\$375.00
Simultaneous Issue Leasehold – (Not exceeding the amount of the Owners Policy)	30% of Policy Premium
Construction Loan Commitment - Individual (No policy issued)	\$175.00 – (\$100.00 credited against end loan policy when issued)
Construction to Perm –(One Mortgage filed)	Card Rate
Lot Sale Commitment OR Construction Binder – Developer/Builder only	\$75.00 – no policy issued
Construction Loan Update	\$50.00
Additional Tract Fee (for multiple tracts or lots following a different chain)	\$125.00 per additional parcel (or Tax ID)
Relocation Commitments – prepared for relocation third party companies	\$300.00
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
ALTA Residential Junior Loan Policy Up to \$75,000.00 Up to \$150,000.00 Over \$200,000.00 Out of County – add an additional	\$125.00 \$175.00 \$200.00 \$150.00
Rush Fee	\$100.00 may be charged for commitments requested to be returned within 48 hours and/or closing within 5 days
Residential Cancellation Fee	Actual charges to company

Title Insurance Rates - Commercial

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$500.00 up to \$1,000,000.00 plus .15 per \$1,000.00 over a million (Plus, card rate for any amount exceeding the owner's policy amount)
Simultaneous - Leasehold Policy	70% of Card Rate Not less than the minimum charge.
Re-Issue Rate – new order within one year of prior KST order	60% of Card Rate But not less than the minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 3 years	75% of Card Rate But not less than the minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract or Chain Charge, for multiple tracts or lots or Tax IDs	\$125.00
Informational Title Report - If Premium split is not available.	\$500.00 for property valued up to \$1,000,000 \$1,000.00 for property valued over \$1M to \$5M \$1,500.00 for property valued over \$5,000,000
Each Update	\$150.00
Platting Commitment (no policy)	\$400.00
Lot Sale Commitment (Developer/Builder)	\$150.00
Cancellation Fee	Actual charges to company

Endorsements

Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 (Residential -1-4 family-No Charge)
ALTA 3.0 - Zoning	\$400.00
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	\$600.00
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use within 1 year of policy date)	25% of Policy Premium \$600.00 minimum
ALTA 4 Series – Condominium	\$175.00 (Residential -1-4 family-No Charge)
ALTA 5 Series – Planned Unit Development	\$175.00 (Residential -1-4 family-No Charge)
ALTA 6 Series – Variable Rate	\$175.00 (Residential -1-4 family-No Charge)
ALTA 7 Series – Manufactured Housing	\$175.00 (Residential -1-4 family-No Charge)
ALTA 8.1 - Residential	\$175.00 (Residential -1-4 family-No Charge)
ALTA 8.2 – Commercial	\$175.00
ALTA 9 Series – Restrictions and Encroachments (Except 9.7 and 9.8)	\$175.00 (Residential 1-4 family-No Charge)
ALTA 9.7 and 9.8 – Land under development	\$300.00
ALTA 10 Assignment of Mortgage (no extension of policy date)	\$200.00 – Commercial \$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 Series Residential Mortgage Modification	\$200.00 plus card rate for additional premium
ALTA 11 Series Commercial Mortgage Modification	25% of original policy premium – plus card rate for additional premium minimum of \$400.00
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of \$200.00
ALTA 13 Series – Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 (Residential -1-4 family-No Charge)
ALTA 15 Series – Non-Imputation	25% of Policy Premium – minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of \$500.00
ALTA 17 Series – Access	\$200.00 – Commercial \$100.00 - Residential



KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

Jackson County

ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 (Residential -1-4 family-No Charge)
ALTA 18.1 & 18.2 Multiple Tax Parcel	\$200.00 plus \$5.00 for each additional tax ID
ALTA 19 Series – Contiguity	\$200.00
ALTA 20 – First Loss	10% of Policy Premium – minimum of \$500.00
ALTA 22 Series - Location	\$200.00 (Residential -1-4 family-No Charge)
ALTA 23 – Co-Insurance	\$200.00
ALTA 24 – Doing Business	\$175.00
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 (Residential -1-4 family-No Charge)
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Interest Rate Swap	10% of Policy Premium – minimum of \$500.00
ALTA 31 Severable Improvements	\$175.00 (Residential -1-4 family-No Charge)
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to additional administrative fees)	Card Rate
Other requested endorsements	\$200.00 minimum, subject to U & U

Title Insurance Special Rule for Rate Unique and 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.

Up To	Rate	Up To	Rate	Up To	Rate
\$40,000	\$355	\$370,000	\$1,000	\$700,000	\$1,545
\$50,000	\$385	\$380,000	\$1,015	\$710,000	\$1,560
\$60,000	\$420	\$390,000	\$1,030	\$720,000	\$1,575
\$70,000	\$455	\$400,000	\$1,050	\$730,000	\$1,590
\$80,000	\$485	\$410,000	\$1,065	\$740,000	\$1,600
\$90,000	\$515	\$420,000	\$1,080	\$750,000	\$1,615
\$100,000	\$545	\$430,000	\$1,095	\$760,000	\$1,625
\$110,000	\$565	\$440,000	\$1,110	\$770,000	\$1,645
\$120,000	\$585	\$450,000	\$1,130	\$780,000	\$1,660
\$130,000	\$600	\$460,000	\$1,145	\$790,000	\$1,680
\$140,000	\$620	\$470,000	\$1,160	\$800,000	\$1,695
\$150,000	\$640	\$480,000	\$1,175	\$810,000	\$1,710
\$160,000	\$655	\$490,000	\$1,190	\$820,000	\$1,725
\$170,000	\$675	\$500,000	\$1,205	\$830,000	\$1,740
\$180,000	\$695	\$510,000	\$1,220	\$840,000	\$1,755
\$190,000	\$710	\$520,000	\$1,240	\$850,000	\$1,770
\$200,000	\$730	\$530,000	\$1,255	\$860,000	\$1,785
\$210,000	\$745	\$540,000	\$1,270	\$870,000	\$1,800
\$220,000	\$760	\$550,000	\$1,290	\$880,000	\$1,815
\$230,000	\$775	\$560,000	\$1,305	\$890,000	\$1,835
\$240,000	\$790	\$570,000	\$1,330	\$900,000	\$1,850
\$250,000	\$810	\$580,000	\$1,345	\$910,000	\$1,865
\$260,000	\$825	\$590,000	\$1,365	\$920,000	\$1,880
\$270,000	\$840	\$600,000	\$1,380	\$930,000	\$1,900
\$280,000	\$855	\$610,000	\$1,395	\$940,000	\$1,915
\$290,000	\$870	\$620,000	\$1,415	\$950,000	\$1,930
\$300,000	\$890	\$630,000	\$1,430	\$960,000	\$1,945
\$310,000	\$905	\$640,000	\$1,445	\$970,000	\$1,965
\$320,000	\$920	\$650,000	\$1,460	\$980,000	\$1,980
\$330,000	\$935	\$660,000	\$1,475	\$990,000	\$2,000
\$340,000	\$950	\$670,000	\$1,500	\$1,000,000	\$2,020
\$350,000	\$970	\$680,000	\$1,515		
\$360,000	\$985	\$690,000	\$1,530		

2021 ALTA Homeowner's policy available; add 10% to the card rate



KANSAS SECURED TITLE

A TITLE MIDWEST AGENCY

Jefferson County Rate Filing Effective February 1, 2025

Residential Real Estate Closing Services

Transaction Type	Charge
New Loan Sale (with realtor or attorney)	\$325.00
Refinance	\$325.00
For Sale by Owner	\$500.00
Residential Cash sale – Realtor or Attorney assisted	\$250.00
Residential Split sale – Seller	\$200.00
Witness Only Closing without disbursements	\$250.00
Second Mortgage Closing simultaneous with a First Mortgage	\$195.00
Vacant Lot Closing – Developer to Builder Transactions. (Commercial Closing fee if in excess of 4 Lots)	\$75.00
Vacant Lot Closing - Cash	\$200.00
Vacant Lot Closing – Loan	\$300.00
Residential Construction Loan – Builder	\$200.00
Residential Construction Loan – Individual	\$300.00
FNF ServiceLink Witness Closing	\$150.00
Closing Statement Preparation Only	\$150.00
Disbursement of Funds Only	\$200.00
Relocation Company Coordination	\$150.00
Foreclosure REO Coordination	\$125.00

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Commercial Real Estate Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000
Sale without a Real Estate Professional	\$700.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000
Second mortgage closing simultaneous with First mortgage closing	\$500.00
Prepare settlement statement only - no presentation of documents or disbursements.	\$500.00

Commercial transactions are defined as follows:

- within the city limits and zoned commercial or industrial by governing authorities.
- outside the city limits and land (40+ acres) is devoted to agricultural and or ranch use by governing authorities.

Escrow Services Servicing long-term contracts

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Payment Service Fee	\$25.00
Close Out Fee	\$50.00
Quarterly, Semi Annual or Annual Payment Service Fee, not paid monthly.	\$30.00
Insurance Disbursement, monthly, semi-monthly, not paid annually.	\$5.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Service	Charge
Overnight/Express Delivery Service	\$30.00
Wire Fee (outgoing)	\$30.00
Insufficient Funds or Returned Check	\$50.00
Document Retrieval Fee	\$50.00
Document Copy Fee	\$1.50 per page (Minimum charge \$25.00)
Seller Ancillary Services	\$50.00
Prepare Manufactured Home Title Elimination	\$400.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement of Escrowed Funds -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Escrow Deposit held for non-title issues	\$100.00
Construction Disbursement	\$2,000.00 Initial Set-Up (up to 6 disbursements \$100.00 each after) **See Title charges for update fees
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Recording Service Fee (Not in conjunction with a closing)	\$50.00 per recordable legal description
Security/Technology Fee	\$100.00 purchase \$50.00 refinance
Mail Out Fee	\$50.00
Electronic File Fee	\$6.00 per document
1031 Set Up Fee	\$750.00
1031 Reverse Set Up Fee	\$2,500.00

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Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$150.00
Ownership & Encumbrance Certificate – (with easements and restrictions)	\$300.00
Document Prep in conjunction with an order	\$50.00
Document Prep with waiver. No title or closing services.	\$100.00
Update within 6 months of effective date	\$75.00
Foreclosure Report 1-4 Family - includes 1 post-petition update	\$300.00
Subsequent updates	\$100.00
Foreclosure Report Commercial – includes 1 post-petition update	\$450.00
Subsequent updates	\$150.00
UCC Search – County (per name, written or verbal)	\$25.00, plus \$1.00 per page for copies
UCC Search – State (per name)	\$45.00, plus \$1.00 per page for copies
General County Lien Search (per name)	\$35.00, plus \$1.00 per page for copies
UCC & Judgment County Search – State & Federal (per name)	\$75.00, plus \$1.00 per page for copies
Environmental Chain of Title	\$95.00, per hour - \$300.00 minimum
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel
Informational Report issued to another company – residential	\$250.00
Last Deed of Record or Mortgage Search	\$25.00
General Research - (not in conjunction with an order)	\$125.00 per hour

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Title Insurance Rates - Residential

Transaction Type	Charge
Owner's Policies	Rate card attached
HTP Owner's Policies	110% of Rate card attached
Builder's/Developer/Investor Rate	70% of Card Rate But not less than the minimum charge.
Loan Policies	Rate card attached
Loan Policies – Refinance	80% of Card rate but not less than min. charge
Loan Policies – Refinance within one year of prior KST order	60% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$275.00
Loan Policy – Cooperative Closing	\$275.00
Simultaneous Issue Leasehold – (Not exceeding the amount of the Owners Policy)	30% of Policy Premium
Construction Loan Commitment - Individual (No policy issued)	\$175.00 – (\$100.00 credited against end loan policy when issued)
Construction to Perm –(One Mortgage filed)	Card Rate
Lot Sale Commitment OR Construction Binder – Developer/Builder only	\$75.00 – no policy issued
Construction Loan Update	\$50.00
Additional Tract Fee (for multiple tracts or lots following a different chain)	\$125.00 per additional parcel (or Tax ID)
Relocation Commitments – prepared for relocation third party companies	\$300.00
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
ALTA Residential Junior Loan Policy Up to \$75,000.00 Up to \$150,000.00 Over \$200,000.00 Out of County – add an additional	\$125.00 \$175.00 \$200.00 \$150.00
Rush Fee	\$100.00 may be charged for commitments requested to be returned within 48 hours and/or closing within 5 days
Residential Cancellation Fee	Actual charges to company

Title Insurance Rates - Commercial

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$500.00 up to \$1,000,000.00 plus .15 per \$1,000.00 over a million (Plus, card rate for any amount exceeding the owner's policy amount)
Simultaneous - Leasehold Policy	70% of Card Rate But not less than the minimum charge.
Re-Issue Rate – new order within one year of prior KST order	60% of Card Rate But not less than the minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 3 years	75% of Card Rate But not less than the minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract or Chain Charge, for multiple tracts or lots or Tax IDs	\$125.00
Informational Title Report - If Premium split is not available.	\$500.00 for property valued up to \$1,000,000 \$1,000.00 for property valued over \$1M to \$5M \$1,500.00 for property valued over \$5,000,000
Each Update	\$150.00
Platting Commitment (no policy)	\$400.00
Lot Sale Commitment (Developer/Builder)	\$150.00
Cancellation Fee	Actual charges to company

Endorsements

Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 (Residential -1-4 family-No Charge)
ALTA 3.0 - Zoning	\$400.00
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	\$600.00
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use within 1 year of policy date)	25% of Policy Premium \$600.00 minimum
ALTA 4 Series – Condominium	\$175.00 (Residential -1-4 family-No Charge)
ALTA 5 Series – Planned Unit Development	\$175.00 (Residential -1-4 family-No Charge)
ALTA 6 Series – Variable Rate	\$175.00 (Residential -1-4 family-No Charge)
ALTA 7 Series – Manufactured Housing	\$175.00 (Residential -1-4 family-No Charge)
ALTA 8.1 - Residential	\$175.00 (Residential -1-4 family-No Charge)
ALTA 8.2 – Commercial	\$175.00
ALTA 9 Series – Restrictions and Encroachments (Except 9.7 and 9.8)	\$175.00 (Residential 1-4 family-No Charge)
ALTA 9.7 and 9.8 – Land under development	\$300.00
ALTA 10 Assignment of Mortgage (no extension of policy date)	\$200.00 – Commercial \$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 Series Residential Mortgage Modification	\$200.00 plus card rate for additional premium
ALTA 11 Series Commercial Mortgage Modification	25% of original policy premium – plus card rate for additional premium minimum of \$400.00
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of \$200.00
ALTA 13 Series – Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00) Residential -1-4 family-No Charge)
ALTA 15 Series – Non-Imputation	25% of Policy Premium – minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of \$500.00
ALTA 17 Series – Access	\$200.00 – Commercial \$100.00 - Residential

ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 (Residential -1-4 family-No Charge)
ALTA 18.1 & 18.2 Multiple Tax Parcel	\$200.00 plus \$5.00 for each additional tax ID
ALTA 19 Series – Contiguity	\$200.00
ALTA 20 – First Loss	10% of Policy Premium – minimum of \$500.00
ALTA 22 Series - Location	\$200.00 (Residential -1-4 family-No Charge)
ALTA 23 – Co-Insurance	\$200.00
ALTA 24 – Doing Business	\$175.00
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 (Residential -1-4 family-No Charge)
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Interest Rate Swap	10% of Policy Premium – minimum of \$500.00
ALTA 31 Severable Improvements	\$175.00 (Residential -1-4 family-No Charge)
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to additional administrative fees)	Card Rate
Other requested endorsements	\$200.00 minimum, subject to U & U

Title Insurance Special Rule for Rate Unique and 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.

Up To	Rate	Up To	Rate	Up To	Rate
\$40,000	\$400	\$370,000	\$1,020	\$700,000	\$1,515
\$50,000	\$425	\$380,000	\$1,035	\$710,000	\$1,530
\$60,000	\$450	\$390,000	\$1,050	\$720,000	\$1,545
\$70,000	\$475	\$400,000	\$1,065	\$730,000	\$1,560
\$80,000	\$500	\$410,000	\$1,080	\$740,000	\$1,575
\$90,000	\$525	\$420,000	\$1,095	\$750,000	\$1,590
\$100,000	\$550	\$430,000	\$1,110	\$760,000	\$1,605
\$110,000	\$575	\$440,000	\$1,125	\$770,000	\$1,620
\$120,000	\$600	\$450,000	\$1,140	\$780,000	\$1,635
\$130,000	\$625	\$460,000	\$1,155	\$790,000	\$1,650
\$140,000	\$650	\$470,000	\$1,170	\$800,000	\$1,665
\$150,000	\$675	\$480,000	\$1,185	\$810,000	\$1,680
\$160,000	\$700	\$490,000	\$1,200	\$820,000	\$1,695
\$170,000	\$715	\$500,000	\$1,215	\$830,000	\$1,710
\$180,000	\$730	\$510,000	\$1,230	\$840,000	\$1,725
\$190,000	\$745	\$520,000	\$1,245	\$850,000	\$1,740
\$200,000	\$760	\$530,000	\$1,260	\$860,000	\$1,755
\$210,000	\$775	\$540,000	\$1,275	\$870,000	\$1,770
\$220,000	\$790	\$550,000	\$1,290	\$880,000	\$1,785
\$230,000	\$805	\$560,000	\$1,305	\$890,000	\$1,800
\$240,000	\$825	\$570,000	\$1,320	\$900,000	\$1,815
\$250,000	\$840	\$580,000	\$1,335	\$910,000	\$1,830
\$260,000	\$855	\$590,000	\$1,350	\$920,000	\$1,845
\$270,000	\$870	\$600,000	\$1,365	\$930,000	\$1,860
\$280,000	\$885	\$610,000	\$1,380	\$940,000	\$1,875
\$290,000	\$900	\$620,000	\$1,395	\$950,000	\$1,890
\$300,000	\$915	\$630,000	\$1,410	\$960,000	\$1,905
\$310,000	\$930	\$640,000	\$1,425	\$970,000	\$1,920
\$320,000	\$945	\$650,000	\$1,440	\$980,000	\$1,935
\$330,000	\$960	\$660,000	\$1,455	\$990,000	\$1,950
\$340,000	\$975	\$670,000	\$1,470	\$1,000,000	\$1,965
\$350,000	\$990	\$680,000	\$1,485		
\$360,000	\$1,005	\$690,000	\$1,500		

2021 ALTA Homeowner's policy available; add 10% to the card rate



**Leavenworth County Rate Filing
Effective February 1, 2025**

Residential Real Estate Closing Services

Transaction Type	Charge
Buyer Side Sale or Refinance	\$325.00
Seller Side Sale	\$200.00
For Sale by Owner – Add to Seller Side	\$200.00
Residential Cash sale – Realtor or Attorney assisted – Each Side	\$175.00
Witness Only Closing without disbursements	\$300.00
Second Mortgage Closing simultaneous with a First Mortgage	\$195.00
Vacant Lot Closing – – Developer to Builder Transactions. (Commercial Closing fee if in excess of 4 Lots)	\$75.00
Vacant Lot Closing - Cash	\$200.00
Vacant Lot Closing – Loan	\$300.00
Residential Construction Loan – Builder	\$200.00
Residential Construction Loan – Individual	\$300.00
FNF ServiceLink Witness Closing	\$150.00
Closing Statement Preparation Only	\$150.00
Disbursement of Funds Only	\$200.00
Relocation Company Coordination	\$150.00
Foreclosure REO Coordination	\$125.00

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Commercial Real Estate Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000
Sale without a Real Estate Professional	\$700.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000
Second mortgage closing simultaneous with First mortgage closing	\$500.00
Prepare settlement statement only - no presentation of documents or disbursements.	\$500.00

Commercial transactions are defined as follows:

- within the city limits and zoned commercial or industrial by governing authorities.
- outside the city limits and land (40+ acres) is devoted to agricultural and or ranch use by governing authorities.

Escrow Services

Servicing long-term contracts

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Payment Service Fee	\$25.00
Close Out Fee	\$50.00
Quarterly, Semi Annual or Annual Payment Service Fee, not paid monthly.	\$30.00
Insurance Disbursement, monthly, semi-monthly, not paid annually.	\$5.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Service	Charge
Overnight/Express Delivery Service	\$30.00
Wire Fee (outgoing)	\$30.00
Insufficient Funds or Returned Check	\$50.00
Document Retrieval Fee	\$50.00
Document Copy Fee	\$1.50 per page (Minimum charge \$25.00)
Seller Ancillary Services	\$50.00
Prepare Manufactured Home Title Elimination	\$400.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement of Escrowed Funds -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Escrow Deposit held for non-title issues	\$100.00
Construction Disbursement	\$2,000.00 Initial Set-Up (up to 6 disbursements \$100.00 each after) **See Title charges for update fees
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Recording Service Fee (Not in conjunction with closing)	\$50.00 per recordable legal description
Security / Technology Fee	\$100.00 purchase \$50.00 refinance
Mail Out Fee	\$50.00
Electronic File Fee	\$6.00 per document
1031 Set Up Fee	\$750.00
1031 Reverse Set Up Fee	\$2,500.00

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Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$150.00
Ownership & Encumbrance Certificate – (with easements and restrictions)	\$300.00
Document Prep in conjunction with an order	\$50.00
Document Prep with waiver. No title or closing services.	\$100.00
Update within 6 months of effective date	\$75.00
Foreclosure Report 1-4 Family - includes 1 post-petition update	\$300.00
Subsequent updates	\$100.00
Foreclosure Report Commercial – includes 1 post-petition update	\$450.00
Subsequent updates	\$150.00
UCC Search – County (per name, written or verbal)	\$25.00, plus \$1.00 per page for copies
UCC Search – State (per name)	\$45.00, plus \$1.00 per page for copies
General County Lien Search (per name)	\$35.00, plus \$1.00 per page for copies
UCC & Judgment County Search – State & Federal (per name)	\$75.00, plus \$1.00 per page for copies
Environmental Chain of Title	\$95.00 per hour - \$300.00 minimum
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel
Informational Report issued to another company – residential	\$250.00
Last Deed of Record or Mortgage Search	\$25.00
General Research - (not in conjunction with an order)	\$125.00 per hour

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Title Insurance Rates - Residential

Transaction Type	Charge
Owner's Policies	Rate card attached
HTP Owner's Policies	110% of Rate card attached
Builder's/Developer/Investor Rate	70% of Card Rate But not less than the minimum charge.
Loan Policies	Rate card attached
Loan Policies – Refinance	Rate card attached
Loan Policies – Refinance within one year of prior KST order	60% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$350.00
Loan Policy – Cooperative Closing	\$350.00
Simultaneous Issue Leasehold – (Not exceeding the amount of the Owners Policy)	30% of Policy Premium
Construction Loan Commitment - Individual (No policy issued)	\$175.00 – (\$100.00 credited against end loan policy when issued)
Construction to Perm –(One Mortgage filed)	Card Rate
Lot Sale Commitment OR Construction Binder – Developer/Builder only	\$75.00 – no policy issued
Construction Loan Update	\$50.00
Additional Tract Fee (for multiple tracts or lots following a different chain)	\$125.00 per additional parcel (or Tax ID)
Relocation Commitments – prepared for relocation third party companies	\$300.00
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
ALTA Residential Junior Loan Policy Up to \$75,000.00 Up to \$150,000.00 Over \$200,000.00 Out of County – add an additional	\$125.00 \$175.00 \$200.00 \$150.00
Rush Fee	\$100.00 may be charged for commitments requested to be returned within 48 hours and/or closing within 5 days.
Residential Cancellation Fee	Actual charges to company

Title Insurance Rates - Commercial

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$500.00 up to \$1,000,000.00 plus .15 per \$1,000.00 over a million (Plus, card rate for any amount exceeding the owner's policy amount)
Simultaneous - Leasehold Policy	70% of Card Rate But not less than the minimum charge
Re-Issue Rate – new order within one year of prior KST order	60% of Card Rate But not less than the minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 3 years	75% of Card Rate But not less than the minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract or Chain Charge, for multiple tracts or lots or Tax IDs	\$125.00
Informational Title Report - If Premium split is not available.	\$500.00 for property valued up to \$1,000,000 \$1,000.00 for property valued over \$1M to \$5M \$1,500.00 for property valued over \$5,000,000
Each Update	\$150.00
Platting Commitment (no policy)	\$400.00
Lot Sale Commitment (Developer/Builder)	\$150.00
Cancellation Fee	Actual charges to company

Endorsements

Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 (Residential -1-4 family-No Charge)
ALTA 3.0 - Zoning	\$400.00
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	\$600.00
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use within 1 year of policy date)	25% of Policy Premium \$600.00 minimum
ALTA 4 Series – Condominium	\$175.00 (Residential -1-4 family-No Charge)
ALTA 5 Series – Planned Unit Development	\$175.00 (Residential -1-4 family-No Charge)
ALTA 6 Series – Variable Rate	\$175.00 (Residential -1-4 family-No Charge)
ALTA 7 Series – Manufactured Housing	\$175.00 (Residential -1-4 family-No Charge)
ALTA 8.1 - Residential	\$175.00 (Residential -1-4 family-No Charge)
ALTA 8.2 – Commercial	\$175.00
ALTA 9 Series – Restrictions and Encroachments (Except 9.7 and 9.8)	\$175.00 (Residential 1-4 family-No Charge)
ALTA 9.7 and 9.8 – Land under development	\$300.00
ALTA 10 Assignment of Mortgage (no extension of policy date)	\$200.00 – Commercial \$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 Series Residential Mortgage Modification	\$200.00 plus card rate for additional premium
ALTA 11 Series Commercial Mortgage Modification	25% of original policy premium – plus card rate for additional premium minimum of \$400.00
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of \$200.00
ALTA 13 Series – Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 (Residential -1-4 family-No Charge)
ALTA 15 Series – Non-Imputation	25% of Policy Premium – minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of \$500.00
ALTA 17 Series – Access	\$200.00 – Commercial \$100.00 - Residential

ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 (Residential -1-4 family-No Charge)
ALTA 18.1 & 18.2 Multiple Tax Parcel	\$200.00 plus \$5.00 for each additional tax ID
ALTA 19 Series – Contiguity	\$200.00
ALTA 20 – First Loss	10% of Policy Premium – minimum of \$500.00
ALTA 22 Series - Location	\$200.00 (Residential -1-4 family-No Charge)
ALTA 23 – Co-Insurance	\$200.00
ALTA 24 – Doing Business	\$175.00
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 (Residential -1-4 family-No Charge)
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Interest Rate Swap	10% of Policy Premium – minimum of \$500.00
ALTA 31 Severable Improvements	\$175.00 (Residential -1-4 family-No Charge)
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to additional administrative fees)	Card Rate
Other requested endorsements	\$200.00 minimum, subject to U & U

Title Insurance

Special Rule for Rate Unique and 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.



Leavenworth County

Up To	Rate	Up To	Rate	Up To	Rate
\$40,000	\$400	\$370,000	\$950	\$700,000	\$1,280
\$50,000	\$425	\$380,000	\$960	\$710,000	\$1,290
\$60,000	\$450	\$390,000	\$970	\$720,000	\$1,300
\$70,000	\$475	\$400,000	\$980	\$730,000	\$1,310
\$80,000	\$500	\$410,000	\$990	\$740,000	\$1,320
\$90,000	\$525	\$420,000	\$1,000	\$750,000	\$1,330
\$100,000	\$550	\$430,000	\$1,010	\$760,000	\$1,340
\$110,000	\$575	\$440,000	\$1,020	\$770,000	\$1,350
\$120,000	\$600	\$450,000	\$1,030	\$780,000	\$1,360
\$130,000	\$625	\$460,000	\$1,040	\$790,000	\$1,370
\$140,000	\$650	\$470,000	\$1,050	\$800,000	\$1,380
\$150,000	\$675	\$480,000	\$1,060	\$810,000	\$1,390
\$160,000	\$700	\$490,000	\$1,070	\$820,000	\$1,400
\$170,000	\$715	\$500,000	\$1,080	\$830,000	\$1,410
\$180,000	\$730	\$510,000	\$1,090	\$840,000	\$1,420
\$190,000	\$745	\$520,000	\$1,100	\$850,000	\$1,430
\$200,000	\$760	\$530,000	\$1,110	\$860,000	\$1,440
\$210,000	\$775	\$540,000	\$1,120	\$870,000	\$1,450
\$220,000	\$790	\$550,000	\$1,130	\$880,000	\$1,460
\$230,000	\$805	\$560,000	\$1,140	\$890,000	\$1,470
\$240,000	\$820	\$570,000	\$1,150	\$900,000	\$1,480
\$250,000	\$830	\$580,000	\$1,160	\$910,000	\$1,490
\$260,000	\$840	\$590,000	\$1,170	\$920,000	\$1,500
\$270,000	\$850	\$600,000	\$1,180	\$930,000	\$1,510
\$280,000	\$860	\$610,000	\$1,190	\$940,000	\$1,520
\$290,000	\$870	\$620,000	\$1,200	\$950,000	\$1,530
\$300,000	\$880	\$630,000	\$1,210	\$960,000	\$1,540
\$310,000	\$890	\$640,000	\$1,220	\$970,000	\$1,550
\$320,000	\$900	\$650,000	\$1,230	\$980,000	\$1,560
\$330,000	\$910	\$660,000	\$1,240	\$990,000	\$1,570
\$340,000	\$920	\$670,000	\$1,250	\$1,000,000	\$1,580
\$350,000	\$930	\$680,000	\$1,260		
\$360,000	\$940	\$690,000	\$1,270		

2021 ALTA Homeowner's policy available; add 10% to the card rate



KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

Leavenworth County



KANSAS SECURED TITLE

A TITLE MIDWEST AGENCY

McPherson County and Reno County Rate Filing Effective February 1, 2025

Residential Real Estate Closing Services

Transaction Type	Charge
Sales Transaction with the assistance of a Real Estate Professional	\$500.00
Sales Transaction with the assistance of a Real Estate Professional / Cash Transaction	\$350.00
Sales Transaction without the assistance of a Real Estate Professional	\$560.00
Refinance Closing	\$350.00
Loan Only or Witness Only Closing with disbursements	\$350.00
Loan Only or Witness Only Closing without disbursements	\$250.00
Second Mortgage Closing simultaneous with a First Mortgage	\$180.00
Vacant Lot Closing – Developer to Builder Transactions– Commercial Closing fee if in excess of 4 Lots	\$75.00
New Construction Closing Builder (Seller) Fee	\$50.00
Buyer Fee	\$240.00
Remote Online Closing	\$150 Per Buyer/Seller

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KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

McPherson County and Reno County

Commercial Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$500.00 minimum charge \$1.00/1,000.00 up to \$1,000,000.00 plus \$.15/1,000.00 over 1,000,000.00
Sale without the assistance of a Real Estate Professional	\$750.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000
Second mortgage closing simultaneous with First mortgage closing	\$250.00
Second mortgage closing	\$350.00

Commercial transactions are defined as follows:

- Transactions of \$500,000.00 and above.
- within the city limits and zoned commercial by governing authorities.
- outside the city limits and land is devoted to agricultural and or ranch use by governing authorities.

Escrow Services Servicing long-term contracts

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Payment Service Fee	\$25.00
Close Out Fee	\$50.00
Quarterly, Semi Annual or Annual Payment Service Fee, not paid monthly.	\$30.00
Insurance Disbursement, monthly, semi-monthly, not paid annually.	\$5.00
Insufficient Funds Fee	\$50.00

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KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

McPherson County and Reno County

Ancillary Services

Service	Charge
Overnight/Express Delivery Service	\$30.00
Wire Fee (outgoing)	\$30.00
Insufficient Funds or Returned Check	\$50.00
Document Retrieval Fee	\$50.00
Document Copy Fee	\$1.50 per page (Minimum charge \$25.00)
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular Home – TR-63	\$400.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement Only (escrowed funds) -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Construction Disbursement	\$2,000.00 Initial Set-Up (up to 6 disbursements \$100.00 each after) **See Title charges for update fees
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Miscellaneous Research (Not in conjunction with a title policy) 1 hour minimum	\$150.00 per hour
Recording Service Fee (Not in conjunction with a closing)	\$50.00 per recordable legal description
Security / Technology Fee	\$100.00 purchase \$50.00 refinance
Mail Out Fee	\$50.00 per Seller \$100.00 per Buyer Additional fees may apply
Electronic File Fee	\$6.00 per document
1031 Set Up Fee – Kansas Property	\$750.00
1031 Reverse Set Up Fee – Kansas Property	\$2,500.00

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KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

McPherson County and Reno County

Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$100.00
Ownership & Encumbrance Certificate – (lender requested only) - <i>Includes 1 update</i>	\$150.00
Ownership & Encumbrance Certificate – (with easements)	\$300.00
Document Prep with Ownership & Encumbrance Certificate	\$75.00
Document Prep with waiver. No title or closing service.	\$150.00
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or verbal)	\$200.00, plus \$1.50 per page for copies
UCC Search – State (per name)	\$200.00, plus \$2.00 per page for copies
General County Lien Search (per name)	\$200.00, plus \$1.50 per page for copies
Environmental Chain of Title	\$350.00, plus \$100.00 per hour after 2 hours
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel (radius of 350 feet or less) \$750.00 plus \$25.00 per parcel (radius more than 350 feet)
Search and Exam	\$300.00
Last Deed of Record or Mortgage Search	\$50.00

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KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

McPherson County and Reno County

Title Insurance Rates - Residential

Transaction Type	Charge
Owner's Policies	Card Rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
HTP Owner's Policies	110% of Rate card attached
Builder's/Developer/Investor Rate - A rate offered to builder/developer as buyer/seller. Discount for Volume and simplicity of search.	60% of Card Rate But not less than the minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 3 years	75% of Card Rate But not less than the minimum charge.
Loan Policies	Card Rate
Loan Policies – Refinance	75% of Card rate but not less than min. charge
Second Mortgage Policies	75% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$225.00 to \$1,000,000.00 plus \$1.50 per \$1,000.00 over a million (Plus, card rate for any amount exceeding the owner's policy amount)
Construction Loan Commitment (No policy issued)	No Charge
Lot Sale Commitment (No policy issued Builder/Developer)	\$150.00
Cancellation Fee	\$250.00 fee may apply
Additional Tract Fee (for multiple tracts or lots following a different chain)	\$200.00 per each additional chain \$400.00 per each additional county plus \$200.00 per each additional chain
Relocation Commitments – prepared for relocation third party companies	\$300.00
Informational Commitments Each Update	\$500.00 for property valued up to \$500,000.00 \$750.00 for property valued over \$500,000.00 If premium split is not available. \$100.00 per update
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
Foreclosure Binder – no policy, includes 1 update Each Additional Update	\$300.00 \$100.00
Replacement of Lost Policy	\$50.00 plus any out-of-pocket expenses
Rush Fee –	\$100.00 may be charged for commitments request within 72 hours/Closing within 5 days



KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

McPherson County and Reno County

Title Insurance Rates - Commercial

Transaction Type	Charge
Owner's Policy	Card Rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$270.00 up to \$1,000,000.00 plus \$0.15 per \$1,000.00 over a million (Plus, card rate for any amount exceeding the owner's policy amount)
Leasehold Policy	Card Rate
Simultaneous - Leasehold Policy	75% of Card Rate
Loan Policies – Refinance	75% of Card Rate But not less than the minimum charge
Second Mortgage Policies	75% of Card Rate But not less than the minimum charge
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 3 years	60% of Card Rate But not less than the minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 3 years	75% of Card Rate But not less than the minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract or Chain Charge, for multiple tracts or lots	\$200.00 per each additional chain \$400.00 per each additional county plus \$200.00 per each additional chain
Informational Title Commitment	\$750.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued over \$1,000,000.00 If Premium split is not available.
Each Update	\$150.00
Foreclosure Commitment (no policy)	\$450.00
Each Update	\$150.00
Platting Commitment (no policy)	\$500.00
Lot Sale Commitment (no policy)	\$100.00
Additional Research (1 hour minimum)	\$100.00 per hour
Cancellation Fee	\$450.00 Fee may apply
Replacement of Lost Policy (within 2 years)	\$100.00
Replacement of Lost Policy (after 2 years)	\$250.00



KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

McPherson County and Reno County

Endorsements

Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 Residential -1-4 family-No Charge
ALTA 3.0 - Zoning	\$400.00
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	\$600.00 plus attorney's opinion fee
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use within 1 year of policy date)	25% of Policy Premium \$600.00 minimum
ALTA 4 Series – Condominium	\$175.00 Residential -1-4 family-No Charge
ALTA 5 Series – Planned Unit Development	\$175.00 Residential -1-4 family-No Charge
ALTA 6 Series – Variable Rate	\$175.00 Residential -1-4 family-No Charge
ALTA 7 Series – Manufactured Housing	\$175.00 Residential -1-4 family-No Charge
ALTA 8.1 - Residential	\$175.00 Residential -1-4 family-No Charge
ALTA 8.2 – Commercial	\$175.00
ALTA 9 Series – Restrictions and Encroachments (Except 9.7 and 9.8)	\$175.00 Residential 1-4 family-No Charge
ALTA 9.7 and 9.8 – Land under development	\$300.00
ALTA 10 Assignment of Mortgage (no extension of policy date)	\$200.00 – Commercial \$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 Series Residential Mortgage Modification	\$200.00 plus card rate for additional premium
ALTA 11 Series Commercial Mortgage Modification	25% of original policy premium – plus card rate for additional premium minimum of \$400.00
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of \$200.00
ALTA 13 Series – Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 Residential -1-4 family-No Charge
ALTA 15 Series – Non-Imputation	25% of Policy Premium – minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of \$500.00
ALTA 17 Series – Access	\$200.00 – Commercial \$100.00 - Residential
ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 Residential -1-4 family-No Charge
ALTA 18.1 & 18.2 Multiple Tax Parcel	\$200.00 plus \$5.00 for each additional tax ID
ALTA 19 Series – Contiguity	\$200.00
ALTA 20 – First Loss	10% of Policy Premium – minimum of \$500.00



KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

McPherson County and Reno County

ALTA 22 Series - Location	\$200.00 Residential -1-4 family-No Charge
ALTA 23 – Co-Insurance	\$200.00
ALTA 24 – Doing Business	\$175.00
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 Residential -1-4 family-No Charge
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Interest Rate Swap	10% of Policy Premium – minimum of \$500.00
ALTA 31 Severable Improvements	\$175.00 Residential -1-4 family-No Charge
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to additional administrative fees)	Card Rate
Other requested endorsements	\$200.00 minimum, subject to U & U

Title Insurance

Special Rule for Rate Unique and 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.



KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

McPherson County and Reno County

Title Insurance	Rate	Refinance	Title Insurance	Rate	Refinance
30,000	\$340.00	\$340.00	520,000	\$1,410.00	\$846.00
40,000	\$380.00	\$340.00	530,000	\$1,430.00	\$858.00
50,000	\$420.00	\$340.00	540,000	\$1,450.00	\$870.00
60,000	\$450.00	\$340.00	550,000	\$1,470.00	\$882.00
70,000	\$480.00	\$340.00	560,000	\$1,490.00	\$894.00
80,000	\$510.00	\$340.00	570,000	\$1,510.00	\$906.00
90,000	\$540.00	\$340.00	580,000	\$1,530.00	\$918.00
100,000	\$570.00	\$342.00	590,000	\$1,550.00	\$930.00
110,000	\$590.00	\$354.00	600,000	\$1,570.00	\$942.00
120,000	\$610.00	\$366.00	610,000	\$1,590.00	\$954.00
130,000	\$630.00	\$378.00	620,000	\$1,610.00	\$966.00
140,000	\$650.00	\$390.00	630,000	\$1,630.00	\$978.00
150,000	\$670.00	\$402.00	640,000	\$1,650.00	\$990.00
160,000	\$690.00	\$414.00	650,000	\$1,670.00	\$1,002.00
170,000	\$710.00	\$426.00	660,000	\$1,690.00	\$1,014.00
180,000	\$730.00	\$438.00	670,000	\$1,710.00	\$1,026.00
190,000	\$750.00	\$450.00	680,000	\$1,730.00	\$1,038.00
200,000	\$770.00	\$462.00	690,000	\$1,750.00	\$1,050.00
210,000	\$790.00	\$474.00	700,000	\$1,770.00	\$1,062.00
220,000	\$810.00	\$486.00	710,000	\$1,790.00	\$1,074.00
230,000	\$830.00	\$498.00	720,000	\$1,810.00	\$1,086.00
240,000	\$850.00	\$510.00	730,000	\$1,830.00	\$1,098.00
250,000	\$870.00	\$522.00	740,000	\$1,850.00	\$1,110.00
260,000	\$890.00	\$534.00	750,000	\$1,870.00	\$1,122.00
270,000	\$910.00	\$546.00	760,000	\$1,890.00	\$1,134.00
280,000	\$930.00	\$558.00	770,000	\$1,910.00	\$1,146.00
290,000	\$950.00	\$570.00	780,000	\$1,930.00	\$1,158.00
300,000	\$970.00	\$582.00	790,000	\$1,950.00	\$1,170.00
310,000	\$990.00	\$594.00	800,000	\$1,970.00	\$1,182.00
320,000	\$1,010.00	\$606.00	810,000	\$1,990.00	\$1,194.00
330,000	\$1,030.00	\$618.00	820,000	\$2,010.00	\$1,206.00
340,000	\$1,050.00	\$630.00	830,000	\$2,030.00	\$1,218.00
350,000	\$1,070.00	\$642.00	840,000	\$2,050.00	\$1,230.00
360,000	\$1,090.00	\$654.00	850,000	\$2,070.00	\$1,242.00
370,000	\$1,110.00	\$666.00	860,000	\$2,090.00	\$1,254.00
380,000	\$1,130.00	\$678.00	870,000	\$2,110.00	\$1,266.00
390,000	\$1,150.00	\$690.00	880,000	\$2,130.00	\$1,278.00
400,000	\$1,170.00	\$702.00	890,000	\$2,150.00	\$1,290.00
410,000	\$1,190.00	\$714.00	900,000	\$2,170.00	\$1,302.00
420,000	\$1,210.00	\$726.00	910,000	\$2,190.00	\$1,314.00
430,000	\$1,230.00	\$738.00	920,000	\$2,210.00	\$1,326.00
440,000	\$1,250.00	\$750.00	930,000	\$2,230.00	\$1,338.00
450,000	\$1,270.00	\$762.00	940,000	\$2,250.00	\$1,350.00
460,000	\$1,290.00	\$774.00	950,000	\$2,270.00	\$1,362.00
470,000	\$1,310.00	\$786.00	960,000	\$2,290.00	\$1,374.00
480,000	\$1,330.00	\$798.00	970,000	\$2,310.00	\$1,386.00
490,000	\$1,550.00	\$930.00	980,000	\$2,330.00	\$1,398.00
500,000	\$1,370.00	\$822.00	990,000	\$2,350.00	\$1,410.00
510,000	\$1,390.00	\$834.00	1,000,000	\$2,370.00	\$1,422.00

2021 ALTA Homeowner's policy available; add 10% to the card rate



KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

McPherson County and Reno County



KANSAS SECURED TITLE

A TITLE MIDWEST AGENCY

Montgomery County and Neosho County
Effective February 1, 2025

Residential Real Estate Closing Services

Transaction Type	Charge
Sales Transaction with the assistance of a Real Estate Professional	\$450.00
Sales Transaction without the assistance of a Real Estate Professional	\$550.00
Sales Transaction with the assistance of a Real Estate Professional / Cash Transaction	\$400.00
Refinance Closing	\$400.00
Loan Only or Witness Only Closing with disbursements	\$400.00
Loan Only or Witness Only Closing without disbursements	\$250.00
Second Mortgage Closing simultaneous with a First Mortgage	\$180.00
Vacant Lot Closing – – Developer to Builder Transactions - Commercial Closing fee if in excess of 4 Lots	\$75.00
New Construction Closing Builder (Seller) Fee	\$50.00
Buyer Fee	\$225.00
Remote Online Closing	\$150.00 per Buyer/Seller

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KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

Montgomery County and Neosho County

Commercial Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$500.00 minimum charge \$1.00/1,000.00 up to \$1,000,000.00 plus \$.10/1,000.00 over 1,000,000.00
Sale without the assistance of a Real Estate Professional	\$750.00 minimum charge \$1.00/1,000.00 up to \$1,000,000.00 plus \$.10/1,000.00 over 1,000,000.00
Second mortgage closing simultaneous with First mortgage closing	\$250.00
Second mortgage closing	\$350.00

Commercial transactions are defined as follows:

- Transactions of \$500,000.00 and above.
- within the city limits and zoned commercial by governing authorities.
- outside the city limits and land is devoted to agricultural and or ranch use by governing authorities.

Escrow Services **Servicing long-term contracts**

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Payment Service Fee	\$25.00
Close Out Fee	\$50.00
Quarterly, Semi Annual or Annual Payment Service Fee, not paid monthly.	\$30.00
Insurance Disbursement, monthly, semi-monthly, not paid annually.	\$5.00
Insufficient Funds Fee	\$50.00

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KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

Montgomery County and Neosho County

Ancillary Services

Service	Charge
Overnight/Express Delivery Service	\$30.00
Wire Fee (outgoing)	\$30.00
Insufficient Funds or Returned Check	\$50.00
Document Retrieval Fee	\$50.00
Document Copy Fee	\$1.50 per page (Minimum charge \$25.00)
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular Home – TR-63	\$400.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement Only (escrowed funds) -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Construction Disbursement	\$2,000.00 Initial Set-Up (up to 6 disbursements \$100.00 each after) **See Title charges for update fees
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Miscellaneous Research (Not in conjunction with a title policy) 1 hour minimum	\$150.00 per hour
Recording Service Fee (Not in conjunction with a closing)	\$50.00 per recordable legal description
Security/Technology Fee	\$100.00 purchase \$50.00 refinance
Mail Out Fee	\$50.00 per Seller \$100.00 per Buyer Additional fees may apply
Electronic File Fee	\$6.00 per document
1031 Set Up Fee – Kansas Property	\$750.00
1031 Reverse Set Up Fee – Kansas Property	\$2,500.00

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KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

Montgomery County and Neosho County

Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$100.00
Ownership & Encumbrance Certificate – (lender requested only) - <i>Includes 1 update</i>	\$150.00
Ownership & Encumbrance Certificate – (with easements)	\$300.00
Document Prep with Ownership & Encumbrance Certificate	\$75.00
Document Prep with waiver. No title or closing service.	\$150.00
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or verbal)	\$200.00, plus \$1.50 per page for copies
UCC Search – State (per name)	\$200.00, plus \$2.00 per page for copies
General County Lien Search (per name)	\$200.00, plus \$1.50 per page for copies
Environmental Chain of Title	\$350.00, plus \$100.00 per hour after 2 hours
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel (radius of 350 feet or less) \$750.00 plus \$25.00 per parcel (radius more than 350 feet)
Search and Exam	\$300.00
Last Deed of Record or Mortgage Search	\$50.00

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KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

Montgomery County and Neosho County

Title Insurance Rates - Residential

Transaction Type	Charge
Owner's Policies	Card Rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
HTP Owner's Policies	110% of Rate card attached
Builder's/Developer/Investor Rate	60% of Card Rate But not less than the minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 3 years	60% of Card Rate But not less than the minimum charge.
Loan Policies	Card Rate
Loan Policies – Refinance	60% of Card rate but not less than min. charge
Second Mortgage Policies	75% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$230.00 to \$1,000,000.00 plus \$0.15 per \$1,000.00 over a million. (Plus, card rate for any amount exceeding the owner's policy amount)
Construction Loan Commitment (No policy issued)	No Charge
Lot Sale Commitment (No policy issued Builder/Developer)	\$150.00
Cancellation Fee	\$250.00 fee may apply
Additional Tract Fee (for multiple tracts or lots following a different chain)	\$200.00 per each additional chain \$400.00 per each additional county plus \$200.00 per each additional chain
Relocation Commitments – prepared for relocation third party companies	\$300.00
Informational Commitments	\$500.00 for property valued up to \$500,000.00 \$750.00 for property valued over \$500,000.00 If premium split is not available. \$100.00 per update
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
Foreclosure Binder – no policy, includes 1 update	\$300.00
Each Additional Update	\$100.00
Replacement of Lost Policy	\$50.00 plus any out-of-pocket expenses
Rush Fee –	\$100.00 may be charged for commitments request within 72 hours/Closing within 5 days of order receipt.



KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

Montgomery County and Neosho County

Title Insurance Rates - Commercial

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$270.00 up to \$1,000,000.00 plus \$0.15 per \$1,000.00 over a million (Plus, card rate for any amount exceeding the owner's policy amount)
Leasehold Policy	Card Rate
Simultaneous - Leasehold Policy	75% of Card Rate
Loan Policies – Refinance	75% of Card Rate But not less than the minimum charge
Second Mortgage Policies	75% of Card Rate But not less than the minimum charge
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 10 years	60% of Card Rate But not less than the minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 10 years	75% of Card Rate But not less than the minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract or Chain Charge, for multiple tracts or lots	\$200.00 per each additional chain \$400.00 per each additional county plus \$200.00 per each additional chain
Informational Title Commitment	\$750.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued over \$1,000,000.00 If Premium split is not available.
Each Update	\$150.00
Foreclosure Commitment (no policy)	\$450.00
Each Update	\$150.00
Platting Commitment (no policy)	\$500.00
Lot Sale Commitment (no policy)	\$100.00
Additional Research (1 hour minimum)	\$100.00 per hour
Cancellation Fee	\$450.00 Fee may apply
Replacement of Lost Policy (within 2 years)	\$100.00
Replacement of Lost Policy (after 2 years)	\$250.00



KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

Montgomery County and Neosho County

Endorsements

Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 Residential -1-4 family-No Charge
ALTA 3.0 - Zoning	\$400.00
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	\$600.00 plus attorney's opinion fee
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use within 1 year of policy date)	25% of Policy Premium \$600.00 minimum
ALTA 4 Series – Condominium	\$175.00 Residential -1-4 family-No Charge
ALTA 5 Series – Planned Unit Development	\$175.00 Residential -1-4 family-No Charge
ALTA 6 Series – Variable Rate	\$175.00 Residential -1-4 family-No Charge
ALTA 7 Series – Manufactured Housing	\$175.00 Residential -1-4 family-No Charge
ALTA 8.1 - Residential	\$175.00 Residential -1-4 family-No Charge
ALTA 8.2 – Commercial	\$175.00
ALTA 9 Series – Restrictions and Encroachments (Except 9.7 and 9.8)	\$175.00 Residential 1-4 family-No Charge
ALTA 9.7 and 9.8 – Land under development	\$300.00
ALTA 10 Assignment of Mortgage (no extension of policy date)	\$200.00 – Commercial \$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 Series Residential Mortgage Modification	\$200.00 plus card rate for additional premium
ALTA 11 Series Commercial Mortgage Modification	25% of original policy premium – plus card rate for additional premium minimum of \$400.00
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of \$200.00
ALTA 13 Series – Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 Residential -1-4 family-No Charge
ALTA 15 Series – Non-Imputation	25% of Policy Premium – minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of \$500.00
ALTA 17 Series – Access	\$200.00 – Commercial \$100.00 - Residential
ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 Residential -1-4 family-No Charge
ALTA 18.1 & 18.2 Multiple Tax Parcel	\$200.00 plus \$5.00 for each additional tax ID
ALTA 19 Series – Contiguity	\$200.00
ALTA 20 – First Loss	10% of Policy Premium – minimum of \$500.00



KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

Montgomery County and Neosho County

ALTA 22 Series - Location	\$200.00 Residential -1-4 family-No Charge
ALTA 23 – Co-Insurance	\$200.00
ALTA 24 – Doing Business	\$175.00
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 Residential -1-4 family-No Charge
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ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to additional administrative fees)	Card Rate
Other requested endorsements	\$200.00 minimum, subject to U & U

Title Insurance Special Rule for Rate Unique and 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.



KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

Montgomery County and Neosho County

Effective May 1, 2024

Title Insurance	Rate	Refinance	Title Insurance	Rate	Refinance
30,000	\$360.00	\$360.00	520,000	\$1,610.00	\$966.00
40,000	\$425.00	\$360.00	530,000	\$1,620.00	\$972.00
50,000	\$460.00	\$360.00	540,000	\$1,630.00	\$978.00
60,000	\$525.00	\$360.00	550,000	\$1,640.00	\$984.00
70,000	\$560.00	\$360.00	560,000	\$1,650.00	\$990.00
80,000	\$610.00	\$366.00	570,000	\$1,660.00	\$996.00
90,000	\$650.00	\$340.00	580,000	\$1,670.00	\$1,002.00
100,000	\$680.00	\$408.00	590,000	\$1,680.00	\$1,008.00
110,000	\$720.00	\$432.00	600,000	\$1,690.00	\$1,014.00
120,000	\$750.00	\$450.00	610,000	\$1,700.00	\$1,020.00
130,000	\$770.00	\$462.00	620,000	\$1,710.00	\$1,026.00
140,000	\$790.00	\$474.00	630,000	\$1,720.00	\$1,032.00
150,000	\$810.00	\$486.00	640,000	\$1,730.00	\$1,038.00
160,000	\$830.00	\$498.00	650,000	\$1,740.00	\$1,044.00
170,000	\$850.00	\$510.00	660,000	\$1,750.00	\$1,050.00
180,000	\$870.00	\$522.00	670,000	\$1,760.00	\$1,056.00
190,000	\$890.00	\$534.00	680,000	\$1,770.00	\$1,062.00
200,000	\$920.00	\$552.00	690,000	\$1,780.00	\$1,068.00
210,000	\$940.00	\$564.00	700,000	\$1,800.00	\$1,080.00
220,000	\$960.00	\$576.00	710,000	\$1,810.00	\$1,086.00
230,000	\$980.00	\$588.00	720,000	\$1,820.00	\$1,092.00
240,000	\$1,000.00	\$600.00	730,000	\$1,830.00	\$1,098.00
250,000	\$1,030.00	\$618.00	740,000	\$1,840.00	\$1,104.00
260,000	\$1,060.00	\$636.00	750,000	\$1,850.00	\$1,110.00
270,000	\$1,090.00	\$654.00	760,000	\$1,860.00	\$1,116.00
280,000	\$1,110.00	\$666.00	770,000	\$1,870.00	\$1,122.00
290,000	\$1,130.00	\$678.00	780,000	\$1,880.00	\$1,128.00
300,000	\$1,150.00	\$690.00	790,000	\$1,900.00	\$1,140.00
310,000	\$1,170.00	\$702.00	800,000	\$1,910.00	\$1,146.00
320,000	\$1,190.00	\$714.00	810,000	\$1,920.00	\$1,152.00
330,000	\$1,210.00	\$726.00	820,000	\$1,930.00	\$1,158.00
340,000	\$1,230.00	\$738.00	830,000	\$1,940.00	\$1,164.00
350,000	\$1,250.00	\$750.00	840,000	\$1,950.00	\$1,170.00
360,000	\$1,270.00	\$762.00	850,000	\$1,960.00	\$1,176.00
370,000	\$1,290.00	\$774.00	860,000	\$1,970.00	\$1,182.00
380,000	\$1,320.00	\$792.00	870,000	\$1,980.00	\$1,188.00
390,000	\$1,340.00	\$804.00	880,000	\$1,990.00	\$1,194.00
400,000	\$1,370.00	\$822.00	890,000	\$2,000.00	\$1,200.00
410,000	\$1,390.00	\$834.00	900,000	\$2,020.00	\$1,212.00
420,000	\$1,410.00	\$846.00	910,000	\$2,030.00	\$1,218.00
430,000	\$1,430.00	\$858.00	920,000	\$2,040.00	\$1,224.00
440,000	\$1,450.00	\$870.00	930,000	\$2,050.00	\$1,230.00
450,000	\$1,470.00	\$882.00	940,000	\$2,060.00	\$1,236.00
460,000	\$1,490.00	\$894.00	950,000	\$2,070.00	\$1,242.00
470,000	\$1,510.00	\$906.00	960,000	\$2,080.00	\$1,248.00
480,000	\$1,540.00	\$924.00	970,000	\$2,090.00	\$1,254.00
490,000	\$1,570.00	\$942.00	980,000	\$2,100.00	\$1,260.00
500,000	\$1,590.00	\$954.00	990,000	\$2,110.00	\$1,266.00
510,000	\$1,600.00	\$960.00	1,000,000	\$2,130.00	\$1,278.00

2021 ALTA Homeowner's policy available; add 10% to the card rate



KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

Montgomery County and Neosho County



KANSAS SECURED TITLE

A TITLE MIDWEST AGENCY

Sedgwick County Rate Filing Effective February 1, 2025

Residential Real Estate Closing Services

Transaction Type	Charge
Sales Transaction with the assistance of a Real Estate Professional	\$500.00
Sales Transaction without the assistance of a Real Estate Professional	\$700.00
Sales Transaction for Volume Investors, Investor must be Grantor/Grantee of deed	\$450.00
Refinance Closing	\$400.00
Loan Only or Witness Only Closing with disbursements	\$400.00
Loan Only or Witness Only Closing without disbursements	\$250.00
Second Mortgage Closing simultaneous with a First Mortgage	\$180.00
Vacant Lot Closing – – Developer to Builder Transactions. - Commercial Closing fee if in excess of 4 Lots	\$75.00
New Construction Closing Builder (Seller) Fee	\$50.00
Buyer Fee	\$250.00
Remote Online Closing	\$150.00 per Buyer/Seller

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Commercial Real Estate Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge \$1.00/1,000.00 up to \$1,000,000.00 plus \$.15/1,000.00 over 1,000,000.00
Sale without a Real Estate Professional	\$750.00 minimum charge \$1.00/1,000.00 up to \$1,000,000.00 plus \$.15/1,000.00 over 1,000,000.00
Second mortgage closing simultaneous with First mortgage closing	\$300.00
Second mortgage closing	\$400.00

Commercial transactions are defined as follows:

- Transactions of \$500,000.00 and above.
- within the city limits and zoned commercial by governing authorities.
- outside the city limits and land is devoted to agricultural and or ranch use by governing authorities.

Escrow Services Servicing long-term contracts

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Payment Service Fee	\$25.00
Close Out Fee	\$50.00
Quarterly, Semi Annual or Annual Payment Service Fee, not paid monthly.	\$30.00
Insurance Disbursement, monthly, semi-monthly, not paid annually.	\$5.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Service	Charge
Overnight/Express Delivery Service	\$30.00
Wire Fee (outgoing)	\$30.00
Insufficient Funds or Returned Check	\$50.00
Document Retrieval Fee	\$50.00
Document Copy Fee	\$1.50 per page (Minimum charge \$25.00)
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular Home – TR-63	\$400.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement Only (escrowed funds) -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Construction Disbursement	\$2,000.00 Initial Set-Up (up to 6 disbursements \$100.00 each after) **See Title charges for update fees
Miscellaneous Research (Not in conjunction with a title policy) 1 hour minimum	\$150.00 per hour
Recording Service Fee (Not in conjunction with a closing)	\$50.00 per recordable legal description
Security/Technology Fee	\$100.00 purchase \$50.00 refinance
Mail Out Fee	\$50.00 per Seller \$100.00 per Buyer Additional fees may apply
Electronic File Fee	\$6.00 per document
1031 Set Up Fee – Kansas Property	\$750.00
1031 Reverse Set Up Fee – Kansas Property	\$2,500.00

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Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$100.00
Ownership & Encumbrance Certificate – (lender requested only) - <i>Includes 1 update</i>	\$150.00
Ownership & Encumbrance Certificate – (with easements)	\$300.00
Document Prep with Ownership & Encumbrance Certificate	\$75.00
Document Prep with waiver. No title or closing service.	\$150.00
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or verbal)	\$200.00, plus \$1.50 per page for copies
UCC Search – State (per name)	\$200.00, plus \$2.00 per page for copies
General County Lien Search (per name)	\$200.00, plus \$1.50 per page for copies
Environmental Chain of Title	\$350.00, plus \$100.00 per hour after 2 hours
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel (radius of 350 feet or less) \$750.00 plus \$25.00 per parcel (radius more than 350 feet)
Search and Exam	\$300.00
Last Deed of Record or Mortgage Search	\$50.00

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Title Insurance Rates - Residential

Transaction Type	Charge
Owner's Policies	Card Rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
HTP Owner's Policies	110% of Rate card attached
Builder's/Developer/Investor Rate - A rate offered to builder/developer as buyer/seller. Discount for Volume and simplicity of search.	60% of Card Rate But not less than the minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 3 years -	60% of Card Rate But not less than the minimum charge.
Loan Policies	Card Rate
Loan Policies – Refinance	60% of Card rate but not less than min. charge
Second Mortgage Policies	75% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$225.00 to \$1,000,000.00 plus \$0.15 per \$1,000.00 over a million (Plus, card rate for any amount exceeding the owner's policy amount)
Construction Loan Commitment (No policy issued)	No Charge
Lot Sale Commitment (No policy issued Builder/Developer)	\$150.00
Cancellation Fee	\$250.00 fee may apply
Additional Tract Fee (for multiple tracts or lots following a different chain)	\$200.00 per each additional chain \$400.00 per each additional county plus \$200.00 per each additional chain
Relocation Commitments – prepared for relocation third party companies	\$300.00
Informational Commitments Each Update	\$500.00 for property valued up to \$500,000.00 \$750.00 for property valued over \$500,000.00 If premium split is not available. \$100.00 per update
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
Foreclosure Binder – no policy, includes 1 update Each Additional Update	\$300.00 \$100.00
Replacement of Lost Policy	\$50.00 plus any out-of-pocket expenses
Rush Fee – Commitment	\$100.00 may be charged for commitments request within 72 hours/Closing within 5 days

Title Insurance Rates - Commercial

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$270.00 up to \$1,000,000.00 plus \$0.15 per \$1,000.00 over a million (Plus, card rate for any amount exceeding the owner's policy amount)
Leasehold Policies	Card Rate
Simultaneous - Leasehold Policy	75% of Card Rate
Loan Policies – Refinance	75% of Card Rate But not less than the minimum charge
Second Mortgage Policies	75% of Card Rate But not less than the minimum charge
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 3 years	60% of Card Rate But not less than the minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract or Chain Charge, for multiple tracts or lots	\$200.00 per each additional chain \$400.00 per each additional county plus \$200.00 per each additional chain
Informational Title Commitment	\$750.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued over \$1,000,000.00 If Premium split is not available.
Each Update	\$150.00
Foreclosure Commitment (no policy)	\$450.00
Each Update	\$150.00
Platting Commitment (no policy)	\$500.00
Lot Sale Commitment (no policy)	\$100.00
Additional Research (1 hour minimum)	\$100.00 per hour
Cancellation Fee	\$450.00 Fee may apply
Replacement of Lost Policy (within 2 years)	\$100.00
Replacement of Lost Policy (after 2 years)	\$250.00

Endorsements

Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 Residential -1-4 family-No Charge
ALTA 3.0 - Zoning	\$400.00
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	\$600.00 plus attorney's opinion fee
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use within 1 year of policy date)	25% of Policy Premium \$600.00 minimum
ALTA 4 Series – Condominium	\$175.00 Residential -1-4 family-No Charge
ALTA 5 Series – Planned Unit Development	\$175.00 Residential -1-4 family-No Charge
ALTA 6 Series – Variable Rate	\$175.00 Residential -1-4 family-No Charge
ALTA 7 Series – Manufactured Housing	\$175.00 Residential -1-4 family-No Charge
ALTA 8.1 - Residential	\$175.00 Residential -1-4 family-No Charge
ALTA 8.2 – Commercial	\$175.00
ALTA 9 Series – Restrictions and Encroachments (Except 9.7 and 9.8)	\$175.00 Residential 1-4 family-No Charge
ALTA 9.7 and 9.8 – Land under development	\$300.00
ALTA 10 Assignment of Mortgage (no extension of policy date)	\$200.00 – Commercial \$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 Series Residential Mortgage Modification	\$200.00 plus card rate for additional premium
ALTA 11 Series Commercial Mortgage Modification	25% of original policy premium – plus card rate for additional premium minimum of \$400.00
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of \$200.00
ALTA 13 Series – Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 Residential -1-4 family-No Charge
ALTA 15 Series – Non-Imputation	25% of Policy Premium – minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of \$500.00
ALTA 17 Series – Access	\$200.00 – Commercial \$100.00 - Residential
ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 Residential -1-4 family-No Charge
ALTA 18.1 & 18.2 Multiple Tax Parcel	\$200.00 plus \$5.00 for each additional tax ID
ALTA 19 Series – Contiguity	\$200.00
ALTA 20 – First Loss	10% of Policy Premium – minimum of \$500.00

ALTA 22 Series - Location	\$200.00 Residential -1-4 family-No Charge
ALTA 23 – Co-Insurance	\$200.00
ALTA 24 – Doing Business	\$175.00
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 Residential -1-4 family-No Charge
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Interest Rate Swap	10% of Policy Premium – minimum of \$500.00
ALTA 31 Severable Improvements	\$175.00 Residential -1-4 family-No Charge
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to additional administrative fees)	Card Rate
Other requested endorsements	\$200.00 minimum, subject to U & U

Title Insurance

Special Rule for Rate Unique and 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.

Title Insurance	Rate	Refinance	Title Insurance	Rate	Refinance
50,000	\$470.00	\$470.00	530,000	\$1,620.00	\$972.00
60,000	\$540.00	\$470.00	540,000	\$1,630.00	\$978.00
70,000	\$570.00	\$470.00	550,000	\$1,640.00	\$984.00
80,000	\$620.00	\$470.00	560,000	\$1,650.00	\$990.00
90,000	\$660.00	\$470.00	570,000	\$1,660.00	\$996.00
100,000	\$700.00	\$470.00	580,000	\$1,670.00	\$1,002.00
110,000	\$730.00	\$470.00	590,000	\$1,680.00	\$1,008.00
120,000	\$750.00	\$470.00	600,000	\$1,690.00	\$1,014.00
130,000	\$780.00	\$470.00	610,000	\$1,700.00	\$1,020.00
140,000	\$800.00	\$480.00	620,000	\$1,710.00	\$1,026.00
150,000	\$820.00	\$492.00	630,000	\$1,720.00	\$1,032.00
160,000	\$840.00	\$504.00	640,000	\$1,730.00	\$1,038.00
170,000	\$860.00	\$516.00	650,000	\$1,740.00	\$1,044.00
180,000	\$890.00	\$534.00	660,000	\$1,750.00	\$1,050.00
190,000	\$910.00	\$546.00	670,000	\$1,760.00	\$1,056.00
200,000	\$930.00	\$558.00	680,000	\$1,770.00	\$1,062.00
210,000	\$950.00	\$570.00	690,000	\$1,780.00	\$1,068.00
220,000	\$970.00	\$582.00	700,000	\$1,800.00	\$1,080.00
230,000	\$990.00	\$594.00	710,000	\$1,810.00	\$1,086.00
240,000	\$1,020.00	\$612.00	720,000	\$1,820.00	\$1,092.00
250,000	\$1,040.00	\$624.00	730,000	\$1,830.00	\$1,098.00
260,000	\$1,060.00	\$636.00	740,000	\$1,840.00	\$1,104.00
270,000	\$1,080.00	\$648.00	750,000	\$1,860.00	\$1,116.00
280,000	\$1,100.00	\$660.00	760,000	\$1,870.00	\$1,122.00
290,000	\$1,120.00	\$672.00	770,000	\$1,880.00	\$1,128.00
300,000	\$1,150.00	\$690.00	780,000	\$1,890.00	\$1,134.00
310,000	\$1,170.00	\$702.00	790,000	\$1,900.00	\$1,140.00
320,000	\$1,190.00	\$714.00	800,000	\$1,910.00	\$1,146.00
330,000	\$1,210.00	\$726.00	810,000	\$1,920.00	\$1,152.00
340,000	\$1,230.00	\$738.00	820,000	\$1,930.00	\$1,158.00
350,000	\$1,260.00	\$756.00	830,000	\$1,940.00	\$1,164.00
360,000	\$1,280.00	\$768.00	840,000	\$1,950.00	\$1,170.00
370,000	\$1,300.00	\$780.00	850,000	\$1,960.00	\$1,176.00
380,000	\$1,320.00	\$792.00	860,000	\$1,970.00	\$1,182.00
390,000	\$1,340.00	\$804.00	870,000	\$1,990.00	\$1,194.00
400,000	\$1,370.00	\$822.00	880,000	\$2,000.00	\$1,200.00
410,000	\$1,390.00	\$834.00	890,000	\$2,010.00	\$1,206.00
420,000	\$1,410.00	\$846.00	900,000	\$2,020.00	\$1,212.00
430,000	\$1,430.00	\$858.00	910,000	\$2,030.00	\$1,218.00
440,000	\$1,450.00	\$870.00	920,000	\$2,050.00	\$1,230.00
450,000	\$1,470.00	\$882.00	930,000	\$2,060.00	\$1,236.00
460,000	\$1,490.00	\$894.00	940,000	\$2,070.00	\$1,242.00
470,000	\$1,510.00	\$906.00	950,000	\$2,080.00	\$1,248.00
480,000	\$1,530.00	\$918.00	960,000	\$2,090.00	\$1,254.00
490,000	\$1,550.00	\$930.00	970,000	\$2,100.00	\$1,260.00
500,000	\$1,570.00	\$942.00	980,000	\$2,110.00	\$1,266.00
510,000	\$1,590.00	\$954.00	990,000	\$2,120.00	\$1,272.00
520,000	\$1,610.00	\$966.00	1,000,000	\$2,140.00	\$1,284.00

2021 ALTA Homeowner's policy available; add 10% to the card rate



KANSAS SECURED TITLE

A TITLE MIDWEST AGENCY

Shawnee County Rate Filing Effective February 1, 2025

Residential Real Estate Closing Services

Transaction Type	Charge
Sales Transaction with the assistance of a Real Estate Professional	\$435.00
Sales Transaction with the assistance of a Real Estate Professional- Cash Transaction	\$325.00
Sales Transaction without the assistance of a Real Estate Professional	\$725.00
Refinance Closing	\$435.00
Loan Only or Witness Only Closing without disbursements	\$300.00
Second Mortgage Closing simultaneous with a First Mortgage	\$195.00
Vacant Lot Closing – Developer to Builder Transactions. - Commercial Closing fee if in excess of 4 Lots	\$75.00
Vacant Lot Closing - Cash	\$200.00
Vacant Lot Closing – Loan	\$300.00
Residential Construction Loan – Bulder	\$200.00
Residential Construction Loan – Individual	\$300.00
Residential Split Closing – Seller	\$225.00
FNF ServiceLink Witness Closing Fee	\$150.00
Closing Statement Preparation Only	\$150.00
Disbursement of Funds Only	\$200.00
Relocation Company Coordination Fee	\$150.00
Foreclosure REO Coordination Fee	\$125.00

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KANSAS SECURED TITLE
A TITLE MIDWEST AGENCY

Shawnee County

Commercial Real Estate Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000
Sale without a Real Estate Professional	\$700.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000
Second mortgage closing simultaneous with First mortgage closing	\$500.00
Prepare Settlement Statement only – no presentation of documents or disbursements	\$500.00

Commercial transactions are defined as follows:

- Transactions of \$500,000.00 and above.
- within the city limits and zoned commercial by governing authorities.
- outside the city limits and land is devoted to agricultural and or ranch use by governing authorities.

Escrow Services Servicing long-term contracts

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Payment Service Fee	\$25.00
Close Out Fee	\$50.00
Quarterly, Semi Annual or Annual Payment Service Fee, not paid monthly.	\$30.00
Insurance Disbursement, monthly, semi-monthly, not paid annually.	\$5.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Service	Charge
Overnight/Express Delivery Service	\$30.00
Wire Fee (outgoing)	\$30.00
Insufficient Funds or Returned Check	\$50.00
Document Retrieval Fee	\$50.00
Document Copy Fee	\$1.50 per page (Minimum charge \$25.00)
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular Home – TR-63	\$400.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement Only (escrowed funds) -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Construction Disbursement	\$2,000.00 Initial Set-Up (up to 6 disbursements \$100.00 each after) **See Title charges for update fees
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Recording Service Fee (Not in conjunction with a closing)	\$50.00 per recordable legal description
Escrow Deposit held for non-title issues	\$100.00
Security/Technology Fee	\$100.00 purchase \$50.00 refinance
Mail Out Fee	\$50.00 per Seller \$50.00 per Buyer Additional fees may apply
Electronic File Fee	\$6.00 per document
1031 Set Up Fee	\$750.00
1031 Reverse Set Up Fee	\$2,500.00

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Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$150.00
Ownership & Encumbrance Certificate – (with easements)	\$300.00
Document Prep in conjunction with an order	\$50.00
Document Prep with waiver. No title or closing service.	\$100.00
Update within 6 months of effective date	\$75.00
Foreclosure Report 1-4 Family – includes 1 post-petition update	\$300.00
Additional Updates	\$150.00
UCC Search – County (per name, written or verbal)	\$25.00, plus \$1.00 per page for copies
UCC Search – State (per name)	\$45.00, plus \$1.00 per page for copies
General County Lien Search (per name)	\$35.00, plus \$1.00 per page for copies
UCC & Judgment County Search – State & Federal (per name)	\$75.00, plus \$1.00 per page for copies
Environmental Chain of Title	\$95.00, per hour - \$300.00 minimum
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel (radius of 350 feet or less) \$750.00 plus \$25.00 per parcel (radius more than 350 feet)
Informational Report issued to another company – Residential	\$250.00
Search and Exam	\$300.00
Last Deed of Record or Mortgage Search	\$25.00
General Research - (not in conjunction with an order)	\$125.00 per hour

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Title Insurance Rates - Residential

Transaction Type	Charge
Owner's Policies	Rate card attached
HPT Owner's Policies	110% of Rate card attached
Builder's/Developer/Investor Rate	70% of Card Rate But not less than the minimum charge.
Loan Policies	Rate card attached
Loan Policies – Refinance	Rate card attached
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$395.00
Loan Policy – Cooperative Closing	\$395.00
Simultaneous Issue Leasehold – (Not exceeding the amount of the Owners Policy)	70% of Card Rate but not less than min. charge
Construction Loan Commitment - Individual (No policy issued)	\$175.00 - \$100.00 credited against end loan policy when issued
Construction to Perm –(One Mortgage filed)	Card Rate
Lot Sale Commitment/Construction Binder (No policy issued Builder/Developer)	\$75.00
Construction Loan Update	\$50.00
Additional Tract Fee (for multiple tracts or lots following a different chain)	\$200.00 per each additional chain \$400.00 per each additional county plus \$200.00 per each additional chain
Relocation Commitments – prepared for relocation third party companies	\$300.00
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
Replacement of Lost Policy	\$50.00 plus any out-of-pocket expenses
ALTA Residential Junior Loan Policy Up to \$75,000.00 Up to \$150,000.00 Over \$200,000.00 Out of County an additional	\$125.00 \$175.00 \$200.00 \$150.00
Rush Fee	\$100.00 may be charged for commitments request within 72 hours/Closing within 5 days.
Cancellation Fee	\$250.00 fee may apply plus any actual charges to tcompany.

Title Insurance Rates- Commercial

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$500.00 up to \$1,000,000.00 plus .15 per \$1,000.00 over a million (Plus, card rate for any amount exceeding the owner's policy amount)
Simultaneous - Leasehold Policy	70% of Card Rate
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last year	60% of Card Rate But not less than the minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 3 years	75% of Card Rate But not less than the minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract or Chain Charge, for multiple tracts or lots	\$125.00 per each additional chain
Informational Title Commitment	\$500.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued over \$1,000,000.00 \$1500.00 for property valued over \$5,000,000.00 If Premium split is not available.
Each Update	\$150.00
Foreclosure Binder – no policy, includes 1 post-petition update Commercial/Agricultural	\$450.00
Each Additional Update	\$100.00
Platting Commitment (no policy)	\$400.00
Lot Sale Commitment (no policy)	\$150.00
Additional Research (1 hour minimum)	\$100.00 per hour
Cancellation Fee	\$450.00 Fee may apply

Endorsements

Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 Residential -1-4 family-No Charge
ALTA 3.0 - Zoning	\$400.00
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	\$600.00 plus attorney's opinion fee
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use within 1 year of policy date)	25% of Policy Premium \$600.00 minimum
ALTA 4 Series – Condominium	\$175.00 Residential -1-4 family-No Charge
ALTA 5 Series – Planned Unit Development	\$175.00 Residential -1-4 family-No Charge
ALTA 6 Series – Variable Rate	\$175.00 Residential -1-4 family-No Charge
ALTA 7 Series – Manufactured Housing	\$175.00 Residential -1-4 family-No Charge
ALTA 8.1 - Residential	\$175.00 Residential -1-4 family-No Charge
ALTA 8.2 – Commercial	\$175.00
ALTA 9 Series – Restrictions and Encroachments (Except 9.7 and 9.8)	\$175.00 Residential 1-4 family-No Charge
ALTA 9.7 and 9.8 – Land under development	\$300.00
ALTA 10 Assignment of Mortgage (no extension of policy date)	\$200.00 – Commercial \$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 Series Residential Mortgage Modification	\$200.00 plus card rate for additional premium
ALTA 11 Series Commercial Mortgage Modification	25% of original policy premium – plus card rate for additional premium minimum of \$400.00
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of \$200.00
ALTA 13 Series – Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 Residential -1-4 family-No Charge
ALTA 15 Series – Non-Imputation	25% of Policy Premium – minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of \$500.00
ALTA 17 Series – Access	\$200.00 – Commercial

	\$100.00 - Residential
ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 Residential -1-4 family-No Charge
ALTA 18.1 & 18.2 Multiple Tax Parcel	\$200.00 plus \$5.00 for each additional tax ID
ALTA 19 Series – Contiguity	\$200.00
ALTA 20 – First Loss	10% of Policy Premium – minimum of \$500.00
ALTA 22 Series - Location	\$200.00 Residential -1-4 family-No Charge
ALTA 23 – Co-Insurance	\$200.00
ALTA 24 – Doing Business	\$175.00
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 Residential -1-4 family-No Charge
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Interest Rate Swap	10% of Policy Premium – minimum of \$500.00
ALTA 31 Severable Improvements	\$175.00 Residential -1-4 family-No Charge
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to additional administrative fees)	Card Rate
Other requested endorsements	\$200.00 minimum, subject to U & U

Title Insurance Special Rule for Rate Unique and 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



Shawnee County

insurance. Such rates must be filed with the commissioner of insurance prior to quotation or being made effective.

Up To	Rate	Up To	Rate	Up To	Rate
\$40,000	\$410	\$370,000	\$1,034	\$700,000	\$1,595
\$50,000	\$432	\$380,000	\$1,051	\$710,000	\$1,612
\$60,000	\$475	\$390,000	\$1,068	\$720,000	\$1,629
\$70,000	\$500	\$400,000	\$1,085	\$730,000	\$1,646
\$80,000	\$530	\$410,000	\$1,102	\$740,000	\$1,663
\$90,000	\$555	\$420,000	\$1,119	\$750,000	\$1,680
\$100,000	\$575	\$430,000	\$1,136	\$760,000	\$1,697
\$110,000	\$592	\$440,000	\$1,153	\$770,000	\$1,714
\$120,000	\$609	\$450,000	\$1,170	\$780,000	\$1,731
\$130,000	\$626	\$460,000	\$1,177	\$790,000	\$1,746
\$140,000	\$643	\$470,000	\$1,204	\$800,000	\$1,765
\$150,000	\$660	\$480,000	\$1,221	\$810,000	\$1,782
\$160,000	\$677	\$490,000	\$1,238	\$820,000	\$1,799
\$170,000	\$694	\$500,000	\$1,255	\$830,000	\$1,816
\$180,000	\$711	\$510,000	\$1,272	\$840,000	\$1,833
\$190,000	\$728	\$520,000	\$1,289	\$850,000	\$1,850
\$200,000	\$745	\$530,000	\$1,306	\$860,000	\$1,867
\$210,000	\$762	\$540,000	\$1,323	\$870,000	\$1,884
\$220,000	\$779	\$550,000	\$1,340	\$880,000	\$1,901
\$230,000	\$796	\$560,000	\$1,357	\$890,000	\$1,918
\$240,000	\$813	\$570,000	\$1,374	\$900,000	\$1,935
\$250,000	\$830	\$580,000	\$1,391	\$910,000	\$1,952
\$260,000	\$847	\$590,000	\$1,408	\$920,000	\$1,969
\$270,000	\$864	\$600,000	\$1,425	\$930,000	\$1,986
\$280,000	\$881	\$610,000	\$1,442	\$940,000	\$2,003
\$290,000	\$898	\$620,000	\$1,459	\$950,000	\$2,020
\$300,000	\$915	\$630,000	\$1,476	\$960,000	\$2,037
\$310,000	\$932	\$640,000	\$1,493	\$970,000	\$2,054
\$320,000	\$949	\$650,000	\$1,510	\$980,000	\$2,071
\$330,000	\$966	\$660,000	\$1,527	\$990,000	\$2,088
\$340,000	\$983	\$670,000	\$1,544	\$1,000,000	\$2,105
\$350,000	\$1,000	\$680,000	\$1,561		
\$360,000	\$1,017	\$690,000	\$1,578		

2021 ALTA Homeowner's policy available; add 10% to the card rate



FILED

04/25/2024

RATE AND FORM COMPLIANCE DIVISION



Kansas Secured Title, Inc.

"Service Beyond Expectation"

McPherson County and Reno County Rate Filing Effective May 1, 2024

Residential Real Estate Closing Services

Transaction Type	Charge
Sales Transaction with the assistance of a Real Estate Professional	\$500.00
Sales Transaction with the assistance of a Real Estate Professional / Cash Transaction	\$350.00
Sales Transaction without the assistance of a Real Estate Professional	\$560.00
Refinance Closing	\$350.00
Loan Only or Witness Only Closing with disbursements	\$350.00
Loan Only or Witness Only Closing without disbursements	\$250.00
Second Mortgage Closing simultaneous with a First Mortgage	\$180.00
Vacant Lot Closing – Developer to Builder Transactions– Commercial Closing fee if in excess of 4 Lots	\$75.00
New Construction Closing Builder (Seller) Fee	\$50.00
Buyer Fee	\$240.00
Remote Online Closing	\$150 Per Buyer/Seller

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Commercial Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$500.00 minimum charge \$1.00/1,000.00 up to \$1,000,000.00 plus \$.15/1,000.00 over 1,000,000.00
Sale without the assistance of a Real Estate Professional	\$750.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000
Second mortgage closing simultaneous with First mortgage closing	\$250.00
Second mortgage closing	\$350.00

Commercial transactions are defined as follows:

- Transactions of \$500,000.00 and above;
- within the city limits and zoned commercial by governing authorities;
- outside the city limits and land is devoted to agricultural and or ranch use by governing authorities.

Escrow Services Servicing of long-term contracts

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Payment Service Fee	\$25.00
Close Out Fee	\$50.00
Quarterly, Semi Annual or Annual Payment Service Fee, not paid monthly.	\$30.00
Insurance Disbursement, monthly, semi-monthly, not paid annually.	\$5.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Service	Charge
Overnight/Express Delivery Service	\$25.00
Wire Fee (outgoing)	\$25.00
Insufficient Funds or Returned Check	\$50.00
Document Retrieval Fee	\$50.00
Document Copy Fee	\$1.50 per page (Minimum charge \$25.00)
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular Home – TR-63	\$400.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement Only (escrowed funds) -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Miscellaneous Research (Not in conjunction with a title policy) 1 hour minimum	\$150.00 per hour
Recording Service Fee (Not in conjunction with a closing in County)	\$50.00 per recordable legal description
Technology Fee	\$30.00 purchase \$15.00 refinance
Mail Out Fee	\$50.00 per Seller \$100.00 per Buyer Additional fees may apply
Electronic File Fee	\$6.00 per document
1031 Set Up Fee – Kansas Property	\$750.00
1031 Reverse Set Up Fee – Kansas Property	\$2,500.00

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Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$100.00
Ownership & Encumbrance Certificate – (lender requested only) - <i>Includes 1 update</i>	\$150.00
Ownership & Encumbrance Certificate – (with easements)	\$300.00
Document Prep with Ownership & Encumbrance Certificate	\$75.00
Document Prep with waiver. No title or closing service.	\$150.00
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or verbal)	\$200.00, plus \$1.50 per page for copies
UCC Search – State (per name)	\$200.00, plus \$2.00 per page for copies
General County Lien Search (per name)	\$200.00, plus \$1.50 per page for copies
Environmental Chain of Title	\$350.00, plus \$100.00 per hour after 2 hours
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel (radius of 350 feet or less) \$750.00 plus \$25.00 per parcel (radius more than 350 feet)
Search and Exam	\$300.00
Last Deed of Record or Mortgage Search	\$50.00

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Title Insurance Rates Residential

Transaction Type	Charge
Owner's Policies	Card Rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
HTP Owner's Policies	110% of Rate card attached
Builder's/Developer/Investor Rate	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 3 years	75% of Card Rate But not less than minimum charge.
Loan Policies	Card Rate
Loan Policies – Refinance	75% of Card rate but not less than min. charge
Second Mortgage Policies	75% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$225.00 to \$1,000,000.00 plus \$1.50 per \$1,000.00 over a million (Plus card rate for any amount exceeding the owner's policy amount)
Construction Loan Commitment (No policy issued)	No Charge
Lot Sale Commitment (No policy issued Builder/Developer)	\$150.00
Cancellation Fee	\$250.00 fee may apply
Additional Tract Fee (for multiple tracts or lots following a different chain)	\$200.00 per each additional chain \$400.00 per each additional county plus \$200.00 per each additional chain
Relocation Commitments – prepared for relocation third party companies	\$300.00
Informational Commitments Each Update	\$500.00 for property valued up to \$500,000.00 \$750.00 for property valued over \$500,000.00 If premium split is not available. \$100.00 per update
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
Foreclosure Binder – no policy, includes 1 update Each Additional Update	\$300.00 \$100.00
Replacement of Lost Policy	\$50.00 plus any out-of-pocket expenses
Rush Fee – Commitment	\$100.00 may be charged for commitments request within 72 hours/Closing within 5 days

Title Insurance Rates Commercial

Transaction Type	Charge
Owner's Policy	Card Rate to \$1,000,000.00 Plus \$1.50 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$270.00 up to \$1,000,000.00 plus \$0.15 per \$1,000.00 over a million (Plus card rate for any amount exceeding the owner's policy amount)
Leasehold Policy	Card Rate
Simultaneous - Leasehold Policy	75% of Card Rate
Loan Policies – Refinance	75% of Card Rate But not less than minimum charge
Second Mortgage Policies	75% of Card Rate But not less than minimum charge
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 3 years	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 3 years	75% of Card Rate But not less than minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract or Chain Charge, for multiple tracts or lots	\$200.00 per each additional chain \$400.00 per each additional county plus \$200.00 per each additional chain
Informational Title Commitment	\$750.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued over \$1,000,000.00 If Premium split is not available.
Each Update	\$150.00
Foreclosure Commitment (no policy)	\$450.00
Each Update	\$150.00
Platting Commitment (no policy)	\$500.00
Lot Sale Commitment (no policy)	\$100.00
Additional Research (1 hour minimum)	\$100.00 per hour
Cancellation Fee	\$450.00 Fee may apply
Replacement of Lost Policy (within 2 years)	\$100.00
Replacement of Lost Policy (after 2 years)	\$250.00

Endorsements

Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 Residential -1-4 family-No Charge
ALTA 3.0 - Zoning	\$400.00
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	\$600.00 plus attorney's opinion fee
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use within 1 year of policy date)	25% of Policy Premium \$600.00 minimum
ALTA 4 Series – Condominium	\$175.00 Residential -1-4 family-No Charge
ALTA 5 Series – Planned Unit Development	\$175.00 Residential -1-4 family-No Charge
ALTA 6 Series – Variable Rate	\$175.00 Residential -1-4 family-No Charge
ALTA 7 Series – Manufactured Housing	\$175.00 Residential -1-4 family-No Charge
ALTA 8.1 - Residential	\$175.00 Residential -1-4 family-No Charge
ALTA 8.2 – Commercial	\$175.00
ALTA 9 Series – Restrictions and Encroachments (Except 9.7 and 9.8)	\$175.00 Residential 1-4 family-No Charge
ALTA 9.7 and 9.8 – Land under development	\$300.00
ALTA 10 Assignment of Mortgage (no extension of policy date)	\$200.00 – Commercial \$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 and 11.1 Mortgage Modification	25% of original policy premium – minimum of \$400.00
ALTA 11.2 Mortgage Modification – Increase of coverage amount	Alta 11 fee, plus Mortgage Policy premium for coverage amount increase.
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of \$200.00
ALTA 13 Series – Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 Residential -1-4 family-No Charge
ALTA 15 Series – Non-Imputation	25% of Policy Premium – minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of \$500.00
ALTA 17 Series – Access	\$200.00 – Commercial \$100.00 - Residential
ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 Residential -1-4 family-No Charge
ALTA 18.1 & 18.2 Multiple Tax Parcel	\$200.00 plus \$5.00 for each additional tax ID
ALTA 19 Series – Contiguity	\$200.00
ALTA 20 – First Loss	10% of Policy Premium – minimum of \$500.00
ALTA 22 Series - Location	\$200.00 Residential -1-4 family-No Charge

ALTA 23 – Co-Insurance	\$200.00
ALTA 24 – Doing Business	\$175.00
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 Residential -1-4 family-No Charge
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Interest Rate Swap	10% of Policy Premium – minimum of \$500.00
ALTA 31 Severable Improvements	\$175.00 Residential -1-4 family-No Charge
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to additional administrative fees)	Card Rate
Other requested endorsements	\$200.00 minimum, subject to U & U

Title Insurance

Special Rule for Rate Unique and 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.

Title Insurance Rates

Effective May 1, 2024

Title Insurance	Rate	Refinance
30,000	\$340.00	\$340.00
40,000	\$380.00	\$340.00
50,000	\$420.00	\$340.00
60,000	\$450.00	\$340.00
70,000	\$480.00	\$340.00
80,000	\$510.00	\$340.00
90,000	\$540.00	\$340.00
100,000	\$570.00	\$342.00
110,000	\$590.00	\$354.00
120,000	\$610.00	\$366.00
130,000	\$630.00	\$378.00
140,000	\$650.00	\$390.00
150,000	\$670.00	\$402.00
160,000	\$690.00	\$414.00
170,000	\$710.00	\$426.00
180,000	\$730.00	\$438.00
190,000	\$750.00	\$450.00
200,000	\$770.00	\$462.00
210,000	\$790.00	\$474.00
220,000	\$810.00	\$486.00
230,000	\$830.00	\$498.00
240,000	\$850.00	\$510.00
250,000	\$870.00	\$522.00
260,000	\$890.00	\$534.00
270,000	\$910.00	\$546.00
280,000	\$930.00	\$558.00
290,000	\$950.00	\$570.00
300,000	\$970.00	\$582.00
310,000	\$990.00	\$594.00
320,000	\$1,010.00	\$606.00
330,000	\$1,030.00	\$618.00
340,000	\$1,050.00	\$630.00
350,000	\$1,070.00	\$642.00
360,000	\$1,090.00	\$654.00
370,000	\$1,110.00	\$666.00
380,000	\$1,130.00	\$678.00
390,000	\$1,150.00	\$690.00
400,000	\$1,170.00	\$702.00
410,000	\$1,190.00	\$714.00

420,000	\$1,210.00	\$726.00
430,000	\$1,230.00	\$738.00
440,000	\$1,250.00	\$750.00
450,000	\$1,270.00	\$762.00
460,000	\$1,290.00	\$774.00
470,000	\$1,310.00	\$786.00
480,000	\$1,330.00	\$798.00
490,000	\$1,550.00	\$930.00
500,000	\$1,370.00	\$822.00
510,000	\$1,390.00	\$834.00
520,000	\$1,410.00	\$846.00
530,000	\$1,430.00	\$858.00
540,000	\$1,450.00	\$870.00
550,000	\$1,470.00	\$882.00
560,000	\$1,490.00	\$894.00
570,000	\$1,510.00	\$906.00
580,000	\$1,530.00	\$918.00
590,000	\$1,550.00	\$930.00
600,000	\$1,570.00	\$942.00
610,000	\$1,590.00	\$954.00
620,000	\$1,610.00	\$966.00
630,000	\$1,630.00	\$978.00
640,000	\$1,650.00	\$990.00
650,000	\$1,670.00	\$1,002.00
660,000	\$1,690.00	\$1,014.00
670,000	\$1,710.00	\$1,026.00
680,000	\$1,730.00	\$1,038.00
690,000	\$1,750.00	\$1,050.00
700,000	\$1,770.00	\$1,062.00
710,000	\$1,790.00	\$1,074.00
720,000	\$1,810.00	\$1,086.00
730,000	\$1,830.00	\$1,098.00
740,000	\$1,850.00	\$1,110.00
750,000	\$1,870.00	\$1,122.00
760,000	\$1,890.00	\$1,134.00
770,000	\$1,910.00	\$1,146.00
780,000	\$1,930.00	\$1,158.00
790,000	\$1,950.00	\$1,170.00
800,000	\$1,970.00	\$1,182.00
810,000	\$1,990.00	\$1,194.00
820,000	\$2,010.00	\$1,206.00
830,000	\$2,030.00	\$1,218.00
840,000	\$2,050.00	\$1,230.00

850,000	\$2,070.00	\$1,242.00
860,000	\$2,090.00	\$1,254.00
870,000	\$2,110.00	\$1,266.00
880,000	\$2,130.00	\$1,278.00
890,000	\$2,150.00	\$1,290.00
900,000	\$2,170.00	\$1,302.00
910,000	\$2,190.00	\$1,314.00
920,000	\$2,210.00	\$1,326.00
930,000	\$2,230.00	\$1,338.00
940,000	\$2,250.00	\$1,350.00
950,000	\$2,270.00	\$1,362.00
960,000	\$2,290.00	\$1,374.00
970,000	\$2,310.00	\$1,386.00
980,000	\$2,330.00	\$1,398.00
990,000	\$2,350.00	\$1,410.00
1,000,000	\$2,370.00	\$1,422.00



Kansas Secured Title, Inc.

“Service Beyond Expectation”

Neosho County and Montgomery County Effective May 1, 2024

Residential Real Estate Closing Services

Transaction Type	Charge
Sales Transaction with the assistance of a Real Estate Professional	\$450.00
Sales Transaction without the assistance of a Real Estate Professional	\$550.00
Sales Transaction with the assistance of a Real Estate Professional / Cash Transaction	\$400.00
Refinance Closing	\$400.00
Loan Only or Witness Only Closing with disbursements	\$400.00
Loan Only or Witness Only Closing without disbursements	\$250.00
Second Mortgage Closing simultaneous with a First Mortgage	\$180.00
Vacant Lot Closing – – Developer to Builder Transactions - Commercial Closing fee if in excess of 4 Lots	\$75.00
New Construction Closing Builder (Seller) Fee	\$50.00
Buyer Fee	\$225.00
Remote Online Closing	\$150.00 per Buyer/Seller

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Commercial Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$500.00 minimum charge \$1.00/1,000.00 up to \$1,000,000.00 plus \$.10/1,000.00 over 1,000,000.00
Sale without the assistance of a Real Estate Professional	\$750.00 minimum charge \$1.00/1,000.00 up to \$1,000,000.00 plus \$.10/1,000.00 over 1,000,000.00
Second mortgage closing simultaneous with First mortgage closing	\$250.00
Second mortgage closing	\$350.00

Commercial transactions are defined as follows:

- Transactions of \$500,000.00 and above;
- within the city limits and zoned commercial by governing authorities;
- outside the city limits and land is devoted to agricultural and or ranch use by governing authorities.

Escrow Services Servicing of long-term contracts

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Payment Service Fee	\$25.00
Close Out Fee	\$50.00
Quarterly, Semi Annual or Annual Payment Service Fee, not paid monthly.	\$30.00
Insurance Disbursement, monthly, semi-monthly, not paid annually.	\$5.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Service	Charge
Overnight/Express Delivery Service	\$25.00
Wire Fee (outgoing)	\$25.00
Insufficient Funds or Returned Check	\$50.00
Document Retrieval Fee	\$50.00
Document Copy Fee	\$1.50 per page (Minimum charge \$25.00)
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular Home – TR-63	\$400.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement Only (escrowed funds) -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Miscellaneous Research (Not in conjunction with a title policy) 1 hour minimum	\$150.00 per hour
Recording Service Fee (Not in conjunction with a closing in County)	\$50.00 per recordable legal description
Technology Fee	\$30.00 purchase \$15.00 refinance
Mail Out Fee	\$50.00 per Seller \$100.00 per Buyer Additional fees may apply
Electronic File Fee	\$6.00 per document
1031 Set Up Fee – Kansas Property	\$750.00
1031 Reverse Set Up Fee – Kansas Property	\$2,500.00

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Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$100.00
Ownership & Encumbrance Certificate – (lender requested only) - <i>Includes 1 update</i>	\$150.00
Ownership & Encumbrance Certificate – (with easements)	\$300.00
Document Prep with Ownership & Encumbrance Certificate	\$75.00
Document Prep with waiver. No title or closing service.	\$150.00
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or verbal)	\$200.00, plus \$1.50 per page for copies
UCC Search – State (per name)	\$200.00, plus \$2.00 per page for copies
General County Lien Search (per name)	\$200.00, plus \$1.50 per page for copies
Environmental Chain of Title	\$350.00, plus \$100.00 per hour after 2 hours
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel (radius of 350 feet or less) \$750.00 plus \$25.00 per parcel (radius more than 350 feet)
Search and Exam	\$300.00
Last Deed of Record or Mortgage Search	\$50.00

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Title Insurance Rates Residential

Transaction Type	Charge
Owner's Policies	Card Rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
HTP Owner's Policies	110% of Rate card attached
Builder's/Developer/Investor Rate	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 3 years	60% of Card Rate But not less than minimum charge.
Loan Policies	Card Rate
Loan Policies – Refinance	60% of Card rate but not less than min. charge
Second Mortgage Policies	75% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$230.00 to \$1,000,000.00 plus \$0.15 per \$1,000.00 over a million. (Plus card rate for any amount exceeding the owner's policy amount)
Construction Loan Commitment (No policy issued)	No Charge
Lot Sale Commitment (No policy issued Builder/Developer)	\$150.00
Cancellation Fee	\$250.00 fee may apply
Additional Tract Fee (for multiple tracts or lots following a different chain)	\$200.00 per each additional chain \$400.00 per each additional county plus \$200.00 per each additional chain
Relocation Commitments – prepared for relocation third party companies	\$300.00
Informational Commitments	\$500.00 for property valued up to \$500,000.00 \$750.00 for property valued over \$500,000.00 If premium split is not available. \$100.00 per update
Each Update	
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
Foreclosure Binder – no policy, includes 1 update	\$300.00
Each Additional Update	\$100.00
Replacement of Lost Policy	\$50.00 plus any out-of-pocket expenses
Rush Fee –	\$100.00 may be charged for commitments request within 72 hours/Closing within 5 days of order receipt.

Title Insurance Rates Commercial

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$270.00 up to \$1,000,000.00 plus \$0.15 per \$1,000.00 over a million (Plus card rate for any amount exceeding the owner's policy amount)
Leasehold Policy	Card Rate
Simultaneous - Leasehold Policy	75% of Card Rate
Loan Policies – Refinance	75% of Card Rate But not less than minimum charge
Second Mortgage Policies	75% of Card Rate But not less than minimum charge
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 10 years	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 10 years	75% of Card Rate But not less than minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract or Chain Charge, for multiple tracts or lots	\$200.00 per each additional chain \$400.00 per each additional county plus \$200.00 per each additional chain
Informational Title Commitment	\$750.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued over \$1,000,000.00 If Premium split is not available.
Each Update	\$150.00
Foreclosure Commitment (no policy)	\$450.00
Each Update	\$150.00
Platting Commitment (no policy)	\$500.00
Lot Sale Commitment (no policy)	\$100.00
Additional Research (1 hour minimum)	\$100.00 per hour
Cancellation Fee	\$450.00 Fee may apply
Replacement of Lost Policy (within 2 years)	\$100.00
Replacement of Lost Policy (after 2 years)	\$250.00

Endorsements

Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 Residential -1-4 family-No Charge
ALTA 3.0 - Zoning	\$400.00
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	\$600.00 plus attorney's opinion fee
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use within 1 year of policy date)	25% of Policy Premium \$600.00 minimum
ALTA 4 Series – Condominium	\$175.00 Residential -1-4 family-No Charge
ALTA 5 Series – Planned Unit Development	\$175.00 Residential -1-4 family-No Charge
ALTA 6 Series – Variable Rate	\$175.00 Residential -1-4 family-No Charge
ALTA 7 Series – Manufactured Housing	\$175.00 Residential -1-4 family-No Charge
ALTA 8.1 - Residential	\$175.00 Residential -1-4 family-No Charge
ALTA 8.2 – Commercial	\$175.00
ALTA 9 Series – Restrictions and Encroachments (Except 9.7 and 9.8)	\$175.00 Residential 1-4 family-No Charge
ALTA 9.7 and 9.8 – Land under development	\$300.00
ALTA 10 Assignment of Mortgage (no extension of policy date)	\$200.00 – Commercial \$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 and 11.1 Mortgage Modification	25% of original policy premium – minimum of \$400.00
ALTA 11.2 Mortgage Modification – Increase of coverage amount	Alta 11 fee, plus Mortgage Policy premium for coverage amount increase.
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of \$200.00
ALTA 13 Series – Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 Residential -1-4 family-No Charge
ALTA 15 Series – Non-Imputation	25% of Policy Premium – minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of \$500.00
ALTA 17 Series – Access	\$200.00 – Commercial \$100.00 - Residential
ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 Residential -1-4 family-No Charge
ALTA 18.1 & 18.2 Multiple Tax Parcel	\$200.00 plus \$5.00 for each additional tax ID
ALTA 19 Series – Contiguity	\$200.00
ALTA 20 – First Loss	10% of Policy Premium – minimum of \$500.00
ALTA 22 Series - Location	\$200.00 Residential -1-4 family-No Charge

ALTA 23 – Co-Insurance	\$200.00
ALTA 24 – Doing Business	\$175.00
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 Residential -1-4 family-No Charge
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Interest Rate Swap	10% of Policy Premium – minimum of \$500.00
ALTA 31 Severable Improvements	\$175.00 Residential -1-4 family-No Charge
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to additional administrative fees)	Card Rate
Other requested endorsements	\$200.00 minimum, subject to U & U

Title Insurance

Special Rule for Rate Unique and 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.

Title Insurance Rates

Effective May 1, 2024

Title Insurance	Rate	Refinance
30,000	\$360.00	\$360.00
40,000	\$425.00	\$360.00
50,000	\$460.00	\$360.00
60,000	\$525.00	\$360.00
70,000	\$560.00	\$360.00
80,000	\$610.00	\$366.00
90,000	\$650.00	\$340.00
100,000	\$680.00	\$408.00
110,000	\$720.00	\$432.00
120,000	\$750.00	\$450.00
130,000	\$770.00	\$462.00
140,000	\$790.00	\$474.00
150,000	\$810.00	\$486.00
160,000	\$830.00	\$498.00
170,000	\$850.00	\$510.00
180,000	\$870.00	\$522.00
190,000	\$890.00	\$534.00
200,000	\$920.00	\$552.00
210,000	\$940.00	\$564.00
220,000	\$960.00	\$576.00
230,000	\$980.00	\$588.00
240,000	\$1,000.00	\$600.00
250,000	\$1,030.00	\$618.00
260,000	\$1,060.00	\$636.00
270,000	\$1,090.00	\$654.00
280,000	\$1,110.00	\$666.00
290,000	\$1,130.00	\$678.00
300,000	\$1,150.00	\$690.00
310,000	\$1,170.00	\$702.00
320,000	\$1,190.00	\$714.00
330,000	\$1,210.00	\$726.00
340,000	\$1,230.00	\$738.00
350,000	\$1,250.00	\$750.00
360,000	\$1,270.00	\$762.00
370,000	\$1,290.00	\$774.00
380,000	\$1,320.00	\$792.00
390,000	\$1,340.00	\$804.00
400,000	\$1,370.00	\$822.00
410,000	\$1,390.00	\$834.00

420,000	\$1,410.00	\$846.00
430,000	\$1,430.00	\$858.00
440,000	\$1,450.00	\$870.00
450,000	\$1,470.00	\$882.00
460,000	\$1,490.00	\$894.00
470,000	\$1,510.00	\$906.00
480,000	\$1,540.00	\$924.00
490,000	\$1,570.00	\$942.00
500,000	\$1,590.00	\$954.00
510,000	\$1,600.00	\$960.00
520,000	\$1,610.00	\$966.00
530,000	\$1,620.00	\$972.00
540,000	\$1,630.00	\$978.00
550,000	\$1,640.00	\$984.00
560,000	\$1,650.00	\$990.00
570,000	\$1,660.00	\$996.00
580,000	\$1,670.00	\$1,002.00
590,000	\$1,680.00	\$1,008.00
600,000	\$1,690.00	\$1,014.00
610,000	\$1,700.00	\$1,020.00
620,000	\$1,710.00	\$1,026.00
630,000	\$1,720.00	\$1,032.00
640,000	\$1,730.00	\$1,038.00
650,000	\$1,740.00	\$1,044.00
660,000	\$1,750.00	\$1,050.00
670,000	\$1,760.00	\$1,056.00
680,000	\$1,770.00	\$1,062.00
690,000	\$1,780.00	\$1,068.00
700,000	\$1,800.00	\$1,080.00
710,000	\$1,810.00	\$1,086.00
720,000	\$1,820.00	\$1,092.00
730,000	\$1,830.00	\$1,098.00
740,000	\$1,840.00	\$1,104.00
750,000	\$1,850.00	\$1,110.00
760,000	\$1,860.00	\$1,116.00
770,000	\$1,870.00	\$1,122.00
780,000	\$1,880.00	\$1,128.00
790,000	\$1,900.00	\$1,140.00
800,000	\$1,910.00	\$1,146.00
810,000	\$1,920.00	\$1,152.00
820,000	\$1,930.00	\$1,158.00
830,000	\$1,940.00	\$1,164.00
840,000	\$1,950.00	\$1,170.00

850,000	\$1,960.00	\$1,176.00
860,000	\$1,970.00	\$1,182.00
870,000	\$1,980.00	\$1,188.00
880,000	\$1,990.00	\$1,194.00
890,000	\$2,000.00	\$1,200.00
900,000	\$2,020.00	\$1,212.00
910,000	\$2,030.00	\$1,218.00
920,000	\$2,040.00	\$1,224.00
930,000	\$2,050.00	\$1,230.00
940,000	\$2,060.00	\$1,236.00
950,000	\$2,070.00	\$1,242.00
960,000	\$2,080.00	\$1,248.00
970,000	\$2,090.00	\$1,254.00
980,000	\$2,100.00	\$1,260.00
990,000	\$2,110.00	\$1,266.00
1,000,000	\$2,130.00	\$1,278.00



Kansas Secured Title, Inc.

“Service Beyond Expectation”

Sumner County and Cowley County Rate Filing Effective May 1, 2024

Residential Real Estate Closing Services

Transaction Type	Charge
Sales Transaction with the assistance of a Real Estate Professional	\$500.00
Sales Transaction with the assistance of a Real Estate Professional – Cash Transaction	\$420.00
Sales Transaction without the assistance of a Real Estate Professional	\$650.00
Refinance Closing	\$350.00
Loan Only or Witness Only Closing with disbursements	\$350.00
Loan Only or Witness Only Closing without disbursements	\$250.00
Second Mortgage Closing simultaneous with a First Mortgage	\$150.00
Vacant Lot Closing – Developer to Builder Transactions. – Commercial Closing fee if in excess of 4 Lots	\$75.00
New Construction Closing Builder (Seller) Fee	\$50.00
Buyer Fee	\$250.00
Remote Online Closing	\$150.00 per Buyer/Seller

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Commercial Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$500.00 minimum charge \$1.00/1,000.00 up to \$1,000,000.00 plus \$.10/1,000.00 over 1,000,000.00
Sale without the assistance of a Real Estate Professional	\$750.00 minimum charge \$1.00/1,000.00 up to \$1,000,000.00 plus \$.10/1,000.00 over 1,000,000.00
Second mortgage closing simultaneous with First mortgage closing	\$250.00
Second mortgage closing	\$350.00

Commercial transactions are defined as follows:

- Transactions of \$500,000.00 and above;
- within the city limits and zoned commercial by governing authorities;
- outside the city limits and land is devoted to agricultural and or ranch use by governing authorities.

Escrow Services

Servicing of long-term contracts

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Payment Service Fee	\$25.00
Close Out Fee	\$50.00
Quarterly, Semi Annual or Annual Payment Service Fee, not paid monthly.	\$30.00
Insurance Disbursement, monthly, semi-monthly, not paid annually.	\$5.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Service	Charge
Overnight/Express Delivery Service	\$25.00
Wire Fee (outgoing)	\$25.00
Insufficient Funds or Returned Check	\$50.00
Document Retrieval Fee	\$50.00
Document Copy Fee	\$1.50 per page (Minimum charge \$25.00)
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular Home – TR-63	\$400.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement Only (escrowed funds) -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Miscellaneous Research (Not in conjunction with a title policy) 1 hour minimum	\$150.00 per hour
Recording Service Fee (Not in conjunction with a closing in County)	\$50.00 per recordable legal description
Technology Fee	\$30.00 purchase \$15.00 refinance
Mail Out Fee	\$50.00 per Seller \$100.00 per Buyer Additional fees may apply
Electronic File Fee	\$6.00 per document
1031 Set Up Fee – Kansas Property	\$750.00
1031 Reverse Set Up Fee – Kansas Property	\$2,500.00

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Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$100.00
Ownership & Encumbrance Certificate – (lender requested only) - <i>Includes 1 update</i>	\$150.00
Ownership & Encumbrance Certificate – (with easements)	\$300.00
Document Prep with Ownership & Encumbrance Certificate	\$75.00
Document Prep with waiver. No title or closing service.	\$150.00
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or verbal)	\$200.00, plus \$1.50 per page for copies
UCC Search – State (per name)	\$200.00, plus \$2.00 per page for copies
General County Lien Search (per name)	\$200.00, plus \$1.50 per page for copies
Environmental Chain of Title	\$350.00, plus \$100.00 per hour after 2 hours
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel (radius of 350 feet or less) \$750.00 plus \$25.00 per parcel (radius more than 350 feet)
Search and Exam	\$300.00
Last Deed of Record or Mortgage Search	\$50.00

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Title Insurance Rates Residential

Transaction Type	Charge
Owner's Policies	Card Rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
HTP Owner's Policies	110% of Rate card attached
Builder's/Developer/Investor Rate	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 3 years	60% of Card Rate But not less than minimum charge.
Loan Policies	Card Rate
Loan Policies – Refinance	75% of Card rate but not less than min. charge
Second Mortgage Policies	75% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$230.00 to \$1,000,000.00 plus \$0.15 per \$1,000.00 over a million (Plus card rate for any amount exceeding the owner's policy amount)
Construction Loan Commitment (No policy issued)	No Charge
Lot Sale Commitment (No policy issued Builder/Developer)	\$150.00
Cancellation Fee	\$250.00 fee may apply
Additional Tract Fee (for multiple tracts or lots following a different chain)	\$200.00 per each additional chain \$400.00 per each additional county plus \$200.00 per each additional chain
Relocation Commitments – prepared for relocation third party companies	\$300.00
Informational Commitments Each Update	\$500.00 for property valued up to \$500,000.00 \$750.00 for property valued over \$500,000.00 If premium split is not available. \$100.00 per update
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
Foreclosure Binder – no policy, includes 1 update Each Additional Update	\$300.00 \$100.00
Replacement of Lost Policy	\$50.00 plus any out-of-pocket expenses
Rush Fee – Commitment	\$100.00 may be charged for commitments request within 72 hours/Closing within 5 days

Title Insurance Rates Commercial

Transaction Type	Charge
Owner's Policy	Card Rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$270.00 up to \$1,000,000.00 plus \$0.15 per \$1,000.00 over a million (Plus card rate for any amount exceeding the owner's policy amount)
Leasehold – Policy	Card Rate
Simultaneous - Leasehold Policy	75% of Card Rate
Loan Policies – Refinance	75% of Card Rate But not less than minimum charge
Second Mortgage Policies	75% of Card Rate But not less than minimum charge
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 3 years	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 3 years	75% of Card Rate But not less than minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card Rate for policy plus \$100.00 for each endorsement
Additional Tract or Chain Charge, for multiple tracts or lots	\$200.00 per each additional chain \$400.00 per each additional county plus \$200.00 per each additional chain
Informational Title Commitment	\$750.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued over \$1,000,000.00 If Premium split is not available.
Each Update	\$150.00
Foreclosure Commitment (no policy)	\$450.00
Each Update	\$150.00
Platting Commitment (no policy)	\$500.00
Lot Sale Commitment (no policy)	\$100.00
Additional Research (1 hour minimum)	\$100.00 per hour
Cancellation Fee	\$450.00 Fee may apply
Replacement of Lost Policy (within 2 years)	\$100.00
Replacement of Lost Policy (after 2 years)	\$250.00

Endorsements

Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 Residential -1-4 family-No Charge
ALTA 3.0 - Zoning	\$400.00
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	\$600.00 plus attorney's opinion fee
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use within 1 year of policy date)	25% of Policy Premium \$600.00 minimum
ALTA 4 Series – Condominium	\$175.00 Residential -1-4 family-No Charge
ALTA 5 Series – Planned Unit Development	\$175.00 Residential -1-4 family-No Charge
ALTA 6 Series – Variable Rate	\$175.00 Residential -1-4 family-No Charge
ALTA 7 Series – Manufactured Housing	\$175.00 Residential -1-4 family-No Charge
ALTA 8.1 - Residential	\$175.00 Residential -1-4 family-No Charge
ALTA 8.2 – Commercial	\$175.00
ALTA 9 Series – Restrictions and Encroachments (Except 9.7 and 9.8)	\$175.00 Residential 1-4 family-No Charge
ALTA 9.7 and 9.8 – Land under development	\$300.00
ALTA 10 Assignment of Mortgage (no extension of policy date)	\$200.00 – Commercial \$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 and 11.1 Mortgage Modification	25% of original policy premium – minimum of \$400.00
ALTA 11.2 Mortgage Modification – Increase of coverage amount	Alta 11 fee, plus Mortgage Policy premium for coverage amount increase.
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of \$200.00
ALTA 13 Series – Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 Residential -1-4 family-No Charge
ALTA 15 Series – Non-Imputation	25% of Policy Premium – minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of \$500.00
ALTA 17 Series – Access	\$200.00 – Commercial \$100.00 - Residential
ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 Residential -1-4 family-No Charge
ALTA 18.1 & 18.2 Multiple Tax Parcel	\$200.00 plus \$5.00 for each additional tax ID
ALTA 19 Series – Contiguity	\$200.00
ALTA 20 – First Loss	10% of Policy Premium – minimum of \$500.00
ALTA 22 Series - Location	\$200.00 Residential -1-4 family-No Charge
ALTA 23 – Co-Insurance	\$200.00

ALTA 24 – Doing Business	\$175.00
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 Residential -1-4 family-No Charge
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Interest Rate Swap	10% of Policy Premium – minimum of \$500.00
ALTA 31 Severable Improvements	\$175.00 Residential -1-4 family-No Charge
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to additional administrative fees)	Card Rate
Other requested endorsements	\$200.00 minimum, subject to U & U

Title Insurance

Special Rule for Rate Unique and 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.

Title Insurance Rates

Effective May 1, 2024

Title Insurance	Rate	Refinance
50,000	\$470.00	\$470.00
60,000	\$540.00	\$470.00
70,000	\$570.00	\$470.00
80,000	\$620.00	\$470.00
90,000	\$660.00	\$470.00
100,000	\$700.00	\$470.00
110,000	\$730.00	\$470.00
120,000	\$750.00	\$470.00
130,000	\$780.00	\$470.00
140,000	\$800.00	\$480.00
150,000	\$820.00	\$492.00
160,000	\$840.00	\$504.00
170,000	\$860.00	\$516.00
180,000	\$890.00	\$534.00
190,000	\$910.00	\$546.00
200,000	\$930.00	\$558.00
210,000	\$950.00	\$570.00
220,000	\$970.00	\$582.00
230,000	\$990.00	\$594.00
240,000	\$1,020.00	\$612.00
250,000	\$1,040.00	\$624.00
260,000	\$1,060.00	\$636.00
270,000	\$1,080.00	\$648.00
280,000	\$1,100.00	\$660.00
290,000	\$1,120.00	\$672.00
300,000	\$1,150.00	\$690.00
310,000	\$1,170.00	\$702.00
320,000	\$1,190.00	\$714.00
330,000	\$1,210.00	\$726.00
340,000	\$1,230.00	\$738.00
350,000	\$1,260.00	\$756.00
360,000	\$1,280.00	\$768.00
370,000	\$1,300.00	\$780.00
380,000	\$1,320.00	\$792.00
390,000	\$1,340.00	\$804.00
400,000	\$1,370.00	\$822.00
410,000	\$1,390.00	\$834.00
420,000	\$1,410.00	\$846.00
430,000	\$1,430.00	\$858.00

440,000	\$1,450.00	\$870.00
450,000	\$1,470.00	\$882.00
460,000	\$1,490.00	\$894.00
470,000	\$1,510.00	\$906.00
480,000	\$1,530.00	\$918.00
490,000	\$1,550.00	\$930.00
500,000	\$1,570.00	\$942.00
510,000	\$1,590.00	\$954.00
520,000	\$1,610.00	\$966.00
530,000	\$1,620.00	\$972.00
540,000	\$1,630.00	\$978.00
550,000	\$1,640.00	\$984.00
560,000	\$1,650.00	\$990.00
570,000	\$1,660.00	\$996.00
580,000	\$1,670.00	\$1,002.00
590,000	\$1,680.00	\$1,008.00
600,000	\$1,690.00	\$1,014.00
610,000	\$1,700.00	\$1,020.00
620,000	\$1,710.00	\$1,026.00
630,000	\$1,720.00	\$1,032.00
640,000	\$1,730.00	\$1,038.00
650,000	\$1,740.00	\$1,044.00
660,000	\$1,750.00	\$1,050.00
670,000	\$1,760.00	\$1,056.00
680,000	\$1,770.00	\$1,062.00
690,000	\$1,780.00	\$1,068.00
700,000	\$1,800.00	\$1,080.00
710,000	\$1,810.00	\$1,086.00
720,000	\$1,820.00	\$1,092.00
730,000	\$1,830.00	\$1,098.00
740,000	\$1,840.00	\$1,104.00
750,000	\$1,860.00	\$1,116.00
760,000	\$1,870.00	\$1,122.00
770,000	\$1,880.00	\$1,128.00
780,000	\$1,890.00	\$1,134.00
790,000	\$1,900.00	\$1,140.00
800,000	\$1,910.00	\$1,146.00
810,000	\$1,920.00	\$1,152.00
820,000	\$1,930.00	\$1,158.00
830,000	\$1,940.00	\$1,164.00
840,000	\$1,950.00	\$1,170.00
850,000	\$1,960.00	\$1,176.00
860,000	\$1,970.00	\$1,182.00

870,000	\$1,990.00	\$1,194.00
880,000	\$2,000.00	\$1,200.00
890,000	\$2,010.00	\$1,206.00
900,000	\$2,020.00	\$1,212.00
910,000	\$2,030.00	\$1,218.00
920,000	\$2,050.00	\$1,230.00
930,000	\$2,060.00	\$1,236.00
940,000	\$2,070.00	\$1,242.00
950,000	\$2,080.00	\$1,248.00
960,000	\$2,090.00	\$1,254.00
970,000	\$2,100.00	\$1,260.00
980,000	\$2,110.00	\$1,266.00
990,000	\$2,120.00	\$1,272.00
1,000,000	\$2,140.00	\$1,284.00



Kansas Secured Title, Inc.

“Service Beyond Expectation”

Sedgwick County Rate Filing Effective May 1, 2024

Residential Real Estate Closing Services

Transaction Type	Charge
Sales Transaction with the assistance of a Real Estate Professional	\$500.00
Sales Transaction without the assistance of a Real Estate Professional	\$700.00
Sales Transaction for Volume Investors, Investor must be Grantor/Grantee of deed	\$450.00
Refinance Closing	\$400.00
Loan Only or Witness Only Closing with disbursements	\$400.00
Loan Only or Witness Only Closing without disbursements	\$250.00
Second Mortgage Closing simultaneous with a First Mortgage	\$180.00
Vacant Lot Closing – – Developer to Builder Transactions. - Commercial Closing fee if in excess of 4 Lots	\$75.00
New Construction Closing Builder (Seller) Fee	\$50.00
Buyer Fee	\$250.00
Remote Online Closing	\$150.00 per Buyer/Seller

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Commercial Real Estate Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge \$1.00/1,000.00 up to \$1,000,000.00 plus \$.15/1,000.00 over 1,000,000.00
Sale without a Real Estate Professional	\$750.00 minimum charge \$1.00/1,000.00 up to \$1,000,000.00 plus \$.15/1,000.00 over 1,000,000.00
Second mortgage closing simultaneous with First mortgage closing	\$300.00
Second mortgage closing	\$400.00

Commercial transactions are defined as follows:

- Transactions of \$500,000.00 and above;
- within the city limits and zoned commercial by governing authorities;
- outside the city limits and land is devoted to agricultural and or ranch use by governing authorities.

Escrow Services Servicing of long-term contracts

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Payment Service Fee	\$25.00
Close Out Fee	\$50.00
Quarterly, Semi Annual or Annual Payment Service Fee, not paid monthly.	\$30.00
Insurance Disbursement, monthly, semi-monthly, not paid annually.	\$5.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Service	Charge
Overnight/Express Delivery Service	\$25.00
Wire Fee (outgoing)	\$25.00
Insufficient Funds or Returned Check	\$50.00
Document Retrieval Fee	\$50.00
Document Copy Fee	\$1.50 per page (Minimum charge \$25.00)
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular Home – TR-63	\$400.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement Only (escrowed funds) -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Miscellaneous Research (Not in conjunction with a title policy) 1 hour minimum	\$150.00 per hour
Recording Service Fee (Not in conjunction with a closing in County)	\$50.00 per recordable legal description
Technology Fee	\$30.00 purchase \$15.00 refinance
Mail Out Fee	\$50.00 per Seller \$100.00 per Buyer Additional fees may apply
Electronic File Fee	\$6.00 per document
1031 Set Up Fee – Kansas Property	\$750.00
1031 Reverse Set Up Fee – Kansas Property	\$2,500.00

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Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$100.00
Ownership & Encumbrance Certificate – (lender requested only) - <i>Includes 1 update</i>	\$150.00
Ownership & Encumbrance Certificate – (with easements)	\$300.00
Document Prep with Ownership & Encumbrance Certificate	\$75.00
Document Prep with waiver. No title or closing service.	\$150.00
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or verbal)	\$200.00, plus \$1.50 per page for copies
UCC Search – State (per name)	\$200.00, plus \$2.00 per page for copies
General County Lien Search (per name)	\$200.00, plus \$1.50 per page for copies
Environmental Chain of Title	\$350.00, plus \$100.00 per hour after 2 hours
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel (radius of 350 feet or less) \$750.00 plus \$25.00 per parcel (radius more than 350 feet)
Search and Exam	\$300.00
Last Deed of Record or Mortgage Search	\$50.00

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Title Insurance Rates Residential

Transaction Type	Charge
Owner's Policies	Card Rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
HTP Owner's Policies	110% of Rate card attached
Builder's/Developer/Investor Rate	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 3 years -	60% of Card Rate But not less than minimum charge.
Loan Policies	Card Rate
Loan Policies – Refinance	60% of Card rate but not less than min. charge
Second Mortgage Policies	75% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$225.00 to \$1,000,000.00 plus \$0.15 per \$1,000.00 over a million (Plus card rate for any amount exceeding the owner's policy amount)
Construction Loan Commitment (No policy issued)	No Charge
Lot Sale Commitment (No policy issued Builder/Developer)	\$150.00
Cancellation Fee	\$250.00 fee may apply
Additional Tract Fee (for multiple tracts or lots following a different chain)	\$200.00 per each additional chain \$400.00 per each additional county plus \$200.00 per each additional chain
Relocation Commitments – prepared for relocation third party companies	\$300.00
Informational Commitments Each Update	\$500.00 for property valued up to \$500,000.00 \$750.00 for property valued over \$500,000.00 If premium split is not available. \$100.00 per update
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
Foreclosure Binder – no policy, includes 1 update Each Additional Update	\$300.00 \$100.00
Replacement of Lost Policy	\$50.00 plus any out-of-pocket expenses
Rush Fee – Commitment	\$100.00 may be charged for commitments request within 72 hours/Closing within 5 days

Title Insurance Rates Commercial

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$270.00 up to \$1,000,000.00 plus \$0.15 per \$1,000.00 over a million (Plus card rate for any amount exceeding the owner's policy amount)
Leasehold Policies	Card Rate
Simultaneous - Leasehold Policy	75% of Card Rate
Loan Policies – Refinance	75% of Card Rate But not less than minimum charge
Second Mortgage Policies	75% of Card Rate But not less than minimum charge
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 3 years	60% of Card Rate But not less than minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract or Chain Charge, for multiple tracts or lots	\$200.00 per each additional chain \$400.00 per each additional county plus \$200.00 per each additional chain
Informational Title Commitment	\$750.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued over \$1,000,000.00 If Premium split is not available.
Each Update	\$150.00
Foreclosure Commitment (no policy)	\$450.00
Each Update	\$150.00
Platting Commitment (no policy)	\$500.00
Lot Sale Commitment (no policy)	\$100.00
Additional Research (1 hour minimum)	\$100.00 per hour
Cancellation Fee	\$450.00 Fee may apply
Replacement of Lost Policy (within 2 years)	\$100.00
Replacement of Lost Policy (after 2 years)	\$250.00

Endorsements

Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 Residential -1-4 family-No Charge
ALTA 3.0 - Zoning	\$400.00
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	\$600.00 plus attorney's opinion fee
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use within 1 year of policy date)	25% of Policy Premium \$600.00 minimum
ALTA 4 Series – Condominium	\$175.00 Residential -1-4 family-No Charge
ALTA 5 Series – Planned Unit Development	\$175.00 Residential -1-4 family-No Charge
ALTA 6 Series – Variable Rate	\$175.00 Residential -1-4 family-No Charge
ALTA 7 Series – Manufactured Housing	\$175.00 Residential -1-4 family-No Charge
ALTA 8.1 - Residential	\$175.00 Residential -1-4 family-No Charge
ALTA 8.2 – Commercial	\$175.00
ALTA 9 Series – Restrictions and Encroachments (Except 9.7 and 9.8)	\$175.00 Residential 1-4 family-No Charge
ALTA 9.7 and 9.8 – Land under development	\$300.00
ALTA 10 Assignment of Mortgage (no extension of policy date)	\$200.00 – Commercial \$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 and 11.1 Mortgage Modification	25% of original policy premium – minimum of \$400.00
ALTA 11.2 Mortgage Modification – Increase of coverage amount	Alta 11 fee, plus Mortgage Policy premium for coverage amount increase.
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of \$200.00
ALTA 13 Series – Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 Residential -1-4 family-No Charge
ALTA 15 Series – Non-Imputation	25% of Policy Premium – minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of \$500.00
ALTA 17 Series – Access	\$200.00 – Commercial \$100.00 - Residential
ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 Residential -1-4 family-No Charge
ALTA 18.1 & 18.2 Multiple Tax Parcel	\$200.00 plus \$5.00 for each additional tax ID
ALTA 19 Series – Contiguity	\$200.00
ALTA 20 – First Loss	10% of Policy Premium – minimum of \$500.00
ALTA 22 Series - Location	\$200.00 Residential -1-4 family-No Charge

ALTA 23 – Co-Insurance	\$200.00
ALTA 24 – Doing Business	\$175.00
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 Residential -1-4 family-No Charge
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Interest Rate Swap	10% of Policy Premium – minimum of \$500.00
ALTA 31 Severable Improvements	\$175.00 Residential -1-4 family-No Charge
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to additional administrative fees)	Card Rate
Other requested endorsements	\$200.00 minimum, subject to U & U

Title Insurance

Special Rule for Rate Unique and Unusual Conditions

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Title Insurance Rates

Effective May 1, 2024

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200,000	\$930.00	\$558.00
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270,000	\$1,080.00	\$648.00
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340,000	\$1,230.00	\$738.00
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500,000	\$1,570.00	\$942.00
510,000	\$1,590.00	\$954.00
520,000	\$1,610.00	\$966.00
530,000	\$1,620.00	\$972.00
540,000	\$1,630.00	\$978.00
550,000	\$1,640.00	\$984.00
560,000	\$1,650.00	\$990.00
570,000	\$1,660.00	\$996.00
580,000	\$1,670.00	\$1,002.00
590,000	\$1,680.00	\$1,008.00
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630,000	\$1,720.00	\$1,032.00
640,000	\$1,730.00	\$1,038.00
650,000	\$1,740.00	\$1,044.00
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670,000	\$1,760.00	\$1,056.00
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700,000	\$1,800.00	\$1,080.00
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800,000	\$1,910.00	\$1,146.00
810,000	\$1,920.00	\$1,152.00
820,000	\$1,930.00	\$1,158.00
830,000	\$1,940.00	\$1,164.00
840,000	\$1,950.00	\$1,170.00
850,000	\$1,960.00	\$1,176.00
860,000	\$1,970.00	\$1,182.00

870,000	\$1,990.00	\$1,194.00
880,000	\$2,000.00	\$1,200.00
890,000	\$2,010.00	\$1,206.00
900,000	\$2,020.00	\$1,212.00
910,000	\$2,030.00	\$1,218.00
920,000	\$2,050.00	\$1,230.00
930,000	\$2,060.00	\$1,236.00
940,000	\$2,070.00	\$1,242.00
950,000	\$2,080.00	\$1,248.00
960,000	\$2,090.00	\$1,254.00
970,000	\$2,100.00	\$1,260.00
980,000	\$2,110.00	\$1,266.00
990,000	\$2,120.00	\$1,272.00
1,000,000	\$2,140.00	\$1,284.00



Kansas Secured Title, Inc.

“Service Beyond Expectation”

Jackson County Rate Filing Effective May 1, 2024

Residential Real Estate Closing Services

Transaction Type	Charge
New Loan Sale (with realtor or attorney)	\$425.00
Refinance	\$400.00
For Sale by Owner	\$600.00
Residential Cash sale – Realtor or Attorney assisted	\$300.00
Split Closing – Seller fee	\$225.00
Witness Only Closing without disbursements	\$300.00
Second Mortgage Closing simultaneous with a First Mortgage	\$195.00
Vacant Lot Closing – – Developer to Builder Transactions. (Commercial Closing fee if in excess of 4 Lots)	\$75.00
Vacant Lot Closing - Cash	\$200.00
Vacant Lot Closing – Loan	\$300.00
Residential Construction Loan – Builder	\$200.00
Residential Construction Loan – Individual	\$300.00
FNF ServiceLink Witness Closing	\$150.00
Closing Statement Preparation Only	\$150.00
Disbursement of Funds Only	\$200.00
Relocation Company Coordination	\$150.00
Foreclosure REO Coordination	\$125.00

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Commercial Real Estate Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000
Sale without a Real Estate Professional	\$700.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000
Second mortgage closing simultaneous with First mortgage closing	\$500.00
Prepare settlement statement only - no presentation of documents or disbursements.	\$500.00

Commercial transactions are defined as follows:

- within the city limits and zoned commercial or industrial by governing authorities;
- outside the city limits and land (40+ acres) is devoted to agricultural and or ranch use by governing authorities.

Escrow Services Servicing of long-term contracts

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Payment Service Fee	\$25.00
Close Out Fee	\$50.00
Quarterly, Semi Annual or Annual Payment Service Fee, not paid monthly.	\$30.00
Insurance Disbursement, monthly, semi-monthly, not paid annually.	\$5.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Service	Charge
Overnight/Express Delivery Service *or actual charge if exceeds \$30.00	\$30.00*
Wire Fee (outgoing)	\$30.00
Insufficient Funds or Returned Check	\$50.00
Document Retrieval Fee	\$50.00
Document Copy Fee	\$1.50 per page (Minimum charge \$25.00)
Seller Ancillary Services	\$50.00
Prepare Manufactured Home Title Elimination	\$400.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement of Escrowed Funds -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Escrow Deposit held for non-title issues	\$100.00
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Recording Service Fee (Not in conjunction with a closing in County)	\$50.00 per recordable legal description
Technology Fee	\$30.00 purchase \$15.00 refinance
Mail Out Fee	\$50.00
Electronic File Fee	\$6.00 per document
1031 Set Up Fee	\$750.00
1031 Reverse Set Up Fee	\$2,500.00

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Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$150.00
Ownership & Encumbrance Certificate – (with easements and restrictions)	\$300.00
Document Prep in conjunction with an order	\$50.00
Document Prep with waiver. No title or closing services.	\$100.00
Update within 6 months of effective date	\$75.00
Foreclosure Report 1-4 Family - includes 1 post-petition update	\$300.00
Subsequent updates	\$100.00
Foreclosure Report Commercial – includes 1 post-petition update	\$450.00
Subsequent updates	\$150.00
UCC Search – County (per name, written or verbal)	\$25.00, plus \$1.00 per page for copies
UCC Search – State (per name)	\$45.00, plus \$1.00 per page for copies
General County Lien Search (per name)	\$35.00, plus \$1.00 per page for copies
UCC & Judgment County Search – State & Federal (per name)	\$75.00, plus \$1.00 per page for copies
Environmental Chain of Title	\$95.00, per hour - \$300.00 minimum
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel
Informational Report issued to another company – residential	\$250.00
Last Deed of Record or Mortgage Search	\$25.00
General Research - (not in conjunction with an order)	\$125.00 per hour

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**Title Insurance Rates
Residential**

Transaction Type	Charge
Owner's Policies	Rate card attached
HTP Owner's Policies	110% of Rate card attached
Builder's/Developer/Investor Rate	70% of Card Rate But not less than minimum charge.
Loan Policies	Rate card attached
Loan Policies – Refinance	Rate card attached
Loan Policies – Refinance within one year of prior KST order	60% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$375.00
Loan Policy – Cooperative Closing	\$375.00
Simultaneous Issue Leasehold – (Not exceeding the amount of the Owners Policy)	30% of Policy Premium
Construction Loan Commitment - Individual (No policy issued)	\$175.00 – (\$100.00 credited against end loan policy when issued)
Construction to Perm –(One Mortgage filed)	Card Rate
Lot Sale Commitment OR Construction Binder – Developer/Builder only	\$75.00 – no policy issued
Construction Loan Update	\$50.00
Additional Tract Fee (for multiple tracts or lots following a different chain)	\$125.00 per additional parcel (or Tax ID)
Relocation Commitments – prepared for relocation third party companies	\$300.00
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
ALTA Residential Junior Loan Policy Up to \$75,000.00 Up to \$150,000.00 Over \$200,000.00 Out of County – add an additional	\$125.00 \$175.00 \$200.00 \$150.00
Rush Fee	\$100.00 may be charged for commitments requested to be returned within 48 hours and/or Closing within 5 days
Residential Cancellation Fee	Actual charges to company

Title Insurance Rates Commercial

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.00 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$500.00 up to \$1,000,000.00 plus .15 per \$1,000.00 over a million (Plus card rate for any amount exceeding the owner's policy amount)
Simultaneous - Leasehold Policy	30% of Card Rate
Re-Issue Rate – new order within one year of prior KST order	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 3 years	75% of Card Rate But not less than minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract or Chain Charge, for multiple tracts or lots or Tax IDs	\$125.00
Informational Title Report - If Premium split is not available.	\$500.00 for property valued up to \$1,000,000 \$1,000.00 for property valued over \$1M to \$5M \$1,500.00 for property valued over \$5,000,000
Each Update	\$150.00
Platting Commitment (no policy)	\$400.00
Lot Sale Commitment (Developer/Builder)	\$150.00
Cancellation Fee	Actual charges to company

Endorsements

Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 (Residential -1-4 family-No Charge)
ALTA 3.0 - Zoning	\$400.00
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	\$600.00
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use within 1 year of policy date)	25% of Policy Premium \$600.00 minimum
ALTA 4 Series – Condominium	\$175.00 (Residential -1-4 family-No Charge)
ALTA 5 Series – Planned Unit Development	\$175.00 (Residential -1-4 family-No Charge)
ALTA 6 Series – Variable Rate	\$175.00 (Residential -1-4 family-No Charge)
ALTA 7 Series – Manufactured Housing	\$175.00 (Residential -1-4 family-No Charge)
ALTA 8.1 - Residential	\$175.00 (Residential -1-4 family-No Charge)
ALTA 8.2 – Commercial	\$175.00
ALTA 9 Series – Restrictions and Encroachments (Except 9.7 and 9.8)	\$175.00 (Residential 1-4 family-No Charge)
ALTA 9.7 and 9.8 – Land under development	\$300.00
ALTA 10 Assignment of Mortgage (no extension of policy date)	\$200.00 – Commercial \$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 and 11.1 Mortgage Modification	25% of original policy premium – minimum of \$400.00
ALTA 11.2 Mortgage Modification – Increase of coverage amount	Alta 11 fee, plus Mortgage Policy premium for coverage amount increase.
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of \$200.00
ALTA 13 Series – Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 (Residential -1-4 family-No Charge)
ALTA 15 Series – Non-Imputation	25% of Policy Premium – minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of \$500.00
ALTA 17 Series – Access	\$200.00 – Commercial \$100.00 - Residential

ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 (Residential -1-4 family-No Charge)
ALTA 18.1 & 18.2 Multiple Tax Parcel	\$200.00 plus \$5.00 for each additional tax ID
ALTA 19 Series – Contiguity	\$200.00
ALTA 20 – First Loss	10% of Policy Premium – minimum of \$500.00
ALTA 22 Series - Location	\$200.00 (Residential -1-4 family-No Charge)
ALTA 23 – Co-Insurance	\$200.00
ALTA 24 – Doing Business	\$175.00
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 (Residential -1-4 family-No Charge)
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Interest Rate Swap	10% of Policy Premium – minimum of \$500.00
ALTA 31 Severable Improvements	\$175.00 (Residential -1-4 family-No Charge)
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to additional administrative fees)	Card Rate
Other requested endorsements	\$200.00 minimum, subject to U & U

Title Insurance Special Rule for Rate Unique and 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.

For the 2021 Alta Homeowners Title Policy with enhanced buyer coverage, add 10% to the card rate

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orders@kstjackson.com
or order on our web site!

Jackson County - Holton
125 W. 4th St, Suite A
Holton, KS 66436
Phone: 785-217-9020
Fax: 785-522-4133

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www.kstitle.com



Standard Owners & Loan Policy Rates Effective 5/1/2024

[illegible]



Kansas Secured Title, Inc.

“Service Beyond Expectation”

Douglas County Rate Filing Effective May 1, 2024

Residential Real Estate Closing Services

Transaction Type	Charge
New Loan Sale (with realtor or attorney)	\$450.00
Refinance	\$300.00
For Sale by Owner	\$600.00
Residential Cash sale – Realtor or Attorney assisted	\$300.00
Witness Only Closing without disbursements	\$300.00
Second Mortgage Closing simultaneous with a First Mortgage	\$195.00
Vacant Lot Closing – – Developer to Builder Transactions. (Commercial Closing fee if in excess of 4 Lots)	\$75.00
Vacant Lot Closing - Cash	\$200.00
Vacant Lot Closing – Loan	\$300.00
Residential Construction Loan – Builder	\$200.00
Residential Construction Loan – Individual	\$300.00
FNF ServiceLink Witness Closing	\$150.00
Closing Statement Preparation Only	\$150.00
Disbursement of Funds Only	\$200.00
Relocation Company Coordination	\$150.00
Foreclosure REO Coordination	\$125.00

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Commercial Real Estate Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000
Sale without a Real Estate Professional	\$700.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000
Second mortgage closing simultaneous with First mortgage closing	\$500.00
Prepare settlement statement only - no presentation of documents or disbursements.	\$500.00

Commercial transactions are defined as follows:

- within the city limits and zoned commercial or industrial by governing authorities;
- outside the city limits and land (40+ acres) is devoted to agricultural and or ranch use by governing authorities.

Escrow Services Servicing of long-term contracts

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Payment Service Fee	\$25.00
Close Out Fee	\$50.00
Quarterly, Semi Annual or Annual Payment Service Fee, not paid monthly.	\$30.00
Insurance Disbursement, monthly, semi-monthly, not paid annually.	\$5.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Service	Charge
Overnight/Express Delivery Service *or actual charge if exceeds \$30.00	\$30.00*
Wire Fee (outgoing)	\$30.00
Insufficient Funds or Returned Check	\$50.00
Document Retrieval Fee	\$50.00
Document Copy Fee	\$1.50 per page (Minimum charge \$25.00)
Seller Ancillary Services	\$50.00
Prepare Manufactured Home Title Elimination	\$400.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement of Escrowed Funds -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Escrow Deposit held for non-title issues	\$100.00
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Recording Service Fee (Not in conjunction with a closing in County)	\$50.00 per recordable legal description
Technology Fee	\$30.00 purchase \$15.00 refinance
Mail Out Fee	\$50.00
Electronic File Fee	\$6.00 per document
1031 Set Up Fee	\$750.00
1031 Reverse Set Up Fee	\$2,500.00

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Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$150.00
Ownership & Encumbrance Certificate – (with easements and restrictions)	\$300.00
Document Prep in conjunction with an order	\$50.00
Document Prep with waiver. No title or closing services.	\$100.00
Update within 6 months of effective date	\$75.00
Foreclosure Report 1-4 Family - includes 1 post-petition update	\$300.00
Subsequent updates	\$100.00
Foreclosure Report Commercial – includes 1 post-petition update	\$450.00
Subsequent updates	\$150.00
UCC Search – County (per name, written or verbal)	\$25.00, plus \$1.00 per page for copies
UCC Search – State (per name)	\$45.00, plus \$1.00 per page for copies
General County Lien Search (per name)	\$35.00, plus \$1.00 per page for copies
UCC & Judgment County Search – State & Federal (per name)	\$75.00, plus \$1.00 per page for copies
Environmental Chain of Title	\$95.00, per hour - \$300.00 minimum
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel
Informational Report issued to another company – residential	\$250.00
Last Deed of Record or Mortgage Search	\$25.00
General Research - (not in conjunction with an order)	\$125.00 per hour

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Title Insurance Rates Residential

Transaction Type	Charge
Owner's Policies	Rate card attached
HTP Owner's Policies	110% of Rate card attached
Builder's/Developer/Investor Rate	50% of Card Rate But not less than minimum charge.
Loan Policies	Rate card attached
Loan Policies – Refinance	Rate card attached
Loan Policies – Refinance within one year of prior KST order	60% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$250.00
Loan Policy – Cooperative Closing	\$250.00
Simultaneous Issue Leasehold – (Not exceeding the amount of the Owners Policy)	30% of Policy Premium
Construction Loan Commitment - Individual (No policy issued)	\$175.00 – (\$100.00 credited against end loan policy when issued)
Construction to Perm –(One Mortgage filed)	Card Rate
Lot Sale Commitment OR Construction Binder – Developer/Builder only	\$75.00 – no policy issued
Construction Loan Update	\$50.00
Additional Tract Fee (for multiple tracts or lots following a different chain)	\$125.00 per additional parcel (or Tax ID)
Relocation Commitments – prepared for relocation third party companies	\$300.00
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
ALTA Residential Junior Loan Policy Up to \$75,000.00 Up to \$150,000.00 Over \$200,000.00 Out of County – add an additional	\$125.00 \$175.00 \$200.00 \$150.00
Rush Fee	\$100.00 may be charged for commitments requested to be returned within 48 hours and/or Closing within 5 days
Residential Cancellation Fee	Actual charges to company

Title Insurance Rates Commercial

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.00 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$500.00 up to \$1,000,000.00 plus .15 per \$1,000.00 over a million (Plus card rate for any amount exceeding the owner's policy amount)
Simultaneous - Leasehold Policy	30% of Card Rate
Re-Issue Rate – new order within one year of prior KST order	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 3 years	75% of Card Rate But not less than minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract or Chain Charge, for multiple tracts or lots or Tax IDs	\$125.00
Informational Title Report - If Premium split is not available.	\$500.00 for property valued up to \$1,000,000 \$1,000.00 for property valued over \$1M to \$5M \$1,500.00 for property valued over \$5,000,000
Each Update	\$150.00
Platting Commitment (no policy)	\$400.00
Lot Sale Commitment (Developer/Builder)	\$150.00
Cancellation Fee	Actual charges to company

Endorsements

Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 (Residential -1-4 family-No Charge)
ALTA 3.0 - Zoning	\$400.00
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	\$600.00
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use within 1 year of policy date)	25% of Policy Premium \$600.00 minimum
ALTA 4 Series – Condominium	\$175.00 (Residential -1-4 family-No Charge)
ALTA 5 Series – Planned Unit Development	\$175.00 (Residential -1-4 family-No Charge)
ALTA 6 Series – Variable Rate	\$175.00 (Residential -1-4 family-No Charge)
ALTA 7 Series – Manufactured Housing	\$175.00 (Residential -1-4 family-No Charge)
ALTA 8.1 - Residential	\$175.00 (Residential -1-4 family-No Charge)
ALTA 8.2 – Commercial	\$175.00
ALTA 9 Series – Restrictions and Encroachments (Except 9.7 and 9.8)	\$175.00 (Residential 1-4 family-No Charge)
ALTA 9.7 and 9.8 – Land under development	\$300.00
ALTA 10 Assignment of Mortgage (no extension of policy date)	\$200.00 – Commercial \$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 and 11.1 Mortgage Modification	25% of original policy premium – minimum of \$400.00
ALTA 11.2 Mortgage Modification – Increase of coverage amount	Alta 11 fee, plus Mortgage Policy premium for coverage amount increase.
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of \$200.00
ALTA 13 Series – Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 (Residential -1-4 family-No Charge)
ALTA 15 Series – Non-Imputation	25% of Policy Premium – minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of \$500.00
ALTA 17 Series – Access	\$200.00 – Commercial \$100.00 - Residential
ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 (Residential -1-4 family-No

	Charge
ALTA 18.1 & 18.2 Multiple Tax Parcel	\$200.00 plus \$5.00 for each additional tax ID
ALTA 19 Series – Contiguity	\$200.00
ALTA 20 – First Loss	10% of Policy Premium – minimum of \$500.00
ALTA 22 Series - Location	\$200.00 (Residential -1-4 family-No Charge)
ALTA 23 – Co-Insurance	\$200.00
ALTA 24 – Doing Business	\$175.00
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 (Residential -1-4 family-No Charge)
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Interest Rate Swap	10% of Policy Premium – minimum of \$500.00
ALTA 31 Severable Improvements	\$175.00 (Residential -1-4 family-No Charge)
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to additional administrative fees)	Card Rate
Other requested endorsements	\$200.00 minimum, subject to U & U

Title Insurance

Special Rule for Rate Unique and 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.



Kansas Secured Title Inc.

Standard Owners & Loan Policy Rates Effective 5/1/2024

For the 2021 Alta Homeowners Policy with enhanced coverage for the buyer, add 10% to the card rate

4830 Bob Billings Pkwy #200
Lawrence, KS 66049
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Fax (785) 318-4414

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Orders: orders@kstitle.com

Closing Docs: DCTdocs@kstitle.com

UP TO	Rate	UP TO	Rate	UP TO	Rate	UP TO	Rate	Simultaneous Issue Loan Policy Not exceeding amount of Owner's Policy	\$250
\$40,000	\$285	\$280,000	\$705	\$520,000	\$1,080	\$760,000	\$1,320	Simultaneous Issue and Refinance rates include loan endorsements: ALTA 4 Condominium ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 Variable Rate ALTA 8.2 Environmental ALTA 9 Comprehensive	
\$50,000	\$315	\$290,000	\$725	\$530,000	\$1,090	\$770,000	\$1,330		
\$60,000	\$340	\$300,000	\$745	\$540,000	\$1,100	\$780,000	\$1,340		
\$70,000	\$365	\$310,000	\$760	\$550,000	\$1,110	\$790,000	\$1,350		
\$80,000	\$390	\$320,000	\$765	\$560,000	\$1,120	\$800,000	\$1,360		
\$90,000	\$415	\$330,000	\$770	\$570,000	\$1,130	\$810,000	\$1,370		
\$100,000	\$440	\$340,000	\$790	\$580,000	\$1,140	\$820,000	\$1,380		
\$110,000	\$450	\$350,000	\$805	\$590,000	\$1,150	\$830,000	\$1,390		
\$120,000	\$470	\$360,000	\$835	\$600,000	\$1,160	\$840,000	\$1,400		
\$130,000	\$490	\$370,000	\$845	\$610,000	\$1,170	\$850,000	\$1,410		
\$140,000	\$505	\$380,000	\$870	\$620,000	\$1,180	\$860,000	\$1,420		
\$150,000	\$520	\$390,000	\$890	\$630,000	\$1,190	\$870,000	\$1,430		
\$160,000	\$535	\$400,000	\$910	\$640,000	\$1,200	\$880,000	\$1,440		
\$170,000	\$550	\$410,000	\$925	\$650,000	\$1,210	\$890,000	\$1,450		
\$180,000	\$565	\$420,000	\$940	\$660,000	\$1,220	\$900,000	\$1,460		
\$190,000	\$580	\$430,000	\$955	\$670,000	\$1,230	\$910,000	\$1,470		
\$200,000	\$595	\$440,000	\$965	\$680,000	\$1,240	\$920,000	\$1,480		
\$210,000	\$605	\$450,000	\$985	\$690,000	\$1,250	\$930,000	\$1,490		
\$220,000	\$615	\$460,000	\$1,000	\$700,000	\$1,260	\$940,000	\$1,500		
\$230,000	\$625	\$470,000	\$1,015	\$710,000	\$1,270	\$950,000	\$1,510		
\$240,000	\$635	\$480,000	\$1,030	\$720,000	\$1,280	\$960,000	\$1,520		
\$250,000	\$645	\$490,000	\$1,045	\$730,000	\$1,290	\$970,000	\$1,530		
\$260,000	\$655	\$500,000	\$1,060	\$740,000	\$1,300	\$980,000	\$1,540		
\$270,000	\$685	\$510,000	\$1,070	\$750,000	\$1,310	\$990,000	\$1,550		
Residential Closing Fees									
Sale with New Loan								\$450	
Refinance								\$300	
2 ND Mortgage Simultaneous closing with first mortgage								\$195	
Residential Sale Cash Realtor Or Attorney Assisted								\$300	
For Sale by Owner Residential								\$600	
Installment Escrow Fees									
Initial Escrow Fee								\$500	
Monthly Service Fee 1 check in/out								\$ 25	
Additional Disbursements								\$ 5	
Termination Fee								\$ 50	
Please call for quotes over \$990,000.00 Rates quoted are for normal transactions. Additional charges may apply under extraordinary or unusual circumstances or for multiple parcel transactions									



Kansas Secured Title, Inc.

“Service Beyond Expectation”

Leavenworth County Rate Filing Effective May 1, 2024

Residential Real Estate Closing Services

Transaction Type	Charge
Buyer Side Sale or Refinance	\$325.00
Seller Side Sale	\$200.00
For Sale by Owner – Add to Seller Side	\$200.00
Residential Cash sale – Realtor or Attorney assisted – Each Side	\$175.00
Witness Only Closing without disbursements	\$300.00
Second Mortgage Closing simultaneous with a First Mortgage	\$195.00
Vacant Lot Closing – – Developer to Builder Transactions. (Commercial Closing fee if in excess of 4 Lots)	\$75.00
Vacant Lot Closing - Cash	\$200.00
Vacant Lot Closing – Loan	\$300.00
Residential Construction Loan – Builder	\$200.00
Residential Construction Loan – Individual	\$300.00
FNF ServiceLink Witness Closing	\$150.00
Closing Statement Preparation Only	\$150.00
Disbursement of Funds Only	\$200.00
Relocation Company Coordination	\$150.00
Foreclosure REO Coordination	\$125.00

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Commercial Real Estate Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000
Sale without a Real Estate Professional	\$700.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000
Second mortgage closing simultaneous with First mortgage closing	\$500.00
Prepare settlement statement only - no presentation of documents or disbursements.	\$500.00

Commercial transactions are defined as follows:

- within the city limits and zoned commercial or industrial by governing authorities;
- outside the city limits and land (40+ acres) is devoted to agricultural and or ranch use by governing authorities.

Escrow Services

Servicing of long-term contracts

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Payment Service Fee	\$25.00
Close Out Fee	\$50.00
Quarterly, Semi Annual or Annual Payment Service Fee, not paid monthly.	\$30.00
Insurance Disbursement, monthly, semi-monthly, not paid annually.	\$5.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Service	Charge
Overnight/Express Delivery Service *or actual charge if exceeds \$30.00	\$30.00*
Wire Fee (outgoing)	\$30.00
Insufficient Funds or Returned Check	\$50.00
Document Retrieval Fee	\$50.00
Document Copy Fee	\$1.50 per page (Minimum charge \$25.00)
Seller Ancillary Services	\$50.00
Prepare Manufactured Home Title Elimination	\$400.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement of Escrowed Funds -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Escrow Deposit held for non-title issues	\$100.00
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Recording Service Fee (Not in conjunction with a closing in County)	\$50.00 per recordable legal description
Technology Fee	\$30.00 purchase \$15.00 refinance
Mail Out Fee	\$50.00
Electronic File Fee	\$6.00 per document
1031 Set Up Fee	\$750.00
1031 Reverse Set Up Fee	\$2,500.00

(The remainder of this page is intentionally left blank.)

Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$150.00
Ownership & Encumbrance Certificate – (with easements and restrictions)	\$300.00
Document Prep in conjunction with an order	\$50.00
Document Prep with waiver. No title or closing services.	\$100.00
Update within 6 months of effective date	\$75.00
Foreclosure Report 1-4 Family - includes 1 post-petition update	\$300.00
Subsequent updates	\$100.00
Foreclosure Report Commercial – includes 1 post-petition update	\$450.00
Subsequent updates	\$150.00
UCC Search – County (per name, written or verbal)	\$25.00, plus \$1.00 per page for copies
UCC Search – State (per name)	\$45.00, plus \$1.00 per page for copies
General County Lien Search (per name)	\$35.00, plus \$1.00 per page for copies
UCC & Judgment County Search – State & Federal (per name)	\$75.00, plus \$1.00 per page for copies
Environmental Chain of Title	\$95.00, per hour - \$300.00 minimum
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel
Informational Report issued to another company – residential	\$250.00
Last Deed of Record or Mortgage Search	\$25.00
General Research - (not in conjunction with an order)	\$125.00 per hour

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Title Insurance Rates Residential

Transaction Type	Charge
Owner's Policies	Rate card attached
HTP Owner's Policies	110% of Rate card attached
Builder's/Developer/Investor Rate	70% of Card Rate But not less than minimum charge.
Loan Policies	Rate card attached
Loan Policies – Refinance	Rate card attached
Loan Policies – Refinance within one year of prior KST order	60% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$350.00
Loan Policy – Cooperative Closing	\$350.00
Simultaneous Issue Leasehold – (Not exceeding the amount of the Owners Policy)	30% of Policy Premium
Construction Loan Commitment - Individual (No policy issued)	\$175.00 – (\$100.00 credited against end loan policy when issued)
Construction to Perm –(One Mortgage filed)	Card Rate
Lot Sale Commitment OR Construction Binder – Developer/Builder only	\$75.00 – no policy issued
Construction Loan Update	\$50.00
Additional Tract Fee (for multiple tracts or lots following a different chain)	\$125.00 per additional parcel (or Tax ID)
Relocation Commitments – prepared for relocation third party companies	\$300.00
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
ALTA Residential Junior Loan Policy Up to \$75,000.00 Up to \$150,000.00 Over \$200,000.00 Out of County – add an additional	\$125.00 \$175.00 \$200.00 \$150.00
Rush Fee	\$100.00 may be charged for commitments requested to be returned within 48 hours and/or Closing within 5 days
Residential Cancellation Fee	Actual charges to company

Title Insurance Rates Commercial

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.00 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$500.00 up to \$1,000,000.00 plus .15 per \$1,000.00 over a million (Plus card rate for any amount exceeding the owner's policy amount)
Simultaneous - Leasehold Policy	30% of Card Rate
Re-Issue Rate – new order within one year of prior KST order	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 3 years	75% of Card Rate But not less than minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract or Chain Charge, for multiple tracts or lots or Tax IDs	\$125.00
Informational Title Report - If Premium split is not available.	\$500.00 for property valued up to \$1,000,000 \$1,000.00 for property valued over \$1M to \$5M \$1,500.00 for property valued over \$5,000,000
Each Update	\$150.00
Platting Commitment (no policy)	\$400.00
Lot Sale Commitment (Developer/Builder)	\$150.00
Cancellation Fee	Actual charges to company

Endorsements

Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 (Residential -1-4 family-No Charge)
ALTA 3.0 - Zoning	\$400.00
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	\$600.00
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use within 1 year of policy date)	25% of Policy Premium \$600.00 minimum
ALTA 4 Series – Condominium	\$175.00 (Residential -1-4 family-No Charge)
ALTA 5 Series – Planned Unit Development	\$175.00 (Residential -1-4 family-No Charge)
ALTA 6 Series – Variable Rate	\$175.00 (Residential -1-4 family-No Charge)
ALTA 7 Series – Manufactured Housing	\$175.00 (Residential -1-4 family-No Charge)
ALTA 8.1 - Residential	\$175.00 (Residential -1-4 family-No Charge)
ALTA 8.2 – Commercial	\$175.00
ALTA 9 Series – Restrictions and Encroachments (Except 9.7 and 9.8)	\$175.00 (Residential 1-4 family-No Charge)
ALTA 9.7 and 9.8 – Land under development	\$300.00
ALTA 10 Assignment of Mortgage (no extension of policy date)	\$200.00 – Commercial \$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 and 11.1 Mortgage Modification	25% of original policy premium – minimum of \$400.00
ALTA 11.2 Mortgage Modification – Increase of coverage amount	Alta 11 fee, plus Mortgage Policy premium for coverage amount increase.
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of \$200.00
ALTA 13 Series – Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 (Residential -1-4 family-No Charge)
ALTA 15 Series – Non-Imputation	25% of Policy Premium – minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of \$500.00
ALTA 17 Series – Access	\$200.00 – Commercial \$100.00 - Residential
ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 (Residential -1-4 family-No

	Charge
ALTA 18.1 & 18.2 Multiple Tax Parcel	\$200.00 plus \$5.00 for each additional tax ID
ALTA 19 Series – Contiguity	\$200.00
ALTA 20 – First Loss	10% of Policy Premium – minimum of \$500.00
ALTA 22 Series - Location	\$200.00 (Residential -1-4 family-No Charge)
ALTA 23 – Co-Insurance	\$200.00
ALTA 24 – Doing Business	\$175.00
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 (Residential -1-4 family-No Charge)
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Interest Rate Swap	10% of Policy Premium – minimum of \$500.00
ALTA 31 Severable Improvements	\$175.00 (Residential -1-4 family-No Charge)
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to additional administrative fees)	Card Rate
Other requested endorsements	\$200.00 minimum, subject to U & U

Title Insurance

Special Rule for Rate Unique and 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.



Kansas Secured Title, Inc.

Residential Title Insurance Rates for Leavenworth County

www.kstitle.com

360 Santa Fe Street
Leavenworth KS 66048
Phone: 913-682-8911
Fax: 913-682-7853

Send orders to
orders@kstleavenworth.com

Send documents to:
docs@kstleavenworth.com

Standard Owners & Loan Policy Rates Effective 5/1/2024

UP TO	Rate	UP TO	Rate	UP TO	Rate	UP TO	Rate	Simultaneous Issue Loan Policy	\$350
								Not exceeding amount of Owner's Policy	
\$40,000	\$400	\$280,000	\$860	\$520,000	\$1,100	\$760,000	\$1,340	Simultaneous Issue and Refinance rates include loan endorsements: ALTA 4 Condominium ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 Variable Rate ALTA 8.2 Environmental ALTA 9 Comprehensive As applicable no additional charge.	
\$50,000	\$425	\$290,000	\$870	\$530,000	\$1,110	\$770,000	\$1,350		
\$60,000	\$450	\$300,000	\$880	\$540,000	\$1,120	\$780,000	\$1,360		
\$70,000	\$475	\$310,000	\$890	\$550,000	\$1,130	\$790,000	\$1,370		
\$80,000	\$500	\$320,000	\$900	\$560,000	\$1,140	\$800,000	\$1,380		
\$90,000	\$525	\$330,000	\$910	\$570,000	\$1,150	\$810,000	\$1,390		
\$100,000	\$550	\$340,000	\$920	\$580,000	\$1,160	\$820,000	\$1,400		
\$110,000	\$575	\$350,000	\$930	\$590,000	\$1,170	\$830,000	\$1,410	Residential Closing Fees	
\$120,000	\$600	\$360,000	\$940	\$600,000	\$1,180	\$840,000	\$1,420	Buyer Side Sale Or Refinance	\$325
\$130,000	\$625	\$370,000	\$950	\$610,000	\$1,190	\$850,000	\$1,430	Seller Side Sale	\$200
\$140,000	\$650	\$380,000	\$960	\$620,000	\$1,200	\$860,000	\$1,440	2 ND MORTGAGE Simultaneous closing with first mortgage	\$195
\$150,000	\$675	\$390,000	\$970	\$630,000	\$1,210	\$870,000	\$1,450	Residential Sale Cash – Each Side	\$175
\$160,000	\$700	\$400,000	\$980	\$640,000	\$1,220	\$880,000	\$1,460	For Sale By Owner Doc Prep & Assistance ADD	\$200
\$170,000	\$715	\$410,000	\$990	\$650,000	\$1,230	\$890,000	\$1,470		
\$180,000	\$730	\$420,000	\$1,000	\$660,000	\$1,240	\$900,000	\$1,480	Installment Escrow Fees	
\$190,000	\$745	\$430,000	\$1,010	\$670,000	\$1,250	\$910,000	\$1,490	Initial Escrow Fee	\$500
\$200,000	\$760	\$440,000	\$1,020	\$680,000	\$1,260	\$920,000	\$1,500	Monthly Service Fee 1 check in/out	\$ 25
\$210,000	\$775	\$450,000	\$1,030	\$690,000	\$1,270	\$930,000	\$1,510	Additional Disbursements	\$ 5
\$220,000	\$790	\$460,000	\$1,040	\$700,000	\$1,280	\$940,000	\$1,520	Termination Fee	\$ 50
\$230,000	\$805	\$470,000	\$1,050	\$710,000	\$1,290	\$950,000	\$1,530		
\$240,000	\$820	\$480,000	\$1,060	\$720,000	\$1,300	\$960,000	\$1,540	Please call for quotes over \$990,000.00	
\$250,000	\$830	\$490,000	\$1,070	\$730,000	\$1,310	\$970,000	\$1,550		
\$260,000	\$840	\$500,000	\$1,080	\$740,000	\$1,320	\$980,000	\$1,560	For the 2021 Alta Homeowners Policy with enhanced coverage for the buyer, add 10% to the card rate	
\$270,000	\$850	\$510,000	\$1,090	\$750,000	\$1,330	\$990,000	\$1,570		



Kansas Secured Title, Inc.

“Service Beyond Expectation”

Shawnee County Rate Filing Effective May 1, 2024

Residential Real Estate Closing Services

Transaction Type	Charge
New Loan Sale (with realtor or attorney) OR Refinance	\$435.00
For Sale by Owner	\$725.00
Residential Cash sale – Realtor or Attorney assisted	\$325.00
Witness Only Closing without disbursements	\$300.00
Second Mortgage Closing simultaneous with a First Mortgage	\$195.00
Vacant Lot Closing – – Developer to Builder Transactions. - Commercial Closing fee if in excess of 4 Lots	\$75.00
Vacant Lot Closing - Cash	\$200.00
Vacant Lot Closing – Loan	\$300.00
Residential Construction Loan – Builder	\$200.00
Residential Construction Loan – Individual	\$300.00
Residential Split Closing – Seller	\$225.00
FNF ServiceLink Witness Closing	\$150.00
Closing Statement Preparation Only	\$150.00
Disbursement of Funds Only	\$200.00
Relocation Company Coordination	\$150.00
Foreclosure REO Coordination	\$125.00

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Commercial Real Estate Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000
Sale without a Real Estate Professional	\$700.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000
Second mortgage closing simultaneous with First mortgage closing	\$500.00
Prepare settlement statement only - no presentation of documents or disbursements.	\$500.00

Commercial transactions are defined as follows:

- within the city limits and zoned commercial or industrial by governing authorities;
- outside the city limits and land (40+ acres) is devoted to agricultural and or ranch use by governing authorities.

Escrow Services Servicing of long-term contracts

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Payment Service Fee	\$25.00
Close Out Fee	\$50.00
Quarterly, Semi Annual or Annual Payment Service Fee, not paid monthly.	\$30.00
Insurance Disbursement, monthly, semi-monthly, not paid annually.	\$5.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Service	Charge
Overnight/Express Delivery Service *or actual charge if exceeds \$30.00	\$30.00*
Wire Fee (outgoing)	\$30.00
Insufficient Funds or Returned Check	\$50.00
Document Retrieval Fee	\$50.00
Document Copy Fee	\$1.50 per page (Minimum charge \$25.00)
Seller Ancillary Services	\$50.00
Prepare Manufactured Home Title Elimination	\$400.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement of Escrowed Funds -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Escrow Deposit held for non-title issues	\$100.00
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Recording Service Fee (Not in conjunction with a closing in County)	\$50.00 per recordable legal description
Technology Fee	\$30.00 purchase \$15.00 refinance
Mail Out Fee	\$50.00
Electronic File Fee	\$6.00 per document
1031 Set Up Fee	\$750.00
1031 Reverse Set Up Fee	\$2,500.00

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Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$150.00
Ownership & Encumbrance Certificate – (with easements and restrictions)	\$300.00
Document Prep in conjunction with an order	\$50.00
Document Prep with waiver. No title or closing services.	\$100.00
Update within 6 months of effective date	\$75.00
Foreclosure Report 1-4 Family - includes 1 post-petition update	\$300.00
Subsequent updates	\$100.00
Foreclosure Report Commercial – includes 1 post-petition update	\$450.00
Subsequent updates	\$150.00
UCC Search – County (per name, written or verbal)	\$25.00, plus \$1.00 per page for copies
UCC Search – State (per name)	\$45.00, plus \$1.00 per page for copies
General County Lien Search (per name)	\$35.00, plus \$1.00 per page for copies
UCC & Judgment County Search – State & Federal (per name)	\$75.00, plus \$1.00 per page for copies
Environmental Chain of Title	\$95.00, per hour - \$300.00 minimum
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel
Informational Report issued to another company – residential	\$250.00
Last Deed of Record or Mortgage Search	\$25.00
General Research - (not in conjunction with an order)	\$125.00 per hour

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Title Insurance Rates Residential

Transaction Type	Charge
Owner's Policies	Rate card attached
HTP Owner's Policies	110% of Rate card attached
Builder's/Developer/Investor Rate	70% of Card Rate But not less than minimum charge.
Loan Policies	Rate card attached
Loan Policies – Refinance	Rate card attached
Loan Policies – Refinance within one year of prior KST order	60% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$395.00
Loan Policy – Cooperative Closing	\$395.00
Simultaneous Issue Leasehold – (Not exceeding the amount of the Owners Policy)	30% of Policy Premium
Construction Loan Commitment - Individual (No policy issued)	\$175.00 – (\$100.00 credited against end loan policy when issued)
Construction to Perm –(One Mortgage filed)	Card Rate
Lot Sale Commitment OR Construction Binder – Developer/Builder only	\$75.00 – no policy issued
Construction Loan Update	\$50.00
Additional Tract Fee (for multiple tracts or lots following a different chain)	\$125.00 per additional parcel (or Tax ID)
Relocation Commitments – prepared for relocation third party companies	\$300.00
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
ALTA Residential Junior Loan Policy Up to \$75,000.00 Up to \$150,000.00 Over \$200,000.00 Out of County – add an additional	\$125.00 \$175.00 \$200.00 \$150.00
Rush Fee	\$100.00 may be charged for commitments requested to be returned within 48 hours and/or Closing within 5 days
Residential Cancellation Fee	Actual charges to company

Title Insurance Rates Commercial

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.00 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$500.00 up to \$1,000,000.00 plus .15 per \$1,000.00 over a million (Plus card rate for any amount exceeding the owner's policy amount)
Simultaneous - Leasehold Policy	30% of Card Rate
Re-Issue Rate – new order within one year of prior KST order	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 3 years	75% of Card Rate But not less than minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract or Chain Charge, for multiple tracts or lots or Tax IDs	\$125.00
Informational Title Report - If Premium split is not available.	\$500.00 for property valued up to \$1,000,000.00 \$1,000.00 for property valued over \$1M to \$5M \$1,500.00 for property valued over \$5,000,000
Each Update	\$150.00
Platting Commitment (no policy)	\$400.00
Lot Sale Commitment (Developer/Builder)	\$150.00
Cancellation Fee	Actual charges to company

Endorsements

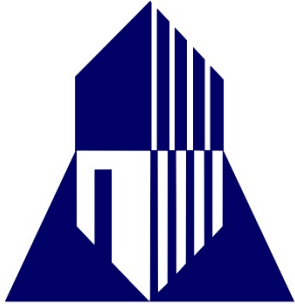
Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 (Residential -1-4 family-No Charge)
ALTA 3.0 - Zoning	\$400.00
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	\$600.00
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use within 1 year of policy date)	25% of Policy Premium \$600.00 minimum
ALTA 4 Series – Condominium	\$175.00 (Residential -1-4 family-No Charge)
ALTA 5 Series – Planned Unit Development	\$175.00 (Residential -1-4 family-No Charge)
ALTA 6 Series – Variable Rate	\$175.00 (Residential -1-4 family-No Charge)
ALTA 7 Series – Manufactured Housing	\$175.00 (Residential -1-4 family-No Charge)
ALTA 8.1 - Residential	\$175.00 (Residential -1-4 family-No Charge)
ALTA 8.2 – Commercial	\$175.00
ALTA 9 Series – Restrictions and Encroachments (Except 9.7 and 9.8)	\$175.00 (Residential 1-4 family-No Charge)
ALTA 9.7 and 9.8 – Land under development	\$300.00
ALTA 10 Assignment of Mortgage (no extension of policy date)	\$200.00 – Commercial \$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 and 11.1 Mortgage Modification	25% of original policy premium – minimum of \$400.00
ALTA 11.2 Mortgage Modification – Increase of coverage amount	Alta 11 fee, plus Mortgage Policy premium for coverage amount increase.
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of \$200.00
ALTA 13 Series – Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 (Residential -1-4 family-No Charge)
ALTA 15 Series – Non-Imputation	25% of Policy Premium – minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of \$500.00
ALTA 17 Series – Access	\$200.00 – Commercial \$100.00 - Residential

ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 (Residential -1-4 family-No Charge)
ALTA 18.1 & 18.2 Multiple Tax Parcel	\$200.00 plus \$5.00 for each additional tax ID
ALTA 19 Series – Contiguity	\$200.00
ALTA 20 – First Loss	10% of Policy Premium – minimum of \$500.00
ALTA 22 Series - Location	\$200.00 (Residential -1-4 family-No Charge)
ALTA 23 – Co-Insurance	\$200.00
ALTA 24 – Doing Business	\$175.00
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 (Residential -1-4 family-No Charge)
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Interest Rate Swap	10% of Policy Premium – minimum of \$500.00
ALTA 31 Severable Improvements	\$175.00 (Residential -1-4 family-No Charge)
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to additional administrative fees)	Card Rate
Other requested endorsements	\$200.00 minimum, subject to U & U

Title Insurance Special Rule for Rate Unique and 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.



Kansas Secured Title, Inc.

Residential Title Insurance Rates for Shawnee and Wabaunsee Counties
www.kstitle.com

3497 SW Fairlawn Road
 Topeka, KS 66614
 Phone: 785-271-9352
 Fax: 785-272-4984

Send orders to
orders@kstitle.com

Send documents to:
docs@kstitle.com

Standard Owners & Loan Policy Rates Effective 5/1/2024

****For the 2021 Alta Homeowners Policy with enhanced coverage for the buyer, add 10% to the card rate****

UP TO	Rate	UP TO	Rate	UP TO	Rate	UP TO	Rate	Simultaneous Issue Loan Policy	\$395
\$40,000	\$410	\$280,000	\$881	\$520,000	\$1,289	\$760,000	\$1,697	Not exceeding amount of Owner's Policy	
\$50,000	\$432	\$290,000	\$898	\$530,000	\$1,306	\$770,000	\$1,714	Simultaneous Issue and Refinance rates	
\$60,000	\$475	\$300,000	\$915	\$540,000	\$1,323	\$780,000	\$1,731	include loan endorsements:	
\$70,000	\$500	\$310,000	\$932	\$550,000	\$1,340	\$790,000	\$1,746	ALTA 4 Condominium	
\$80,000	\$530	\$320,000	\$949	\$560,000	\$1,357	\$800,000	\$1,765	ALTA 5 P.U.D.	
\$90,000	\$555	\$330,000	\$966	\$570,000	\$1,374	\$810,000	\$1,782	ALTA 6, 6.1 or 6.2 Variable Rate	
\$100,000	\$575	\$340,000	\$983	\$580,000	\$1,391	\$820,000	\$1,799	ALTA 8.2 Environmental	
\$110,000	\$592	\$350,000	\$1,000	\$590,000	\$1,408	\$830,000	\$1,816	ALTA 9 Comprehensive	
\$120,000	\$609	\$360,000	\$1,017	\$600,000	\$1,425	\$840,000	\$1,833	As applicable no additional charge.	
\$130,000	\$626	\$370,000	\$1,034	\$610,000	\$1,442	\$850,000	\$1,850		
\$140,000	\$643	\$380,000	\$1,051	\$620,000	\$1,459	\$860,000	\$1,867		
\$150,000	\$660	\$390,000	\$1,068	\$630,000	\$1,476	\$870,000	\$1,884		
\$160,000	\$677	\$400,000	\$1,085	\$640,000	\$1,493	\$880,000	\$1,901		
\$170,000	\$694	\$410,000	\$1,102	\$650,000	\$1,510	\$890,000	\$1,918		
\$180,000	\$711	\$420,000	\$1,119	\$660,000	\$1,527	\$900,000	\$1,935		
\$190,000	\$728	\$430,000	\$1,136	\$670,000	\$1,544	\$910,000	\$1,952		
\$200,000	\$745	\$440,000	\$1,153	\$680,000	\$1,561	\$920,000	\$1,969		
\$210,000	\$762	\$450,000	\$1,170	\$690,000	\$1,578	\$930,000	\$1,986		
\$220,000	\$779	\$460,000	\$1,177	\$700,000	\$1,595	\$940,000	\$2,003		
\$230,000	\$796	\$470,000	\$1,204	\$710,000	\$1,612	\$950,000	\$2,020		
\$240,000	\$813	\$480,000	\$1,221	\$720,000	\$1,629	\$960,000	\$2,037		
\$250,000	\$830	\$490,000	\$1,238	\$730,000	\$1,646	\$970,000	\$2,054		
\$260,000	\$847	\$500,000	\$1,255	\$740,000	\$1,663	\$980,000	\$2,071		
\$270,000	\$864	\$510,000	\$1,272	\$750,000	\$1,680	\$990,000	\$2,088		

RESIDENTIAL CLOSING FEES	
New Loan Sale Or Refinance	\$435
Split Closing – Seller fee	\$225
2 ND MORTGAGE Simultaneous closing with first mortgage	\$195
Residential Sale Cash Realtor Or Attorney Assisted	\$325
For Sale By Owner Residential	\$725

INSTALLMENT ESCROW FEES	
Initial Escrow Fee	\$500
Monthly Service Fee 1 check in/out	\$ 25
Quarterly, Semi-annual or Annual Service fee	\$ 30
Additional Disbursements	\$ 5
Termination Fee	\$ 50

Please call for quotes over \$990,000.00	
Rates quoted are for normal transactions. Additional charges may apply under extraordinary or unusual circumstances or for multiple parcel transactions.	



Kansas Secured Title, Inc.

“Service Beyond Expectation”

Jefferson County Rate Filing Effective May 1, 2024

Residential Real Estate Closing Services

Transaction Type	Charge
New Loan Sale (with realtor or attorney)	\$325.00
Refinance	\$325.00
For Sale by Owner	\$500.00
Residential Cash sale – Realtor or Attorney assisted	\$250.00
Residential Split sale – Seller	\$200.00
Witness Only Closing without disbursements	\$250.00
Second Mortgage Closing simultaneous with a First Mortgage	\$195.00
Vacant Lot Closing – – Developer to Builder Transactions. (Commercial Closing fee if in excess of 4 Lots)	\$75.00
Vacant Lot Closing - Cash	\$200.00
Vacant Lot Closing – Loan	\$300.00
Residential Construction Loan – Builder	\$200.00
Residential Construction Loan – Individual	\$300.00
FNF ServiceLink Witness Closing	\$150.00
Closing Statement Preparation Only	\$150.00
Disbursement of Funds Only	\$200.00
Relocation Company Coordination	\$150.00
Foreclosure REO Coordination	\$125.00

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Commercial Real Estate Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000
Sale without a Real Estate Professional	\$700.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000
Second mortgage closing simultaneous with First mortgage closing	\$500.00
Prepare settlement statement only - no presentation of documents or disbursements.	\$500.00

Commercial transactions are defined as follows:

- within the city limits and zoned commercial or industrial by governing authorities;
- outside the city limits and land (40+ acres) is devoted to agricultural and or ranch use by governing authorities.

Escrow Services Servicing of long-term contracts

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Payment Service Fee	\$25.00
Close Out Fee	\$50.00
Quarterly, Semi Annual or Annual Payment Service Fee, not paid monthly.	\$30.00
Insurance Disbursement, monthly, semi-monthly, not paid annually.	\$5.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Service	Charge
Overnight/Express Delivery Service *or actual charge if exceeds \$30.00	\$30.00*
Wire Fee (outgoing)	\$30.00
Insufficient Funds or Returned Check	\$50.00
Document Retrieval Fee	\$50.00
Document Copy Fee	\$1.50 per page (Minimum charge \$25.00)
Seller Ancillary Services	\$50.00
Prepare Manufactured Home Title Elimination	\$400.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement of Escrowed Funds -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Escrow Deposit held for non-title issues	\$100.00
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Recording Service Fee (Not in conjunction with a closing in County)	\$50.00 per recordable legal description
Technology Fee	\$30.00 purchase \$15.00 refinance
Mail Out Fee	\$50.00
Electronic File Fee	\$6.00 per document
1031 Set Up Fee	\$750.00
1031 Reverse Set Up Fee	\$2,500.00

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Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$150.00
Ownership & Encumbrance Certificate – (with easements and restrictions)	\$300.00
Document Prep in conjunction with an order	\$50.00
Document Prep with waiver. No title or closing services.	\$100.00
Update within 6 months of effective date	\$75.00
Foreclosure Report 1-4 Family - includes 1 post-petition update	\$300.00
Subsequent updates	\$100.00
Foreclosure Report Commercial – includes 1 post-petition update	\$450.00
Subsequent updates	\$150.00
UCC Search – County (per name, written or verbal)	\$25.00, plus \$1.00 per page for copies
UCC Search – State (per name)	\$45.00, plus \$1.00 per page for copies
General County Lien Search (per name)	\$35.00, plus \$1.00 per page for copies
UCC & Judgment County Search – State & Federal (per name)	\$75.00, plus \$1.00 per page for copies
Environmental Chain of Title	\$95.00, per hour - \$300.00 minimum
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel
Informational Report issued to another company – residential	\$250.00
Last Deed of Record or Mortgage Search	\$25.00
General Research - (not in conjunction with an order)	\$125.00 per hour

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Title Insurance Rates Residential

Transaction Type	Charge
Owner's Policies	Rate card attached
HTP Owner's Policies	110% of Rate card attached
Builder's/Developer/Investor Rate	70% of Card Rate But not less than minimum charge.
Loan Policies	Rate card attached
Loan Policies – Refinance	80% of Card rate but not less than min. charge
Loan Policies – Refinance within one year of prior KST order	60% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$275.00
Loan Policy – Cooperative Closing	\$275.00
Simultaneous Issue Leasehold – (Not exceeding the amount of the Owners Policy)	30% of Policy Premium
Construction Loan Commitment - Individual (No policy issued)	\$175.00 – (\$100.00 credited against end loan policy when issued)
Construction to Perm –(One Mortgage filed)	Card Rate
Lot Sale Commitment OR Construction Binder – Developer/Builder only	\$75.00 – no policy issued
Construction Loan Update	\$50.00
Additional Tract Fee (for multiple tracts or lots following a different chain)	\$125.00 per additional parcel (or Tax ID)
Relocation Commitments – prepared for relocation third party companies	\$300.00
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
ALTA Residential Junior Loan Policy Up to \$75,000.00 Up to \$150,000.00 Over \$200,000.00 Out of County – add an additional	\$125.00 \$175.00 \$200.00 \$150.00
Rush Fee	\$100.00 may be charged for commitments requested to be returned within 48 hours and/or Closing within 5 days
Residential Cancellation Fee	Actual charges to company

Title Insurance Rates Commercial

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.00 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$500.00 up to \$1,000,000.00 plus .15 per \$1,000.00 over a million (Plus card rate for any amount exceeding the owner's policy amount)
Simultaneous - Leasehold Policy	30% of Card Rate
Re-Issue Rate – new order within one year of prior KST order	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 3 years	75% of Card Rate But not less than minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract or Chain Charge, for multiple tracts or lots or Tax IDs	\$125.00
Informational Title Report - If Premium split is not available.	\$500.00 for property valued up to \$1,000,000 \$1,000.00 for property valued over \$1M to \$5M \$1,500.00 for property valued over \$5,000,000
Each Update	\$150.00
Platting Commitment (no policy)	\$400.00
Lot Sale Commitment (Developer/Builder)	\$150.00
Cancellation Fee	Actual charges to company

Endorsements

Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 (Residential -1-4 family-No Charge)
ALTA 3.0 - Zoning	\$400.00
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	\$600.00
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use within 1 year of policy date)	25% of Policy Premium \$600.00 minimum
ALTA 4 Series – Condominium	\$175.00 (Residential -1-4 family-No Charge)
ALTA 5 Series – Planned Unit Development	\$175.00 (Residential -1-4 family-No Charge)
ALTA 6 Series – Variable Rate	\$175.00 (Residential -1-4 family-No Charge)
ALTA 7 Series – Manufactured Housing	\$175.00 (Residential -1-4 family-No Charge)
ALTA 8.1 - Residential	\$175.00 (Residential -1-4 family-No Charge)
ALTA 8.2 – Commercial	\$175.00
ALTA 9 Series – Restrictions and Encroachments (Except 9.7 and 9.8)	\$175.00 (Residential 1-4 family-No Charge)
ALTA 9.7 and 9.8 – Land under development	\$300.00
ALTA 10 Assignment of Mortgage (no extension of policy date)	\$200.00 – Commercial \$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 and 11.1 Mortgage Modification	25% of original policy premium – minimum of \$400.00
ALTA 11.2 Mortgage Modification – Increase of coverage amount	Alta 11 fee, plus Mortgage Policy premium for coverage amount increase.
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of \$200.00
ALTA 13 Series – Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 (Residential -1-4 family-No Charge)
ALTA 15 Series – Non-Imputation	25% of Policy Premium – minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of \$500.00
ALTA 17 Series – Access	\$200.00 – Commercial \$100.00 - Residential
ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 (Residential -1-4 family-No

	Charge
ALTA 18.1 & 18.2 Multiple Tax Parcel	\$200.00 plus \$5.00 for each additional tax ID
ALTA 19 Series – Contiguity	\$200.00
ALTA 20 – First Loss	10% of Policy Premium – minimum of \$500.00
ALTA 22 Series - Location	\$200.00 (Residential -1-4 family-No Charge)
ALTA 23 – Co-Insurance	\$200.00
ALTA 24 – Doing Business	\$175.00
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 (Residential -1-4 family-No Charge)
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Interest Rate Swap	10% of Policy Premium – minimum of \$500.00
ALTA 31 Severable Improvements	\$175.00 (Residential -1-4 family-No Charge)
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to additional administrative fees)	Card Rate
Other requested endorsements	\$200.00 minimum, subject to U & U

Title Insurance Special Rule for Rate Unique and 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.



319 Jefferson St.
Oskaloosa, KS 66066
Phone: 785-706-9900
Fax: 785-403-0365

Kansas Secured Title, Inc.

Residential Title Insurance Rates for Jefferson County

www.kstitle.com

Send orders to
orders@kstjefferson.com

www.kstitle.com

Standard Owners & Loan Policy Rates Effective 5/1/2024

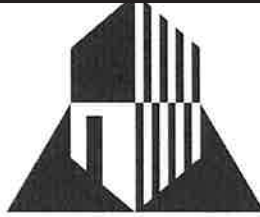
UP TO	Rate	UP TO	Rate	UP TO	Rate	UP TO	Rate	Simultaneous Issue Loan Policy	\$275
\$40,000	\$400	\$280,000	\$885	\$520,000	\$1,245	\$760,000	\$1,605	Not exceeding amount of Owner's Policy	
\$50,000	\$425	\$290,000	\$900	\$530,000	\$1,260	\$770,000	\$1,620	Simultaneous Issue and Refinance rates include loan endorsements:	
\$60,000	\$450	\$300,000	\$915	\$540,000	\$1,275	\$780,000	\$1,635	ALTA 4 Condominium	
\$70,000	\$475	\$310,000	\$930	\$550,000	\$1,290	\$790,000	\$1,650	ALTA 5 P.U.D.	
\$80,000	\$500	\$320,000	\$945	\$560,000	\$1,305	\$800,000	\$1,665	ALTA 6, 6.1 or 6.2 Variable Rate	
\$90,000	\$525	\$330,000	\$960	\$570,000	\$1,320	\$810,000	\$1,680	ALTA 8.2 Environmental	
\$100,000	\$550	\$340,000	\$975	\$580,000	\$1,335	\$820,000	\$1,695	ALTA 9 Comprehensive	
\$110,000	\$575	\$350,000	\$990	\$590,000	\$1,350	\$830,000	\$1,710	As applicable no additional charge.	
\$120,000	\$600	\$360,000	\$1,005	\$600,000	\$1,365	\$840,000	\$1,725	Residential Closing Fees	
\$130,000	\$625	\$370,000	\$1,020	\$610,000	\$1,380	\$850,000	\$1,740	New Loan Sale Or Refinance	
\$140,000	\$650	\$380,000	\$1,035	\$620,000	\$1,395	\$860,000	\$1,755	\$325	
\$150,000	\$675	\$390,000	\$1,050	\$630,000	\$1,410	\$870,000	\$1,770	Cash Sale – Realtor or Attorney Assisted	
\$160,000	\$700	\$400,000	\$1,065	\$640,000	\$1,425	\$880,000	\$1,785	\$250	
\$170,000	\$715	\$410,000	\$1,080	\$650,000	\$1,440	\$890,000	\$1,800	2 ND Mortgage - Simultaneous closing with first mortgage	
\$180,000	\$730	\$420,000	\$1,095	\$660,000	\$1,455	\$900,000	\$1,815	\$195	
\$190,000	\$745	\$430,000	\$1,110	\$670,000	\$1,470	\$910,000	\$1,830	For Sale by Owner	
\$200,000	\$760	\$440,000	\$1,125	\$680,000	\$1,485	\$920,000	\$1,845	\$500	
\$210,000	\$775	\$450,000	\$1,140	\$690,000	\$1,500	\$930,000	\$1,860	Residential Split Closing – Seller	
\$220,000	\$790	\$460,000	\$1,155	\$700,000	\$1,515	\$940,000	\$1,875	\$200	
\$230,000	\$805	\$470,000	\$1,170	\$710,000	\$1,530	\$950,000	\$1,890		
\$240,000	\$825	\$480,000	\$1,185	\$720,000	\$1,545	\$960,000	\$1,905	Installment Escrow Fees	
\$250,000	\$840	\$490,000	\$1,200	\$730,000	\$1,560	\$970,000	\$1,920	Initial Escrow Fee	
\$260,000	\$855	\$500,000	\$1,215	\$740,000	\$1,575	\$980,000	\$1,935	\$500	
\$270,000	\$870	\$510,000	\$1,230	\$750,000	\$1,590	\$990,000	\$1,950	Monthly Service Fee 1 check in/out	
								\$ 25	
								Additional Disbursements	
								\$ 5	
								Termination Fee	
								\$ 50	
								Refinance Rate Discount – 20%	
								For the 2021 Alta Homeowners Policy with enhanced coverage for the buyer, add 10% to the card rate	



FILED

04/15/2024

RATE AND FORM COMPLIANCE DIVISION



Kansas Secured Title, Inc.

"Service Beyond Expectation"

Butler County Rate Filing Effective May 1, 2024

Residential Closing Services

Transaction Type	Charge
Sale Transaction with agent Transaction is subject to administrative fees.	\$500.00
Sale Transaction without agent For Sale By Owner. Transaction is subject to administrative fees & Document Preparation Fees.	\$700.00
Refinance Closing Transaction is subject to administrative fees.	\$400.00
Second Mortgage Closing simultaneous with a First Mortgage	\$180.00
Residential Real Estate Closing Closing of a non-owner-occupied property for the purpose of an Investor purchasing for resale. Transaction is subject to administrative fees.	\$450.00
Vacant Lot Closing – – Developer to Builder Transactions. - Commercial Closing fee if in excess of 4 Lots	\$75.00
New Construction Closing Builder (Seller) Fee	\$50.00
Buyer Fee	\$250.00
Loan Only or Witness Only Closing with disbursements	\$400.00
Loan Only or Witness Only Closing without disbursements	\$250.00

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Commercial Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000 may apply
Sale without an agent	\$800.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.15/1,000 over 1,000,000 may apply
Second mortgage closing simultaneous with First mortgage closing	\$300.00
Second mortgage closing	\$400.00

Commercial transactions are defined as follows:

- Transactions of \$500,000.00 and above;
- within the city limits and zoned commercial by governing authorities;
- outside the city limits and land is devoted to agricultural and or ranch use by governing authorities.

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Escrow Services
Servicing of long-term contracts

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Payment Service Fee	\$25.00
Close Out Fee	\$50.00
Quarterly, Semi Annual or Annual Payment Service Fee, not paid monthly.	\$30.00
Insurance Disbursement, monthly, semi-monthly, not paid annually.	\$5.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Additional services which **may be** offered in conjunction with any other service or as a service itself.

Service	Charge
Overnight/Express Delivery Service	\$25.00
E-Recording Fee	\$5.00 per recordable document
Document Retrieval Fee	\$50.00
Technology Fee	\$30.00
Mail Out Fee Additional fees may apply	\$50.00 - Seller (per customer signing in different locations may apply) \$100.00 – Buyer (per customer signing loan documents in separate locations may apply)
Deed Preparation (Includes preparation of a title report and deed.)	\$250.00
Wire Fee (Incoming and/or Outgoing)	\$25.00
Closing Protection Letter	\$20.00
Escrow Agreement in conjunction with a closing (For the purpose of escrowing money for repairs or clearing title defects.)	\$75.00
Preparation of Note and/or Mortgage	\$200.00 for each document may apply
Contract for Deed Preparation	\$250.00 may apply
Miscellaneous Document Preparation	\$50.00 per document
Elimination of Title for Mobile or Modular Home	\$400.00 may apply
Indemnity Deposit (Held in escrow and no closing.)	\$300.00
Short Sale Transaction	\$250.00 may apply
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 (Up to 5 waivers; \$50.00 each additional waiver)
Insufficient Funds Charge	\$50.00 per occurrence
Miscellaneous Research (Not in conjunction with a title order. 1 hour min.)	\$150.00 per hour
Copy Charge (Including but not limited to exception documents.)	\$1.50 per page (Minimum charge of \$25.00)
Recording Service (In-county and not in conjunction with a title order)	\$50.00 may apply
Recording Service (Out of County and not in conjunction with a title order)	\$75.00 may apply
Amortization Schedule	\$25.00

Rent the use of the in-house indices	\$150.00 per hour 1-hour minimum charge Copy charges not included.
Courtesy Document Signing (notarization) Transaction is subject to administrative fees.	\$150.00 (seller documents) \$250.00 (buyer documents)
Notary Fee (not in conjunction with a closing)	\$20.00
1031 Exchange	\$750.00
Reverse 1031 Exchange	\$2,500.00

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Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate (Includes 1 update)	\$200.00 \$100.00 (Lender requested)
Additional Update within 6 months of effective date (For the following products: Ownership & Encumbrance Certificate, Ownership & Encumbrance Certificate with Easements and Restrictions and Certificates of Title)	\$25.00
Additional Update within 12 months of effective date (For the following products: Ownership & Encumbrance Certificate, Ownership & Encumbrance Certificate with Easements and Restrictions and Certificates of Title)	\$75.00
Judgment Search (Which includes UCC, Federal Tax Lien, State Tax Lien & Civil Search per name, written or verbal)	\$75.00 plus \$2.00 per page for copies
UCC Search and Open Mortgage Search	\$75.00 plus \$2.00 per page for copies
Last Deed of Record Search	\$50.00
Last Mortgage of Record Search	\$50.00
Certified Ownership Lists	\$300.00 plus \$20.00 per platted parcel and \$25.00 per un-platted parcel (radius of 350 feet or less) \$600.00 plus \$20.00 per platted parcel and \$25.00 per un-platted parcel (radius of more than 350 feet)
Abstracts	\$500.00 base fee \$25.00 per instrument \$30.00 per court case An additional \$100.00 per hour research may apply after 1 hour of research.
Re-Certification of Abstract	\$250.00
Cancellation Fee of Abstracting Services	\$100.00 (1 hour of research completed) \$175.00 (more than 1 hour of research completed) – may apply

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Title Insurance Rates Residential

1-4 Family, Agricultural, Vacant Land, Including Leasehold

Transaction Type	Charge
Owner's Policies	Card rate to \$1,000,000.00 \$1.50 per \$1,000.00 thereafter
HTP Owner's Policies	110% of attached rate card
Builder's/Developer's Rate	40% discount But not less than minimum charge.
Re-Issue Rate (Must be provided with a copy of the Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 3 years.)	40% discount (off the Seller's portion of the charge) But not less than minimum charge.
Re-Issue Rate (Must be provided with a copy of the Seller's prior owners policy from another qualified national underwriter within the last 3 years.)	25% discount (off the Seller's portion of the charge) But not less than the minimum charge.
Loan Policies	Rate card attached
Loan Policies – Refinance	60% of Card rate but not less than min. charge (A rate afforded to homeowners where a lenders policy is required by the lender as the result of a refinance of the owners existing financing.) 75% of Card rate but not less than min. charge (A rate afforded to homeowners where a lenders policy is required by the lender as a result of a refinance if NO financing exists.)
Second Mortgage Policies	75% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$225.00 to \$1,000,000.00 Plus \$1.50 per \$1,000.00 over \$1,000,000.00 thereafter (Plus card rate for any amount exceeding the owner's policy amount)
Construction Loan Commitment (No policy issued)	\$1.00 per \$1,000.00
Lot Sale Commitment (No policy issued to Builder/Developer)	\$150.00
Cancellation Fee	\$250.00 fee may apply
Additional Tract Fee, for multiple tracts or lots	\$200.00 per each additional tract/chain of title may apply
Relocation Commitments	\$300.00
Informational Commitments	\$500.00 for property valued up to \$500,000.00 \$750.00 for property valued over \$500,000.00
Each additional update	\$50.00 per update
Cancellation of an Informational Title Commitment	\$250.00 may apply
Foreclosure Binder	\$300.00

Updates	\$100.00 per occurrence
Disbursement Policy (Calling for periodic endorsements for increasing liability and extending the time of the policy)	Card Rate for Policy plus \$75.00 for each endorsement
Replacement of Lost Policy after 2 years	\$75.00
Owner's Survey Endorsement	15% of premium
Increase Policy Amount Endorsement	Card Rate on Additional Amount
Extend Effective Date Endorsement	\$150.00
Assignment of Mortgage Endorsement	\$150.00
Deletion of Exception Endorsement	\$150.00
Additional Research	\$150.00 per hour (after 3 hours) may apply
Local agent fee/Out of County Search/Expenses	\$250.00 may apply plus the actual amount of the charge presented by the provider
Other requested endorsements (as filed in Kansas by any underwriter for which Kansas Secured Title, Inc is an agent)	\$175.00 minimum, subject to U & U

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Title Insurance Rates Commercial

Agricultural, Includes Vacant Land, Property Intended or Zoned for Commercial Use.

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 \$1.50 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous Loan Policy (Not exceeding the amount of the owner's policy issued)	\$275.00 to \$1,000,000.00 plus \$.15 per \$1,000.00 thereafter (Plus card rate for any amount exceeding the owner's policy amount)
Simultaneous Leasehold Policy	\$275.00 to \$1,000,000.00 plus \$.15 per \$1,000.00 thereafter (Plus card rate for any amount exceeding the owner's policy amount)
Loan Policies – Refinance	60% of Card rate But not less than minimum charge (A rate afforded to homeowners where a lenders policy is required by the lender as the result of a refinance of the owners existing financing.) 75% of Card rate but not less than min. charge (A rate afforded to homeowners where a lenders policy is required by the lender as a result of a refinance if NO financing exists.)
Second Mortgage Policies	60% of Card rate But not less than minimum charge
Re-Issue Rate (Must be provided at the time product is ordered with a copy of the Seller's prior policy issued by Kansas Secured Title within the last 3 years.)	40% Discount (off the Seller's portion of the charge) But not less than minimum charge
Re-Issue Rate (Must be provided at the time product is ordered with a copy of the Seller's prior policy from another qualified national underwriter within the last 3 years.)	25% Discount (off the Seller's portion of the charge) But not less than minimum charge
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$125.00 for each endorsement
Additional Tract Charge, for multiple tracts or lots	\$200.00 per each additional tract
Informational Title Commitment	\$750.00 for property valued up to \$500,000.00 \$1,000.00 for property valued over \$500,000.00 (After 1 hour of research, a \$100.00 per hour charge may apply.)
Update Fee	\$150.00 per update
Foreclosure Commitment (no policy)	\$550.00
Update Fee	\$150.00

Platting Commitment (no policy)	\$350.00
Additional Research	\$200.00 per hour (after 3 hours) may apply
Cancellation Fee	\$550.00 may apply
Replacement of Lost Policy (within 2 years)	\$100.00
Replacement of Lost Policy (after 2 years)	\$250.00
Local agent fee/Out of County Search/Expenses	\$300.00 plus the actual amount of the charge presented by the provider

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Endorsements

Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 Residential -1-4 family-No Charge
ALTA 3.0 - Zoning	\$400.00
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	\$600.00 plus attorney's opinion fee
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use within 1 year of policy date)	25% of Policy Premium \$600.00 minimum
ALTA 4 Series – Condominium	\$175.00 Residential -1-4 family-No Charge
ALTA 5 Series – Planned Unit Development	\$175.00 Residential -1-4 family-No Charge
ALTA 6 Series – Variable Rate	\$175.00 Residential -1-4 family-No Charge
ALTA 7 Series – Manufactured Housing	\$175.00 Residential -1-4 family-No Charge
ALTA 8.1 - Residential	\$175.00 Residential -1-4 family-No Charge
ALTA 8.2 – Commercial	\$175.00
ALTA 9 Series – Restrictions and Encroachments (Except 9.7 and 9.8)	\$175.00 Residential 1-4 family-No Charge
ALTA 9.7 and 9.8 – Land under development	\$300.00
ALTA 10 Assignment of Mortgage (no extension of policy date)	\$200.00 – Commercial \$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 and 11.1 Mortgage Modification	25% of original policy premium – minimum of \$400.00
ALTA 11.2 Mortgage Modification – Increase of coverage amount	Alta 11 fee, plus Mortgage Policy premium for coverage amount increase.
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of \$200.00
ALTA 13 Series – Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 Residential -1-4 family-No Charge
ALTA 15 Series – Non-Imputation	25% of Policy Premium – minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of \$500.00
ALTA 17 Series – Access	\$200.00 – Commercial \$100.00 - Residential
ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 Residential -1-4 family-No Charge
ALTA 18.1 & 18.2 Multiple Tax Parcel	\$200.00 plus \$5.00 for each additional tax ID
ALTA 19 Series – Contiguity	\$200.00
ALTA 20 – Frist Loss	10% of Policy Premium – minimum of \$500.00

ALTA 22 Series - Location	\$200.00 Residential -1-4 family-No Charge
ALTA 23 – Co-Insurance	\$200.00
ALTA 24 – Doing Business	\$175.00
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 Residential -1-4 family-No Charge
ALTA 28 Series – Encroachments	\$250.00
ALTA 29 Series – Interest Rate Swap	10% of Policy Premium – minimum of \$500.00
ALTA 31 Severable Improvements	\$175.00 Residential -1-4 family-No Charge
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to additional administrative fees)	Card Rate
Other requested endorsements (as filed in Kansas by any underwriter for which Kansas Secured Title, Inc is an agent)	\$200.00 minimum, subject to U & U

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Title Insurance
Special Rule for Rate Unique and 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.

**KANSAS SECURED TITLE, INC***Service Beyond Expectation***TITLE INSURANCE**

Summary of charges for Owner, Loan and Leasehold Policies

AMOUNT UP TO	CHARGE	REFINANCE	AMOUNT UP TO	CHARGE	REFINANCE
50,000	\$470.00	\$470.00	510,000	\$1,590.00	\$954.00
60,000	\$540.00	\$470.00	520,000	\$1,610.00	\$966.00
70,000	\$570.00	\$470.00	530,000	\$1,620.00	\$972.00
80,000	\$620.00	\$470.00	540,000	\$1,630.00	\$978.00
90,000	\$660.00	\$470.00	550,000	\$1,640.00	\$984.00
100,000	\$700.00	\$470.00	560,000	\$1,650.00	\$990.00
110,000	\$730.00	\$470.00	570,000	\$1,660.00	\$996.00
120,000	\$750.00	\$470.00	580,000	\$1,670.00	\$1,002.00
130,000	\$780.00	\$470.00	590,000	\$1,680.00	\$1,008.00
140,000	\$800.00	\$480.00	600,000	\$1,690.00	\$1,014.00
150,000	\$820.00	\$492.00	610,000	\$1,700.00	\$1,020.00
160,000	\$840.00	\$504.00	620,000	\$1,710.00	\$1,026.00
170,000	\$860.00	\$516.00	630,000	\$1,720.00	\$1,032.00
180,000	\$890.00	\$534.00	640,000	\$1,730.00	\$1,038.00
190,000	\$910.00	\$546.00	650,000	\$1,740.00	\$1,044.00
200,000	\$930.00	\$558.00	660,000	\$1,750.00	\$1,050.00
210,000	\$950.00	\$570.00	670,000	\$1,760.00	\$1,056.00
220,000	\$970.00	\$582.00	680,000	\$1,770.00	\$1,062.00
230,000	\$990.00	\$594.00	690,000	\$1,780.00	\$1,068.00
240,000	\$1,020.00	\$612.00	700,000	\$1,800.00	\$1,080.00
250,000	\$1,040.00	\$624.00	710,000	\$1,810.00	\$1,086.00
260,000	\$1,060.00	\$636.00	720,000	\$1,820.00	\$1,092.00
270,000	\$1,080.00	\$648.00	730,000	\$1,830.00	\$1,098.00
280,000	\$1,100.00	\$660.00	740,000	\$1,840.00	\$1,104.00
290,000	\$1,120.00	\$672.00	750,000	\$1,860.00	\$1,116.00
300,000	\$1,150.00	\$690.00	760,000	\$1,870.00	\$1,122.00
310,000	\$1,170.00	\$702.00	770,000	\$1,880.00	\$1,128.00
320,000	\$1,190.00	\$714.00	780,000	\$1,890.00	\$1,134.00
330,000	\$1,210.00	\$726.00	790,000	\$1,900.00	\$1,140.00
340,000	\$1,230.00	\$738.00	800,000	\$1,910.00	\$1,146.00
350,000	\$1,260.00	\$756.00	810,000	\$1,920.00	\$1,152.00
360,000	\$1,280.00	\$768.00	820,000	\$1,930.00	\$1,158.00
370,000	\$1,300.00	\$780.00	830,000	\$1,940.00	\$1,164.00
380,000	\$1,320.00	\$792.00	840,000	\$1,950.00	\$1,170.00
390,000	\$1,340.00	\$804.00	850,000	\$1,960.00	\$1,176.00
400,000	\$1,370.00	\$822.00	860,000	\$1,970.00	\$1,182.00
410,000	\$1,390.00	\$834.00	870,000	\$1,990.00	\$1,194.00
420,000	\$1,410.00	\$846.00	880,000	\$2,000.00	\$1,200.00
430,000	\$1,430.00	\$858.00	890,000	\$2,010.00	\$1,206.00
440,000	\$1,450.00	\$870.00	900,000	\$2,020.00	\$1,212.00
450,000	\$1,470.00	\$882.00	910,000	\$2,030.00	\$1,218.00
460,000	\$1,490.00	\$894.00	920,000	\$2,050.00	\$1,230.00
470,000	\$1,510.00	\$906.00	930,000	\$2,060.00	\$1,236.00
480,000	\$1,530.00	\$918.00	940,000	\$2,070.00	\$1,242.00
490,000	\$1,550.00	\$930.00	950,000	\$2,080.00	\$1,248.00
500,000	\$1,570.00	\$942.00	960,000	\$2,090.00	\$1,254.00
			970,000	\$2,100.00	\$1,260.00
			980,000	\$2,110.00	\$1,266.00
			990,000	\$2,120.00	\$1,272.00
			1,000,000	\$2,140.00	\$1,284.00

Effective 3-1-2023



SERVICE BEYOND
EXPECTATION

Kansas Secured Title

Chanute Closing Office

1402 S. Santa Fe
Chanute, KS 66720
Phone: 620-244-3641
www.kstitle.com

Independence Closing Office

319 N. Pennsylvania Ave.
Independence, KS 67301
Phones: 620-331-2800

Coffeyville Closing Office

415 W. 11th St., Ste 2
Coffeyville, KS 67337
Phone: 620-688-6544

Date: February 1st, 2023

Kansas Insurance Department
1300 SW Arrowhead Rd.
Topeka, KS 66604



FILED

02/03/2023

RATE AND FORM COMPLIANCE DIVISION

In compliance with Kansas Insurance Department regulations, we wish to make this rate filing to be effective as of March 1st, 2023, replacing our prior rate filing, for services provided for properties located in Montgomery and Neosho Counties, Kansas.

These rates apply for all insurers represented by our company.

Very truly yours,

Kevin Mohr
President

Enc.

cc: Title Midwest, Inc., corporate office



Kansas Secured Title, Inc.

"Service Beyond Expectation"

Neosho County and Montgomery County Effective March 1, 2023

Residential Real Estate Closing Services

Includes preparation of escrow agreements, transfer of title documents (deed, affidavit, validation questionnaire, power of attorney), settlement statements (CDF, HUD-1 or Cash statement), lender compliance if applicable, notary services, physical closing and disbursement of funds.

Transaction Type	Charge
Sales Transaction with the assistance of a Real Estate Professional	\$450.00
Sales Transaction without the assistance of a Real Estate Professional	\$500.00
Sales Transaction with the assistance of a Real Estate Professional / Cash Transaction	\$375.00
Refinance Closing	\$345.00
Loan Only or Witness Only Closing with disbursements	\$345.00
Loan Only or Witness Only Closing without disbursements	\$250.00
Second Mortgage Closing simultaneous with a First Mortgage	\$150.00
Vacant Lot Closing – – Developer to Builder Transactions - Commercial Closing fee if in excess of 4 Lots	\$75.00
New Construction Closing	
Builder (Seller) Fee	\$50.00
Buyer Fee	\$225.00

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Commercial Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$500.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.10/1,000 over 1,000,000 may apply
Sale without the assistance of a Real Estate Professional	\$750.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.10/1,000 over 1,000,000 may apply
Second mortgage closing simultaneous with First mortgage closing	\$250.00
Second mortgage closing	\$350.00

Commercial transactions are defined as follows:

- Transactions of \$500,000.00 and above;
- within the city limits and zoned commercial by governing authorities;
- outside the city limits and land is devoted to agricultural and or ranch use by governing authorities.

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Escrow Services
Servicing of long-term contracts

Includes preparation of escrow agreements, holding of deed or other documents as required by the agreement of the parties, payment collection and disbursement.

Transaction Type	Charge
Initial Setup Fee	\$500.00
Document Hold only	\$200.00
Monthly Servicing Fee	\$25.00
Close Out Fee	\$50.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Additional services which **may be** offered in conjunction with any other service or as a service itself.

Service	Charge
Overnight/Express Delivery Service	\$25.00
Insufficient Funds or Returned Check	\$50.00
Wire Fee (outgoing)	\$20.00
Document Preparation (not in conjunction with title insurance, O&E or a closing)	\$150.00 per document
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular Home	\$350.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement Only (escrowed funds) -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Miscellaneous Research (Not in conjunction with a title policy) 1 hour minimum	\$100.00 per hour
Out of County Search Fee	Up to \$200.00
1031 Set Up Fee	750.00
1031 Reverse Set Up Fee	\$2,500.00
E-Recording Fee	\$5.00 per recordable document
Recording Service Fee (Not in conjunction with a closing)	\$25.00 per recordable legal description
Technology Fee	\$30.00 purchase \$15.00 refinance
Mail Out Fee	\$50.00 per Seller \$100.00 per Buyer Additional fees may apply
Electronic File Fee	\$5.00 per document
Document Retrieval	\$100.00 per document, plus cost of copies.

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Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$100.00
Ownership & Encumbrance Certificate – (lender requested only) - <i>Includes 1 update</i>	\$150.00
Ownership & Encumbrance Certificate – (with easements)	\$300.00
Document Prep on Ownership & Encumbrance Certificate (lender requested only)	\$50.00 per document
Document Prep with Ownership & Encumbrance Certificate.	\$75.00
Document Prep with waiver. No title or closing service.	\$150.00
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or verbal)	\$100.00, plus \$1.00 per page for copies
UCC Search – State (per name)	\$100.00, plus \$2.00 per page for copies
General County Lien Search (per name)	\$100.00, plus \$1.00 per page for copies
Environmental Chain of Title	\$350.00, plus \$100.00 per hour after 2 hours
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel (radius of 350 feet or less) \$750.00 plus \$25.00 per parcel (radius more than 350 feet)
Search and Exam	\$300.00

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Title Insurance Rates Residential

Transaction Type	Charge
Owner's Policies	Rate card attached
Builder's/Developer's Rate	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 10 years	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owners policy from another qualified national underwriter within the last 10 years	75% of Card Rate But not less than minimum charge.
Loan Policies	Rate card attached
Loan Policies – Refinance	60% of Card rate but not less than min. charge
Second Mortgage Policies	60% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$200.00 (Plus card rate for any amount exceeding the owner's policy amount)
Construction Loan Commitment (No policy issued)	\$1.00 per \$1,000.00 indebtedness
Lot Sale Commitment (No policy issued)	\$100.00
Hold Open Charge	No Charge
Cancellation Fee	\$100.00 fee may apply
Additional Tract Fee (for multiple tracts or lots)	\$100.00 per each additional tract
Relocation Commitments – prepared for relocation third party companies	\$300.00
Informational Commitments Each Update	\$500.00 for property valued up to \$500,000.00 \$750.00 for property valued over \$500,000.00 If premium split is not available. \$100.00 per update,
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
Foreclosure Binder – no policy, includes 1 update Each Additional Update	\$300.00 \$100.00
Replacement of Lost Policy	\$50.00 plus any out-of-pocket expenses
Rush Fee – Commitment return requested	\$100.00 may be charged for commitments request within 72 hours/Closing within 5 days

Residential Endorsements

Owner's Survey (current survey required)	15% of premium
Increase Policy Amount Endorsement	Card Rate on Additional Amount
Extend Effective Date Endorsement	\$100.00
Assignment of Mortgage Endorsement	\$50.00
Alta 7 Endorsement	\$50.00

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Title Insurance Rates Commercial

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.00 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$250.00 (Plus card rate for any amount exceeding the owner's policy amount)
Simultaneous - Leasehold Policy	60% of Owner's Policy Card Rate
Loan Policies – Refinance	60% of Card Rate But not less than minimum charge
Second Mortgage Policies	60% of Card Rate But not less than minimum charge
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 10 years	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 10 years	75% of Card Rate But not less than minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract Charge, for multiple tracts or lots	\$100.00 per each additional tract
Informational Title Commitment	\$750.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued over \$1,000,000.00 If Premium split is not available.
Each Update	\$150.00
Foreclosure Commitment (no policy)	\$400.00
Each Update	\$150.00
Platting Commitment (no policy)	\$500.00
Lot Sale Commitment (no policy)	\$100.00
Additional Research (1 hour minimum)	\$100.00 per hour
Cancellation Fee	\$300.00 Fee may apply
Replacement of Lost Policy (within 2 years)	\$100.00
Replacement of Lost Policy (after 2 years)	\$250.00

Endorsements to Owner's Policies – Commercial

Transaction Type	Charge
To correct error	N/A
Adding survey coverage (Current survey required)	15% of premium
Zoning Endorsement 3	\$300.00
Zoning Endorsement 3.1 (Requires an attorney's opinion)	\$500.00 plus attorney's opinion fee
Other requested endorsements	\$125.00 minimum, subject to a U & U

Endorsements to Loan Policies – Commercial

Transaction Type	Charge
Zoning Endorsement 3	\$300.00
Zoning Endorsement 3.1 (Requires an attorney's opinion)	\$500.00 plus attorney's opinion fee
Assignment of Mortgage (no extension of policy date)	\$50.00
Mortgage Modification (no extension of policy date)	\$50.00
Extend Effective Date	\$150.00
Increase Policy Amount	Card Rate
ALTA Comprehensive	\$150.00
Revolving Credit	\$125.00
ALTA Variable Rate	\$125.00
Contiguity	\$125.00
Access	\$125.00
Land same as survey (requires current survey)	\$125.00
Environmental	\$125.00
Subdivision	\$125.00
Separate tax lot	\$125.00
Other requested endorsements	\$125.00 minimum, subject to U & U

Title Insurance
Special Rule for Rate Unique and 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.

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Title Insurance Rates**Effective March 1, 2023**

Title Insurance	Rate	Refinance
\$30,000	\$360.00	\$360.00
\$40,000	\$425.00	\$360.00
\$50,000	\$460.00	\$360.00
\$60,000	\$525.00	\$360.00
\$70,000	\$560.00	\$360.00
\$80,000	\$610.00	\$366.00
\$90,000	\$650.00	\$390.00
\$100,000	\$680.00	\$408.00
\$110,000	\$720.00	\$432.00
\$120,000	\$750.00	\$450.00
\$130,000	\$770.00	\$462.00
\$140,000	\$790.00	\$474.00
\$150,000	\$810.00	\$486.00
\$160,000	\$830.00	\$498.00
\$170,000	\$850.00	\$510.00
\$180,000	\$870.00	\$522.00
\$190,000	\$890.00	\$534.00
\$200,000	\$920.00	\$552.00
\$210,000	\$940.00	\$564.00
\$220,000	\$960.00	\$576.00
\$230,000	\$980.00	\$588.00
\$240,000	\$1,000.00	\$600.00
\$250,000	\$1,030.00	\$618.00
\$260,000	\$1,060.00	\$636.00
\$270,000	\$1,090.00	\$654.00
\$280,000	\$1,110.00	\$666.00
\$290,000	\$1,130.00	\$678.00
\$300,000	\$1,150.00	\$690.00
\$310,000	\$1,170.00	\$702.00
\$320,000	\$1,190.00	\$714.00
\$330,000	\$1,210.00	\$726.00
\$340,000	\$1,230.00	\$738.00
\$350,000	\$1,250.00	\$750.00
\$360,000	\$1,270.00	\$762.00
\$370,000	\$1,290.00	\$774.00
\$380,000	\$1,320.00	\$792.00
\$390,000	\$1,340.00	\$804.00
\$400,000	\$1,370.00	\$822.00
\$410,000	\$1,390.00	\$834.00
\$420,000	\$1,410.00	\$846.00
\$430,000	\$1,430.00	\$858.00
\$440,000	\$1,450.00	\$870.00
\$450,000	\$1,470.00	\$882.00

\$460,000	\$1,490.00	\$894.00
\$470,000	\$1,510.00	\$906.00
\$480,000	\$1,540.00	\$924.00
\$490,000	\$1,570.00	\$942.00
\$500,000	\$1,590.00	\$954.00
\$510,000	\$1,600.00	\$960.00
\$520,000	\$1,610.00	\$966.00
\$530,000	\$1,620.00	\$972.00
\$540,000	\$1,630.00	\$978.00
\$550,000	\$1,640.00	\$984.00
\$560,000	\$1,650.00	\$990.00
\$570,000	\$1,660.00	\$996.00
\$580,000	\$1,670.00	\$1,002.00
\$590,000	\$1,680.00	\$1,008.00
\$600,000	\$1,690.00	\$1,014.00
\$610,000	\$1,700.00	\$1,020.00
\$620,000	\$1,710.00	\$1,026.00
\$630,000	\$1,720.00	\$1,032.00
\$640,000	\$1,730.00	\$1,038.00
\$650,000	\$1,740.00	\$1,044.00
\$660,000	\$1,750.00	\$1,050.00
\$670,000	\$1,760.00	\$1,056.00
\$680,000	\$1,770.00	\$1,062.00
\$690,000	\$1,780.00	\$1,068.00
\$700,000	\$1,800.00	\$1,080.00
\$710,000	\$1,810.00	\$1,086.00
\$720,000	\$1,820.00	\$1,092.00
\$730,000	\$1,830.00	\$1,098.00
\$740,000	\$1,840.00	\$1,104.00
\$750,000	\$1,850.00	\$1,110.00
\$760,000	\$1,860.00	\$1,116.00
\$770,000	\$1,870.00	\$1,122.00
\$780,000	\$1,880.00	\$1,128.00
\$790,000	\$1,900.00	\$1,140.00
\$800,000	\$1,910.00	\$1,146.00
\$810,000	\$1,920.00	\$1,152.00
\$820,000	\$1,930.00	\$1,158.00
\$830,000	\$1,940.00	\$1,164.00
\$840,000	\$1,950.00	\$1,170.00
\$850,000	\$1,960.00	\$1,176.00
\$860,000	\$1,970.00	\$1,182.00
\$870,000	\$1,980.00	\$1,188.00
\$880,000	\$1,990.00	\$1,194.00
\$890,000	\$2,000.00	\$1,200.00
\$900,000	\$2,020.00	\$1,212.00
\$910,000	\$2,030.00	\$1,218.00
\$920,000	\$2,040.00	\$1,224.00

\$930,000	\$2,050.00	\$1,230.00
\$940,000	\$2,060.00	\$1,236.00
\$950,000	\$2,070.00	\$1,242.00
\$960,000	\$2,080.00	\$1,248.00
\$970,000	\$2,090.00	\$1,254.00
\$980,000	\$2,100.00	\$1,260.00
\$990,000	\$2,110.00	\$1,266.00
\$1,000,000	\$2,130.00	\$1,278.00

Title Insurance Rates

Effective April 10, 2023

Title Insurance	Rate	Refinance
30,000	\$360.00	\$360.00
40,000	\$425.00	\$360.00
50,000	\$460.00	\$360.00
60,000	\$525.00	\$360.00
70,000	\$560.00	\$360.00
80,000	\$610.00	\$366.00
90,000	\$650.00	\$390.00
100,000	\$680.00	\$408.00
110,000	\$720.00	\$432.00
120,000	\$750.00	\$450.00
130,000	\$770.00	\$462.00
140,000	\$790.00	\$474.00
150,000	\$810.00	\$486.00
160,000	\$830.00	\$498.00
170,000	\$850.00	\$510.00
180,000	\$870.00	\$522.00
190,000	\$890.00	\$534.00
200,000	\$920.00	\$552.00
210,000	\$940.00	\$564.00
220,000	\$960.00	\$576.00
230,000	\$980.00	\$588.00
240,000	\$1,000.00	\$600.00
250,000	\$1,030.00	\$618.00
260,000	\$1,060.00	\$636.00
270,000	\$1,090.00	\$654.00
280,000	\$1,110.00	\$666.00
290,000	\$1,130.00	\$678.00
300,000	\$1,150.00	\$690.00
310,000	\$1,170.00	\$702.00
320,000	\$1,190.00	\$714.00
330,000	\$1,210.00	\$726.00
340,000	\$1,230.00	\$738.00
350,000	\$1,250.00	\$750.00
360,000	\$1,270.00	\$762.00
370,000	\$1,290.00	\$774.00
380,000	\$1,320.00	\$792.00
390,000	\$1,340.00	\$804.00
400,000	\$1,370.00	\$822.00
410,000	\$1,390.00	\$834.00
420,000	\$1,410.00	\$846.00
430,000	\$1,430.00	\$858.00
440,000	\$1,450.00	\$870.00
450,000	\$1,470.00	\$882.00



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04/27/2023

RATE AND FORM COMPLIANCE DIVISION

460,000	\$1,490.00	\$894.00
470,000	\$1,510.00	\$906.00
480,000	\$1,540.00	\$924.00
490,000	\$1,570.00	\$942.00
500,000	\$1,590.00	\$954.00
510,000	\$1,600.00	\$960.00
520,000	\$1,610.00	\$966.00
530,000	\$1,620.00	\$972.00
540,000	\$1,630.00	\$978.00
550,000	\$1,640.00	\$984.00
560,000	\$1,650.00	\$990.00
570,000	\$1,660.00	\$996.00
580,000	\$1,670.00	\$1,002.00
590,000	\$1,680.00	\$1,008.00
600,000	\$1,690.00	\$1,014.00
610,000	\$1,700.00	\$1,020.00
620,000	\$1,710.00	\$1,026.00
630,000	\$1,720.00	\$1,032.00
640,000	\$1,730.00	\$1,038.00
650,000	\$1,740.00	\$1,044.00
660,000	\$1,750.00	\$1,050.00
670,000	\$1,760.00	\$1,056.00
680,000	\$1,770.00	\$1,062.00
690,000	\$1,780.00	\$1,068.00
700,000	\$1,800.00	\$1,080.00
710,000	\$1,810.00	\$1,086.00
720,000	\$1,820.00	\$1,092.00
730,000	\$1,830.00	\$1,098.00
740,000	\$1,840.00	\$1,104.00
750,000	\$1,850.00	\$1,110.00
760,000	\$1,860.00	\$1,116.00
770,000	\$1,870.00	\$1,122.00
780,000	\$1,880.00	\$1,128.00
790,000	\$1,900.00	\$1,140.00
800,000	\$1,910.00	\$1,146.00
810,000	\$1,920.00	\$1,152.00
820,000	\$1,930.00	\$1,158.00
830,000	\$1,940.00	\$1,164.00
840,000	\$1,950.00	\$1,170.00
850,000	\$1,960.00	\$1,176.00
860,000	\$1,970.00	\$1,182.00
870,000	\$1,980.00	\$1,188.00
880,000	\$1,990.00	\$1,194.00
890,000	\$2,000.00	\$1,200.00
900,000	\$2,020.00	\$1,212.00
910,000	\$2,030.00	\$1,218.00
920,000	\$2,040.00	\$1,224.00

930,000	\$2,050.00	\$1,230.00
940,000	\$2,060.00	\$1,236.00
950,000	\$2,070.00	\$1,242.00
960,000	\$2,080.00	\$1,248.00
970,000	\$2,090.00	\$1,254.00
980,000	\$2,100.00	\$1,260.00
990,000	\$2,110.00	\$1,266.00
1,000,000	\$2,130.00	\$1,278.00



Kansas Secured Title, Inc.

"Service Beyond Expectation"

Neosho County and Montgomery County Effective April 10, 2023

Residential Real Estate Closing Services

Includes preparation of escrow agreements, transfer of title documents (deed, affidavit, validation questionnaire, power of attorney), settlement statements (CDF, HUD-1 or Cash statement), lender compliance if applicable, notary services, physical closing and disbursement of funds.

Transaction Type	Charge
Sales Transaction with the assistance of a Real Estate Professional	\$450.00
Sales Transaction without the assistance of a Real Estate Professional	\$500.00
Sales Transaction with the assistance of a Real Estate Professional / Cash Transaction	\$375.00
Refinance Closing	\$345.00
Loan Only or Witness Only Closing with disbursements	\$345.00
Loan Only or Witness Only Closing without disbursements	\$250.00
Second Mortgage Closing simultaneous with a First Mortgage	\$150.00
Vacant Lot Closing -- Developer to Builder Transactions - Commercial Closing fee if in excess of 4 Lots	\$75.00
New Construction Closing Builder (Seller) Fee	\$50.00
Buyer Fee	\$225.00

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04/27/2023

RATE AND FORM COMPLIANCE DIVISION

Commercial Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$500.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.10/1,000 over 1,000,000 may apply
Sale without the assistance of a Real Estate Professional	\$750.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.10/1,000 over 1,000,000 may apply
Second mortgage closing simultaneous with First mortgage closing	\$250.00
Second mortgage closing	\$350.00

Commercial transactions are defined as follows:

- Transactions of \$500,000.00 and above;
- within the city limits and zoned commercial by governing authorities;
- outside the city limits and land is devoted to agricultural and or ranch use by governing authorities.

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Escrow Services
Servicing of long-term contracts

Includes preparation of escrow agreements, holding of deed or other documents as required by the agreement of the parties, payment collection and disbursement.

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Servicing Fee	\$25.00
Close Out Fee	\$50.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Additional services which **may be** offered in conjunction with any other service or as a service itself.

Service	Charge
Overnight/Express Delivery Service	\$25.00
Insufficient Funds or Returned Check	\$50.00
Wire Fee (outgoing)	\$20.00
Document Preparation (not in conjunction with title insurance, O&E or a closing)	\$150.00 per document
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular Home	\$350.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement Only (escrowed funds) -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Miscellaneous Research (Not in conjunction with a title policy) 1 hour minimum	\$100.00 per hour
Out of County Search Fee	Up to \$200.00
1031 Set Up Fee	750.00
1031 Reverse Set Up Fee	\$2,500.00
E-Recording Fee	\$5.00 per recordable document
Recording Service Fee (Not in conjunction with a closing)	\$25.00 per recordable legal description
Technology Fee	\$30.00 purchase \$15.00 refinance
Mail Out Fee	\$50.00 per Seller \$100.00 per Buyer Additional fees may apply
Electronic File Fee	\$5.00 per document
Document Retrieval	\$100.00 per document, plus cost of copies.

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Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$100.00
Ownership & Encumbrance Certificate – (lender requested only) - <i>Includes 1 update</i>	\$150.00
Ownership & Encumbrance Certificate – (with easements)	\$300.00
Document Prep on Ownership & Encumbrance Certificate (lender requested only)	\$50.00 per document
Document Prep with Ownership & Encumbrance Certificate.	\$75.00
Document Prep with waiver. No title or closing service.	\$150.00
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or verbal)	\$100.00, plus \$1.00 per page for copies
UCC Search – State (per name)	\$100.00, plus \$2.00 per page for copies
General County Lien Search (per name)	\$100.00, plus \$1.00 per page for copies
Environmental Chain of Title	\$350.00, plus \$100.00 per hour after 2 hours
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel (radius of 350 feet or less) \$750.00 plus \$25.00 per parcel (radius more than 350 feet)
Search and Exam	\$300.00

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Title Insurance Rates Residential

Transaction Type	Charge
Owner's Policies	Rate card attached
HTP Owner's Policies	110% of Rate card attached
Builder's/Developer's Rate	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 10 years	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owners policy from another qualified national underwriter within the last 10 years	75% of Card Rate But not less than minimum charge.
Loan Policies	Rate card attached
Loan Policies – Refinance	60% of Card rate but not less than min. charge
Second Mortgage Policies	60% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$200.00 (Plus card rate for any amount exceeding the owner's policy amount)
Construction Loan Commitment (No policy issued)	\$1.00 per \$1,000.00 indebtedness
Lot Sale Commitment (No policy issued)	\$100.00
Hold Open Charge	No Charge
Cancellation Fee	\$100.00 fee may apply
Additional Tract Fee (for multiple tracts or lots)	\$100.00 per each additional tract
Relocation Commitments – prepared for relocation third party companies	\$300.00
Informational Commitments Each Update	\$500.00 for property valued up to \$500,000.00 \$750.00 for property valued over \$500,000.00 If premium split is not available. \$100.00 per update,
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
Foreclosure Binder – no policy, includes 1 update Each Additional Update	\$300.00 \$100.00
Replacement of Lost Policy	\$50.00 plus any out-of-pocket expenses
Rush Fee – Commitment return requested	\$100.00 may be charged for commitments request within 72 hours/Closing within 5 days

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Residential Endorsements

Owner's Survey (current survey required)	15% of premium
Increase Policy Amount Endorsement	Card Rate on Additional Amount
Extend Effective Date Endorsement	\$100.00
Assignment of Mortgage Endorsement	\$50.00
Alta 7 Endorsement	\$50.00

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Title Insurance Rates Commercial

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.00 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$250.00 (Plus card rate for any amount exceeding the owner's policy amount)
Simultaneous - Leasehold Policy	60% of Owner's Policy Card Rate
Loan Policies – Refinance	60% of Card Rate But not less than minimum charge
Second Mortgage Policies	60% of Card Rate But not less than minimum charge
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 10 years	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 10 years	75% of Card Rate But not less than minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract Charge, for multiple tracts or lots	\$100.00 per each additional tract
Informational Title Commitment	\$750.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued over \$1,000,000.00 If Premium split is not available.
Each Update	\$150.00
Foreclosure Commitment (no policy)	\$400.00
Each Update	\$150.00
Platting Commitment (no policy)	\$500.00
Lot Sale Commitment (no policy)	\$100.00
Additional Research (1 hour minimum)	\$100.00 per hour
Cancellation Fee	\$300.00 Fee may apply
Replacement of Lost Policy (within 2 years)	\$100.00
Replacement of Lost Policy (after 2 years)	\$250.00

Endorsements to Owner's Policies – Commercial

Transaction Type	Charge
To correct error	N/A
Adding survey coverage (Current survey required)	15% of premium
Zoning Endorsement 3	\$300.00
Zoning Endorsement 3.1 (Requires an attorney's opinion)	\$500.00 plus attorney's opinion fee
Other requested endorsements	\$125.00 minimum, subject to a U & U

Endorsements to Loan Policies – Commercial

Transaction Type	Charge
Zoning Endorsement 3	\$300.00
Zoning Endorsement 3.1 (Requires an attorney's opinion)	\$500.00 plus attorney's opinion fee
Assignment of Mortgage (no extension of policy date)	\$50.00
Mortgage Modification (no extension of policy date)	\$50.00
Extend Effective Date	\$150.00
Increase Policy Amount	Card Rate
ALTA Comprehensive	\$150.00
Revolving Credit	\$125.00
ALTA Variable Rate	\$125.00
Contiguity	\$125.00
Access	\$125.00
Land same as survey (requires current survey)	\$125.00
Environmental	\$125.00
Subdivision	\$125.00
Separate tax lot	\$125.00
Other requested endorsements	\$125.00 minimum, subject to U & U

Title Insurance
Special Rule for Rate Unique and 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.

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Kansas Secured Title, Inc.

"Service Beyond Expectation"

Sedgwick County Rate Filing Effective April 10, 2023

Residential Real Estate Closing Services

Includes preparation of escrow agreements, transfer of title documents (deed, affidavit, validation questionnaire, power of attorney), settlement statements (CDF, HUD-1 or Cash statement), lender compliance if applicable, notary services, physical closing and disbursement of funds.

Transaction Type	Charge
Sales Transaction with the assistance of a Real Estate Professional	\$500.00
Sales Transaction without the assistance of a Real Estate Professional	\$650.00
Refinance Closing	\$345.00
Loan Only or Witness Only Closing with disbursements	\$345.00
Loan Only or Witness Only Closing without disbursements	\$250.00
Second Mortgage Closing simultaneous with a First Mortgage	\$150.00
Vacant Lot Closing – – Developer to Builder Transactions. - Commercial Closing fee if in excess of 4 Lots	\$75.00
New Construction Closing Builder (Seller) Fee	\$50.00
Buyer Fee	\$250.00

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04/27/2023

RATE AND FORM COMPLIANCE DIVISION

Commercial Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$500.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.10/1,000 over 1,000,000 may apply
Sale without a Real Estate Professional	\$750.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.10/1,000 over 1,000,000 may apply
Second mortgage closing simultaneous with First mortgage closing	\$250.00
Second mortgage closing	\$350.00

Commercial transactions are defined as follows:

- Transactions of \$500,000.00 and above;
- within the city limits and zoned commercial by governing authorities;
- outside the city limits and land is devoted to agricultural and or ranch use by governing authorities.

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Escrow Services
Servicing of long-term contracts

Includes preparation of escrow agreements, holding of deed or other documents as required by the agreement of the parties, payment collection and disbursement.

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Servicing Fee	\$25.00
Close Out Fee	\$50.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Additional services which **may be** offered in conjunction with any other service or as a service itself.

Service	Charge
Overnight/Express Delivery Service	\$25.00
Insufficient Funds or Returned Check	\$50.00
Wire Fee (outgoing)	\$20.00
Document Preparation (not in conjunction with title insurance, O&E or a closing)	\$150.00 per document
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular Home	\$350.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement Only (escrowed funds) -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Miscellaneous Research (Not in conjunction with a title policy) 1 hour minimum	\$100.00 per hour
Out of County Search Fee	Up to \$200.00
1031 Set Up Fee	750.00
1031 Reverse Set Up Fee	\$2,500.00
E-Recording Fee	\$5.00 per recordable document
Recording Service Fee (Not in conjunction with a closing)	\$25.00 per recordable legal description
Technology Fee	\$30.00 purchase \$15.00 refinance
Mail Out Fee	\$50.00 per Seller \$100.00 per Buyer Additional fees may apply
Electronic File Fee	\$5.00 per document

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Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$100.00
Ownership & Encumbrance Certificate – (lender requested only) - <i>Includes 1 update</i>	\$150.00
Ownership & Encumbrance Certificate – (with easements)	\$300.00
Document Prep on Ownership & Encumbrance Certificate (lender requested only)	\$50.00 per document
Document Prep with Ownership & Encumbrance Certificate.	\$75.00
Document Prep with waiver. No title or closing service.	\$150.00
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or verbal)	\$100.00, plus \$1.00 per page for copies
UCC Search – State (per name)	\$100.00, plus \$2.00 per page for copies
General County Lien Search (per name)	\$100.00, plus \$1.00 per page for copies
Environmental Chain of Title	\$350.00, plus \$100.00 per hour after 2 hours
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel (radius of 350 feet or less) \$750.00 plus \$25.00 per parcel (radius more than 350 feet)
Search and Exam	\$300.00

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Title Insurance Rates Residential

Transaction Type	Charge
Owner's Policies	Rate card attached
HTP Owner's Policies	110% of Rate card attached
Builder's/Developer's Rate	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 10 years	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owners policy from another qualified national underwriter within the last 10 years	75% of Card Rate But not less than minimum charge.
Loan Policies	Rate card attached
Loan Policies – Refinance	60% of Card rate but not less than min. charge
Second Mortgage Policies	60% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$200.00 (Plus card rate for any amount exceeding the owner's policy amount)
Construction Loan Commitment (No policy issued)	No Charge
Lot Sale Commitment (No policy issued)	\$100.00
Hold Open Charge	No Charge
Cancellation Fee	\$100.00 fee may apply
Additional Tract Fee (for multiple tracts or lots)	\$100.00 per each additional tract
Relocation Commitments – prepared for relocation third party companies	\$300.00
Informational Commitments Each Update	\$500.00 for property valued up to \$500,000.00 \$750.00 for property valued over \$500,000.00 If premium split is not available. \$100.00 per update
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
Foreclosure Binder – no policy, includes 1 update Each Additional Update	\$300.00 \$100.00
Replacement of Lost Policy	\$50.00 plus any out-of-pocket expenses
Rush Fee – Commitment return requested	\$100.00 may be charged for commitments request within 72 hours/Closing within 5 days

Residential Endorsements

Owner's Survey (current survey required)	15% of premium
Increase Policy Amount Endorsement	Card Rate on Additional Amount
Extend Effective Date Endorsement	\$100.00
Assignment of Mortgage Endorsement	\$50.00
Alta 7 Endorsement	\$50.00

(The remainder of this page is intentionally left blank.)

Title Insurance Rates Commercial

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.00 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$250.00 (Plus card rate for any amount exceeding the owner's policy amount)
Simultaneous - Leasehold Policy	60% of Owner's Policy Card Rate
Loan Policies – Refinance	60% of Card Rate But not less than minimum charge
Second Mortgage Policies	60% of Card Rate But not less than minimum charge
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 10 years	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 10 years	75% of Card Rate But not less than minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract Charge, for multiple tracts or lots	\$100.00 per each additional tract
Informational Title Commitment	\$750.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued over \$1,000,000.00 If Premium split is not available.
Each Update	\$150.00
Foreclosure Commitment (no policy)	\$400.00
Each Update	\$150.00
Platting Commitment (no policy)	\$500.00
Lot Sale Commitment (no policy)	\$100.00
Additional Research (1 hour minimum)	\$100.00 per hour
Cancellation Fee	\$300.00 Fee may apply
Replacement of Lost Policy (within 2 years)	\$100.00
Replacement of Lost Policy (after 2 years)	\$250.00

Endorsements to Owner's Policies – Commercial

Transaction Type	Charge
To correct error	N/A
Adding survey coverage (Current survey required)	15% of premium
Zoning Endorsement 3	\$300.00
Zoning Endorsement 3.1 (Requires an attorney's opinion)	\$500.00 plus attorney's opinion fee
Other requested endorsements	\$125.00 minimum, subject to a U & U

Endorsements to Loan Policies – Commercial

Transaction Type	Charge
Zoning Endorsement 3	\$300.00
Zoning Endorsement 3.1 (Requires an attorney's opinion)	\$500.00 plus attorney's opinion fee
Assignment of Mortgage (no extension of policy date)	\$50.00
Mortgage Modification (no extension of policy date)	\$50.00
Extend Effective Date	\$150.00
Increase Policy Amount	Card Rate
ALTA Comprehensive	\$150.00
Revolving Credit	\$125.00
ALTA Variable Rate	\$125.00
Contiguity	\$125.00
Access	\$125.00
Land same as survey (requires current survey)	\$125.00
Environmental	\$125.00
Subdivision	\$125.00
Separate tax lot	\$125.00
Other requested endorsements	\$125.00 minimum, subject to U & U

Title Insurance
Special Rule for Rate Unique and 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.

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SERVICE BEYOND
EXPECTATION

Kansas Secured Title

Augusta Closing Office

614 State St., Ste B
Augusta, KS 67010
Phone: 316-775-6941
www.kstitle.com

Eldorado Closing & Title Office

220 W. Central, Ste 100
Eldorado, KS 67042
316-320-2410

Date: February 1st, 2023

Kansas Insurance Department
1300 SW Arrowhead Rd.
Topeka, KS 66604



FILED

02/03/2023

RATE AND FORM COMPLIANCE DIVISION

In compliance with Kansas Insurance Department regulations, we wish to make this rate filing to be effective as of March 1st, 2023, replacing our prior rate filing, for services provided for properties located in Butler County, Kansas.

These rates apply for all insurers represented by our company.

Very truly yours,

Kevin Mohr
President

Enc.

cc: Title Midwest, Inc., corporate office



Kansas Secured Title, Inc.
"Service Beyond Expectation"

Butler County Rate Filing
Effective March 1, 2023

Residential Closing Services

Transaction Type	Charge
Sale Transaction with agent Transaction is subject to administrative fees.	\$500.00
Sale Transaction without agent For Sale By Owner. Transaction is subject to administrative fees & Document Preparation Fees.	\$650.00
Refinance Closing Transaction is subject to administrative fees.	\$345.00
Second Mortgage Closing simultaneous with a First Mortgage	\$150.00

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Commercial Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$500.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.10/1,000 over 1,000,000 may apply
Sale without an agent	\$750.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.10/1,000 over 1,000,000 may apply
Second mortgage closing simultaneous with First mortgage closing	\$250.00
Second mortgage closing	\$350.00

Commercial transactions are defined as follows:

- Transactions of \$500,000.00 and above;
- within the city limits and zoned commercial by governing authorities;
- outside the city limits and land is devoted to agricultural and or ranch use by governing authorities.

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Ancillary Services

Additional services which **may be** offered in conjunction with any other service or as a service itself.

Service	Charge
Overnight/Express Delivery Service	\$25.00
E-Recording Fee	\$5.00 per recordable document
Document Retrieval Fee	\$25.00
Technology Fee	\$30.00
Mail Out Fee	\$50.00 - Seller (per customer signing in different locations may apply) \$100.00 – Buyer (per customer signing loan documents in separate locations may apply)
Deed Preparation (Includes preparation of a title report and deed.)	\$250.00
Wire Fee (Incoming and/or Outgoing)	\$25.00
Closing Protection Letter	\$20.00
Escrow Agreement in conjunction with a closing (For the purpose of escrowing money for repairs or clearing title defects.)	\$75.00
Preparation of Note and/or Mortgage	\$200.00 for each document may apply
Contract for Deed Preparation	\$250.00 may apply
Miscellaneous Document Preparation	\$50.00 per document
Elimination of Title for Mobile or Modular Home	\$350.00 may apply
Indemnity Deposit (Held in escrow and no closing.)	\$300.00
Short Sale Transaction	\$200.00 may apply
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 (Up to 5 waivers; \$50.00 each additional waiver)
Escrow Set-Up Fee (In conjunction with a closing, title insurance order or title report products.) Termination Fee - \$50.00 Hold Documents Only - \$200.00 Insufficient Funds - \$50.00	\$500.00.
Escrow Monthly Payment	\$25.00
Assignment of Escrow	\$125.00
Insufficient Funds Charge	\$50.00 per occurrence
Miscellaneous Research (Not in conjunction with a title order. 1 hour min.)	\$100.00 per hour
Copy Charge	\$1.00 per page (Minimum charge of

(Including but not limited to exception documents.)	\$25.00)
Recording Service (In-county and not in conjunction with a title order)	\$50.00 may apply
Recording Service (Out of County and not in conjunction with a title order)	\$75.00 may apply
Amortization Schedule	\$25.00
Rent the use of the in-house indices	\$100.00 per hour 1 hour minimum charge Copy charges not included.
Courtesy Document Signing (notarization) Transaction is subject to administrative fees.	\$150.00 (seller documents) \$250.00 (buyer documents)
Notary Fee (not in conjunction with a closing)	\$20.00

Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate (Includes 1 update)	\$200.00 \$100.00 (Lender requested)
Additional Update within 6 months of effective date (For the following products: Ownership & Encumbrance Certificate, Ownership & Encumbrance Certificate with Easements and Restrictions and Certificates of Title)	\$25.00
Additional Update within 12 months of effective date (For the following products: Ownership & Encumbrance Certificate, Ownership & Encumbrance Certificate with Easements and Restrictions and Certificates of Title)	\$75.00
Judgment Search (Which includes UCC, Federal Tax Lien, State Tax Lien & Civil Search per name, written or verbal)	\$75.00 plus \$2.00 per page for copies
UCC Search and Open Mortgage Search	\$75.00 plus \$2.00 per page for copies
Last Deed of Record Search	\$50.00
Last Mortgage of Record Search	\$50.00
Certified Ownership Lists	\$300.00 plus \$20.00 per platted parcel and \$25.00 per un-platted parcel (radius of 350 feet or less) \$600.00 plus \$20.00 per platted parcel and \$25.00 per un-platted parcel (radius of more than 350 feet)
Abstracts	\$500.00 base fee \$25.00 per instrument

	\$30.00 per court case An additional \$100.00 per hour research may apply after 1 hour of research.
Re-Certification of Abstract	\$250.00
Cancellation Fee of Abstracting Services	\$100.00 (1 hour of research completed) \$175.00 (more than 1 hour of research completed) – may apply

Title Insurance Rates Residential

1-4 Family, Agricultural, Vacant Land, Including Leasehold

Transaction Type	Charge
Owner's Policies	Rate card attached
Builder's/Developer's Rate	40% discount But not less than minimum charge.
Re-Issue Rate (Must be provided with a copy of the Seller's prior owner's policy from Kansas Secured Title within the last 10 years.)	40% discount (off of the Seller's portion of the charge) But not less than minimum charge.
Re-Issue Rate (Must be provided with a copy of the Seller's prior owners policy from another qualified national underwriter within the last 10 years.)	25% discount (off of the Seller's portion of the charge) But not less than the minimum charge.
Loan Policies	Rate card attached
Loan Policies – Refinance	60% of Card rate but not less than min. charge
Second Mortgage Policies	60% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$200.00 (Plus card rate for any amount exceeding the owner's policy amount)
Construction Loan Commitment (No policy issued)	\$1.00 per \$1,000.00
Lot Sale Commitment (No policy issued to Builder/Developer)	\$150.00
Cancellation Fee	\$200.00 fee may apply
Additional Tract Fee, for multiple tracts or lots	\$100.00 per each additional tract may apply
Relocation Commitments	\$150.00
Informational Commitments	\$300.00 for property valued up to \$500,000.00 \$500.00 for property valued over \$500,000.00
Each additional update	\$50.00 per update
Cancellation of an Informational Title Commitment	\$200.00 may apply
Foreclosure Binder	\$300.00
Updates	\$100.00 per occurrence

Disbursement Policy (Calling for periodic endorsements for increasing liability and extending the time of the policy)	Card Rate for Policy plus \$50.00 for each endorsement
Replacement of Lost Policy after 2 years	\$50.00
Owner's Survey Endorsement	15% of premium
Increase Policy Amount Endorsement	Card Rate on Additional Amount
Extend Effective Date Endorsement	\$100.00
Assignment of Mortgage Endorsement	\$50.00
Deletion of Exception Endorsement	\$50.00
Additional Research	\$100.00 per hour (after 3 hours) may apply
Local agent fee/Out of County Search/Expenses	\$250.00 may apply
Other requested endorsements (as filed in Kansas by any underwriter for which Kansas Secured Title, Inc is an agent)	\$100.00 minimum, subject to U & U

Title Insurance Rates Commercial

Agricultural, Includes Vacant Land, Property Intended or Zoned for Commercial Use.

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 \$1.00 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous Loan Policy (Not exceeding the amount of the owner's policy issued)	\$250.00 (Plus card rate for any amount exceeding the owner's policy amount)
Simultaneous Leasehold Policy	\$250.00 (Plus card rate for any amount exceeding the owner's policy amount)
Loan Policies -- Refinance	60% of Card rate But not less than minimum charge
Second Mortgage Policies	60% of Card rate But not less than minimum charge
Re-Issue Rate (Must be provided at the time product is ordered with a copy of the Seller's prior policy issued by Kansas Secured Title within the last 10 years.)	40% Discount (off of the Seller's portion of the charge) But not less than minimum charge
Re-Issue Rate (Must be provided at the time product is ordered with a copy of the Seller's prior policy from another qualified national underwriter within the last 10 years.)	25% Discount (off of the Seller's portion of the charge) But not less than minimum charge
Disbursement Policy (Calling for periodic endorsement for increasing	Card rate for policy plus \$100.00 for each endorsement

liability and extending the time of policy.)	
Additional Tract Charge, for multiple tracts or lots	\$100.00 per each additional tract
Informational Title Commitment	\$400.00 for property valued up to \$500,000.00 \$700.00 for property valued over \$500,000.00 (After 1 hour of research, a \$100.00 per hour charge may apply.)
Update Fee	\$75.00 per update
Foreclosure Commitment (no policy)	\$450.00
Update Fee	\$150.00
Platting Commitment (no policy)	\$350.00
Additional Research	\$100.00 per hour (after 3 hours) may apply
Cancellation Fee	\$350.00 may apply
Replacement of Lost Policy (within 2 years)	\$100.00
Replacement of Lost Policy (after 2 years)	\$250.00
Local agent fee/Out of County Search/Expenses	\$350.00 may apply

Endorsements to Owner's Policies – Commercial

Transaction Type	Charge
To correct error	N/A
Adding survey coverage (Current survey required)	15% of premium
Zoning Endorsement 3	\$350.00
Zoning Endorsement 3.1 (Requires an attorney's opinion)	\$500.00 plus attorney's opinion fee
Other requested endorsements (as filed in Kansas by any underwriter for which Kansas Secured Title, Inc is an agent)	\$175.00 minimum, subject to U & U

Endorsements to Loan Policies – Commercial

Transaction Type	Charge
Zoning Endorsement 3	\$400.00
ALTA 11 – Mortgage Modification	\$350.00 minimum charge plus any additional increase in policy premium
Zoning Endorsement 3.1 (Requires an attorney's opinion)	\$600.00 plus attorney's opinion fee
Assignment of Mortgage Endorsement	\$75.00
Extend Effective Date	\$150.00
Increase Policy Amount	Card Rate

ALTA Comprehensive	\$175.00
Revolving Credit	\$175.00
ALTA Variable Rate	\$175.00
Contiguity	\$175.00
Access	\$175.00
Land same as survey	\$175.00
Environmental	\$175.00
Subdivision	\$175.00
Separate tax lot	\$175.00
Creditors rights	\$275.00
Other requested endorsements (as filed in Kansas by any underwriter for which Kansas Secured Title, Inc is an agent)	\$175.00 minimum, subject to U & U

Title Insurance

Special Rule for Rate Unique and 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.

Title Insurance Rates

Effective March 1, 2023

Title Insurance	Rate	Refinance
\$50,000	\$470.00	\$470.00
\$60,000	\$540.00	\$470.00
\$70,000	\$570.00	\$470.00
\$80,000	\$620.00	\$470.00
\$90,000	\$660.00	\$470.00
\$100,000	\$700.00	\$470.00
\$110,000	\$730.00	\$470.00
\$120,000	\$750.00	\$470.00
\$130,000	\$780.00	\$470.00
\$140,000	\$800.00	\$480.00
\$150,000	\$820.00	\$492.00
\$160,000	\$840.00	\$504.00
\$170,000	\$860.00	\$516.00
\$180,000	\$890.00	\$534.00
\$190,000	\$910.00	\$546.00
\$200,000	\$930.00	\$558.00
\$210,000	\$950.00	\$570.00
\$220,000	\$970.00	\$582.00
\$230,000	\$990.00	\$594.00
\$240,000	\$1,020.00	\$612.00
\$250,000	\$1,040.00	\$624.00
\$260,000	\$1,060.00	\$636.00
\$270,000	\$1,080.00	\$648.00
\$280,000	\$1,100.00	\$660.00
\$290,000	\$1,120.00	\$672.00
\$300,000	\$1,150.00	\$690.00
\$310,000	\$1,170.00	\$702.00
\$320,000	\$1,190.00	\$714.00
\$330,000	\$1,210.00	\$726.00
\$340,000	\$1,230.00	\$738.00
\$350,000	\$1,260.00	\$756.00
\$360,000	\$1,280.00	\$768.00
\$370,000	\$1,300.00	\$780.00
\$380,000	\$1,320.00	\$792.00
\$390,000	\$1,340.00	\$804.00
\$400,000	\$1,370.00	\$822.00
\$410,000	\$1,390.00	\$834.00
\$420,000	\$1,410.00	\$846.00
\$430,000	\$1,430.00	\$858.00
\$440,000	\$1,450.00	\$870.00
\$450,000	\$1,470.00	\$882.00
\$460,000	\$1,490.00	\$894.00
\$470,000	\$1,510.00	\$906.00

\$480,000	\$1,530.00	\$918.00
\$490,000	\$1,550.00	\$930.00
\$500,000	\$1,570.00	\$942.00
\$510,000	\$1,590.00	\$954.00
\$520,000	\$1,610.00	\$966.00
\$530,000	\$1,620.00	\$972.00
\$540,000	\$1,630.00	\$978.00
\$550,000	\$1,640.00	\$984.00
\$560,000	\$1,650.00	\$990.00
\$570,000	\$1,660.00	\$996.00
\$580,000	\$1,670.00	\$1,002.00
\$590,000	\$1,680.00	\$1,008.00
\$600,000	\$1,690.00	\$1,014.00
\$610,000	\$1,700.00	\$1,020.00
\$620,000	\$1,710.00	\$1,026.00
\$630,000	\$1,720.00	\$1,032.00
\$640,000	\$1,730.00	\$1,038.00
\$650,000	\$1,740.00	\$1,044.00
\$660,000	\$1,750.00	\$1,050.00
\$670,000	\$1,760.00	\$1,056.00
\$680,000	\$1,770.00	\$1,062.00
\$690,000	\$1,780.00	\$1,068.00
\$700,000	\$1,800.00	\$1,080.00
\$710,000	\$1,810.00	\$1,086.00
\$720,000	\$1,820.00	\$1,092.00
\$730,000	\$1,830.00	\$1,098.00
\$740,000	\$1,840.00	\$1,104.00
\$750,000	\$1,860.00	\$1,116.00
\$760,000	\$1,870.00	\$1,122.00
\$770,000	\$1,880.00	\$1,128.00
\$780,000	\$1,890.00	\$1,134.00
\$790,000	\$1,900.00	\$1,140.00
\$800,000	\$1,910.00	\$1,146.00
\$810,000	\$1,920.00	\$1,152.00
\$820,000	\$1,930.00	\$1,158.00
\$830,000	\$1,940.00	\$1,164.00
\$840,000	\$1,950.00	\$1,170.00
\$850,000	\$1,960.00	\$1,176.00
\$860,000	\$1,970.00	\$1,182.00
\$870,000	\$1,990.00	\$1,194.00
\$880,000	\$2,000.00	\$1,200.00
\$890,000	\$2,010.00	\$1,206.00
\$900,000	\$2,020.00	\$1,212.00
\$910,000	\$2,030.00	\$1,218.00
\$920,000	\$2,050.00	\$1,230.00
\$930,000	\$2,060.00	\$1,236.00
\$940,000	\$2,070.00	\$1,242.00

\$950,000	\$2,080.00	\$1,248.00
\$960,000	\$2,090.00	\$1,254.00
\$970,000	\$2,100.00	\$1,260.00
\$980,000	\$2,110.00	\$1,266.00
\$990,000	\$2,120.00	\$1,272.00
\$1,000,000	\$2,140.00	\$1,284.00



FILED

04/27/2023

RATE AND FORM COMPLIANCE DIVISION



Kansas Secured Title, Inc.

Residential Title Insurance Rates for Shawnee and Wabaunsee Counties
www.kstitle.com

3497 SW Fairlawn Road
Topeka, KS 66614
Phone: 785-271-9352
Fax: 785-272-4984

Send orders to
orders@kstitle.com

Send documents to:
docs@kstitle.com

Owners & Loan Policy Rates Effective 3/1/2023

UP TO	Rate	UP TO	Rate	UP TO	Rate	UP TO	Rate
\$40,000	\$380	\$280,000	\$871	\$520,000	\$1,279	\$760,000	\$1,687
\$50,000	\$422	\$290,000	\$888	\$530,000	\$1,296	\$770,000	\$1,704
\$60,000	\$465	\$300,000	\$905	\$540,000	\$1,313	\$780,000	\$1,721
\$70,000	\$490	\$310,000	\$922	\$550,000	\$1,330	\$790,000	\$1,736
\$80,000	\$520	\$320,000	\$939	\$560,000	\$1,347	\$800,000	\$1,755
\$90,000	\$545	\$330,000	\$956	\$570,000	\$1,364	\$810,000	\$1,772
\$100,000	\$565	\$340,000	\$973	\$580,000	\$1,381	\$820,000	\$1,789
\$110,000	\$582	\$350,000	\$990	\$590,000	\$1,398	\$830,000	\$1,806
\$120,000	\$599	\$360,000	\$1007	\$600,000	\$1,415	\$840,000	\$1,823
\$130,000	\$616	\$370,000	\$1,024	\$610,000	\$1,432	\$850,000	\$1,840
\$140,000	\$633	\$380,000	\$1,041	\$620,000	\$1,449	\$860,000	\$1,857
\$150,000	\$650	\$390,000	\$1,058	\$630,000	\$1,466	\$870,000	\$1,874
\$160,000	\$667	\$400,000	\$1,075	\$640,000	\$1,483	\$880,000	\$1,891
\$170,000	\$684	\$410,000	\$1,092	\$650,000	\$1,500	\$890,000	\$1,908
\$180,000	\$701	\$420,000	\$1,109	\$660,000	\$1,517	\$900,000	\$1,925
\$190,000	\$718	\$430,000	\$1,126	\$670,000	\$1,534	\$910,000	\$1,942
\$200,000	\$735	\$440,000	\$1,143	\$680,000	\$1,551	\$920,000	\$1,959
\$210,000	\$752	\$450,000	\$1,160	\$690,000	\$1,568	\$930,000	\$1,976
\$220,000	\$769	\$460,000	\$1,177	\$700,000	\$1,585	\$940,000	\$1,993
\$230,000	\$786	\$470,000	\$1,194	\$710,000	\$1,602	\$950,000	\$2,010
\$240,000	\$803	\$480,000	\$1,211	\$720,000	\$1,619	\$960,000	\$2,027
\$250,000	\$820	\$490,000	\$1,228	\$730,000	\$1,636	\$970,000	\$2,044
\$260,000	\$837	\$500,000	\$1,245	\$740,000	\$1,653	\$980,000	\$2,061
\$270,000	\$854	\$510,000	\$1,262	\$750,000	\$1,670	\$990,000	\$2,078

Other Services

Simultaneous Issue Loan Policy	\$375
Not exceeding amount of Owner's Policy	
Simultaneous Issue and Refinance rates include loan endorsements:	
ALTA 4 Condominium	
ALTA 5 P.U.D.	
ALTA 6, 6.1 or 6.2 Variable Rate	
ALTA 8.2 Environmental	
ALTA 9 Comprehensive	
As applicable no additional charge.	

RESIDENTIAL CLOSING FEES	
New Loan Sale Or Refinance Trid Compliant	\$400
All inclusive fees includes borrower wire, delivery, overnight, doc prep	
New Loan Non-Trid	\$350
2 ND MORTGAGE Simultaneous closing with first mortgage	\$150
Residential Sale Cash Realtor Or Attorney Assisted	\$300
For Sale By Owner Residential	\$500

INSTALLMENT ESCROW FEES	
Initial Escrow Fee	\$500
Monthly Service Fee 1 check in/out	\$ 20
Additional Disbursements	\$ 5
Termination Fee	\$ 50

Please call for quotes over \$990,000.00
Rates quoted are for normal transactions. Additional charges may apply under extraordinary or unusual circumstances. or for multiple parcel transactions

****For the 2021 Alta Homeowners Title Policy with enhanced coverage for the buyer, add 10% to the card rate****

**Kansas Secured Title
Shawnee and Wabaunsee Counties, Kansas Rates
Rate filing effective 03/01/2023**

RESIDENTIAL REAL ESTATE CLOSING FEES

Residential 1-4 Family or Agricultural

Includes escrow agreement, preparation of usual seller's documents (deed, affidavit, validation questionnaire, power of attorney), settlement statements, notary services and physical closing.

Transaction Type	Charge
New Loan Sale Or Refinance TRID Compliant All-inclusive fees includes borrower wire, delivery, overnight, doc prep	\$425.00
New Loan Non-TRID	\$375.00
RESIDENTIAL SALE CASH REALTOR OR ATTORNEY ASSISTED	\$300.00
RESIDENTIAL SALE FSBO	\$525.00
2 ND MORTGAGE CLOSING Simultaneous closing with first mortgage	\$150.00
Vacant Lot Closing Developer to Builder	\$75.00
Vacant Lot Closing no Loan	\$200.00
Vacant Lot closing with Loan	\$300.00
Residential Construction Loan – Builder	\$200.00
Residential Construction Loan – Individual	\$300.00
Mechanic Lien Workout	\$500.00

SURCHARGES FOR RESIDENTIAL CLOSING

Service Type	Charge
Relocation Company Coordination	\$150.00
Foreclosure REO Coordination Fee	125.00
Print Loan Documents Received by Electronic Mail	N/C
Segregated Interest Bearing Earnest Money Account	\$75.00
Escrow Holdback or Indemnity with Deposit	\$50.00
Earnest Money Escrow without title or closing services	\$75.00

WITNESS ONLY CLOSING

Witness of signatures and notary services for documents packages and closing statements prepared by another.	\$250.00
FNF ServiceLink Witness Closing	\$125.00

CLOSING STATEMENT PREPARATION ONLY

Preparation settlement statement only from lender instructions, no presentation of documents.	\$150.00
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DISBURSEMENT OF FUNDS ONLY

Transaction Type	Charge
Disbursement of funds in connection with a real estate transaction based on documentation prepared. Residential	\$200.00



FILED

04/27/2023

RATE AND FORM COMPLIANCE DIVISION

Kansas Secured Title
Shawnee and Wabaunsee Counties, Kansas Rates
Rate filing effective 03/01/2023

ANCILLARLY FEES

Service	Charge
Overnight Delivery Service *or actual charge by service if exceeds \$25.00	\$25.00*
Electronic Wire Transfer Fee – outgoing	\$25.00
Document Preparation not in conjunction with an order	\$50.00
Amortization Schedule not in conjunction with an order	\$20.00
Technology Fee (electronic services)	\$30.00

COMMERCIAL CLOSING

Includes escrow agreements, document preparation, transfer of title documents, settlement statements and disbursement of funds and physical closing of transaction.

	Charge
Minimum Charge	\$500.00
Up to \$1,000,000	\$1.00/\$1000
Over \$1,000,000 add	\$0.10/\$1000
Disbursement of funds in connection with a real estate transaction based on documentation prepared. Residential	\$500.00
Preparation settlement statement only no presentation of documents or disbursements.	\$500.00

Kansas Secured Title
Shawnee and Wabaunsee Counties, Kansas Rates
Rate filing effective 03/01/2023

ESCROW SERVICES
Servicing of long-term contracts

Includes preparation of escrow agreement, holding of deed or other documents as required by the agreement of the parties, payment charges as indicated.

Transaction Type	Charge
Initial Escrow Set-up Fee with or without payment service	\$500.00
Monthly Service Fee (1 payment in 1 payment out) (Effective 01/01/08)	\$25.00
Additional receipts or disbursements each	\$5.00
Quarterly, Semi-Annual or Annual Service Fee	\$30.00
Insufficient Fund or Returned Checks	\$35.00
Termination Fee	\$50.00

ABSTRACTING

Transaction Type	Charge
Ownership & Encumbrance Certificate – Lender	\$150.00
Ownership & Encumbrance Certificate - Basic	\$200.00
Ownership & Encumbrance Certificate - Full with Easement and Restrictions	\$275.00
Additional Update within 6 months	\$50.00
Foreclosure Report 1-4 Family or Agricultural including 1 post-petition update	\$300.00
Subsequent updates	\$100.00
Foreclosure Report Commercial including 1 post-petition update	\$450.00
Subsequent updates	\$150.00
General Research not in conjunction with an order	\$95.00/hr
UCC Search - County per name	\$25.00 plus \$1.00/page for copies
UCC & Judgment Search - County per name	\$45.00 plus \$1.00/page for copies
UCC Search - State per name	\$45.00 plus \$1.00/page for copies
UCC & Judgment Search – State & Federal per name	\$75.00 plus \$1.00/page for copies
County Judgment Search per name	\$35.00 plus \$1.00/page for copies
Environmental Chain of Title Per Chain of Title	\$95/hour, \$300.00 minimum,

Kansas Secured Title
Shawnee and Wabaunsee Counties, Kansas Rates
Rate filing effective 03/01/2023

TITLE INSURANCE RATES
RESIDENTIAL

1-4 Family, Agricultural, Vacant Land. Including Leasehold

Transaction Type	Charge
OWNER'S POLICIES – RESIDENTIAL ENHANCED HTP OWNER'S POLICIES	Rate Card Attached 110% of Rate Card Attached
BUILDER'S RATE – RESIDENTIAL	70% of Regular Card Rate
LOAN POLICIES – RESIDENTIAL	Rate Card Attached -
LOAN POLICIES – RESIDENTIAL REFINANCE	Rate Card Attached -
LOAN POLICIES – RESIDENTIAL REFINANCE – KST ISSUED POLICY WITHIN ONE YEAR OF ORDER	60% of Regular Card Rate
SIMULTANEOUS ISSUE LOAN POLICIES Not Exceeding The Amount Of Owner's Policy	\$395.00
NOTE: Simultaneous Issue and Refinance include loan endorsements: ALTA 4 Condominium ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 Variable Rate ALTA 8.2 Environmental ALTA 9 Comprehensive As No additional charge.	
SIMULTANEOUS ISSUE LEASEHOLD Owner's Policy Issued In Conjunction With Owner's Policy	30% Of Fee Policy Premium
CONSTRUCTION LOAN BINDER INDIVIDUAL OWNER – no policy	\$175 \$100 credited against end loan policy when issued
CONSTRUCTION TO PERM ONE TIME MORTGAGE	Card Rate
CONSTRUCTION LOAN BINDER FOR BUILDER OR DEVELOPER – no policy	\$75.00
Date-down search for construction loan disbursement	\$50.00
LOT SALE COMMITMENT Developer to Builder/No Policy	\$50.00
HOLD OPEN CHARGE	\$100.00
ADDITIONAL PARCEL CHARGE When Additional Parcel has separate chain of title	\$100.00
ENDORSEMENTS	Schedule Attached
INFORMATIONAL REPORT ISSUED TO ANOTHER TITLE COMPANY	\$200.00
PRELIMINARY COMMITMENT ISSUED IN ANTICIPATION OF POLICY TO BE ISSUED UPON SALE	N/C

**Kansas Secured Title
Shawnee and Wabaunsee Counties, Kansas Rates
Rate filing effective 03/01/2023**

LOAN POLICY ONLY– Cooperative Closing	\$395.00
Residential Cancellation fee	N/C unless U&U filed.
ALTA Residential Limited Coverage Junior Loan Policy	
not exceeding \$50,000.00	\$90.00
\$50,001 to \$150,000	\$140.00
Over \$150,000	175.00

COMMERCIAL TITLE INSURANCE RATES

Not 1-4 Family or Agricultural, Includes Vacant Land Intended or Zoned for Commercial Use,
including leasehold

COMMERCIAL OWNER'S OR LOAN POLICIES	
Amount of Transaction	Charge
Less than \$1,000,000	Rate Card Attached
\$1,000,000 to \$4,999,999 Card Rate Plus	\$1/1,000
\$5,000,000 to \$9,999,999 Add	\$0.75/1,000
Over \$10,000,000 Add	\$0.65/100
Commercial/Industrial Construction	50% of above rate credited against final loan policies when issued
Date-down search for construction loan disbursement	\$50.00
SIMULTANEOUS ISSUE LOAN POLICIES Not Exceeding The Amount Of Owner's Policy	\$500.00
SIMULTANEOUS ISSUE LEASEHOLD Owner's Policy Issued In Conjunction With Owner's Policy	30% of Fee Policy Premium
ENDORSEMENTS	Schedule Attached
Informational Report under \$1,000,000*	\$400.00
Informational Report \$1,000,000 to \$4,999,999*	\$600.00
Informational Report \$5,000,000 to \$9,999,999*	\$1,000.00
Informational Report over \$10,000,000*	\$1,500.00
*Based on county appraised value	
Platting or Planning Dept. Commitment	\$300.00
Commercial Cancellation Fees	U&U will be filed.

**Kansas Secured Title
Shawnee and Wabaunsee Counties, Kansas Rates
Rate filing effective 03/01/2023**

UNIQUE AND UNUSUAL RULE

If it can be clearly demonstrated that a risk represents 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 the rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

Kansas Secured Title
Shawnee and Wabaunsee Counties, Kansas Rates
Rate filing effective 03/01/2023

ENDORSEMENT RATE SCHEDULE - SHAWNEE COUNTY

NAME	RESIDENTIAL	COMMERCIAL BASIC	COMMERCIAL MAJOR
Arbitration Endorsement	N/C	N/C	N/C
Correction Endorsement	N/C	N/C	N/C
Future Advance	N/C	N/C	N/C
ALTA 4 Condominium ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 ALTA 8.1 ALTA 9	N/C	\$100.00	\$125.00
Mortgage Modification	\$100 plus applicable premium for increase	\$100 Minimum plus \$75.00/hr after 2 hours, plus applicable premium for increase	\$300 Minimum plus \$75.00/hr after 2 hours, plus applicable premium for increase
Assignment & Date Down	100.00	\$300.00	\$500.00
Tie In Endorsement		10% of Premium \$250 Min \$750 Max	10% of Premium \$250 Min \$750 Max
Non-Imputation Endorsement	\$50	10% of Premium \$250 Min \$750 Max	
Zoning Endorsement 3.0	\$50	\$100	\$300
Zoning Endorsement 3.1	\$100.00	10% of Premium \$300 Min \$750 Max	10% of Premium \$300 Min \$750 Max
ALTA Leasehold	N/C	N/C	N/C
All Other Endorsements	\$50	\$100	\$125



SERVICE BEYOND
EXPECTATION

Kansas Secured Title

Salina Title and Closing Office

121 N. 7th Ave., Salina, KS 67401

Phone: 785-823-3706

www.kstitle.com



FILED

02/03/2023

RATE AND FORM COMPLIANCE DIVISION

Date: February 1st, 2023

Kansas Insurance Department
1300 SW Arrowhead Rd.
Topeka, KS 66604

In compliance with Kansas Insurance Department regulations, we wish to make this rate filing to be effective as of March 1st, 2023, replacing our prior rate filing, for services provided for properties located in Saline County, Kansas.

These rates apply for all insurers represented by our company.

Very truly yours,

Kevin Mohr
President

Enc.

cc: Title Midwest, Inc., corporate office



Kansas Secured Title, Inc.

"Service Beyond Expectation"

Saline County Rate Filing Effective March 1, 2023

Residential Real Estate Closing Services

Includes preparation of escrow agreements, transfer of title documents (deed, affidavit, validation questionnaire, power of attorney), settlement statements (CDF, HUD-1 or Cash statement), lender compliance if applicable, notary services, physical closing and disbursement of funds.

Transaction Type	Charge
Sales Transaction Closing Fee – Cash with the assistance of a Real Estate Professional	\$250.00
Sales Transaction Closing Fee – Loan with the assistance of a Real Estate Professional	\$250.00 Purchase Closing Fee + \$250.00 Loan Closing Fee
Sales Transaction Closing Fee –WITHOUT the assistance of a Real Estate Professional	\$500.00
Refinance Closing Fee	\$250.00
Witness Only Closing Fee with disbursements	\$150.00
Witness Only Closing Fee without disbursements	\$100.00
Second Mortgage Closing Fee simultaneous with a First Mortgage	\$150.00
Vacant Lot Closing – Developer to Builder Transactions. - Commercial Closing fee if in excess of 4 Lots	\$75.00

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Commercial Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$500.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.10/1,000 over 1,000,000 may apply
Sale without the assistance of a Real Estate Professional	\$750.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.10/1,000 over 1,000,000 may apply
Second mortgage closing simultaneous with First mortgage closing	\$250.00
Second mortgage closing	\$350.00

Commercial transactions are defined as follows:

- Transactions of \$500,000.00 and above;
- within the city limits and zoned commercial by governing authorities;
- outside the city limits and land is devoted to agricultural and or ranch use by governing authorities.

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Escrow Services
Servicing of long-term contracts

Includes preparation of escrow agreements, holding of deed or other documents as required by the agreement of the parties, payment collection and disbursement.

Transaction Type	Charge
Initial Setup Fee	\$500.00
Document Hold only	\$200.00
Monthly Servicing Fee	\$25.00
Close Out Fee	\$50.00
Insufficient Funds Fee	\$50.00

(The remainder of this page is intentionally left blank.)

Ancillary Services

Additional services which **may be** offered in conjunction with any other service or as a service itself.

Service	Charge
Overnight/Express Delivery Service	\$25.00
Insufficient Funds or Returned Check	\$50.00
Wire Fee	\$20.00
Document Preparation (not in conjunction with title insurance or a closing)	\$150.00 per document
Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular Home	\$400.00 plus applicable state and county fees
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement Only (escrowed funds) -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$20.00 each additional disbursement
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$25.00 each additional waiver
Miscellaneous Research (Not in conjunction with a title policy) 1 hour minimum	\$100.00 per hour
Out of County Search Fee	Up to 200.00
1031 Set Up Fee	\$750.00
1031 Reverse Set Up	\$2,500.00
Recording Service – Not in conjunction with Title Insurance or Closing	\$25.00
Technology Fee	\$30.00 Purchase \$15.00 Refi
E-Recording Fee	\$5.00 per recordable document
Mail Out Fee	\$50.00 per Seller \$100.00 per Buyer Additional fees may apply

(The remainder of this page is intentionally left blank.)

Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate -- (with easements)	\$200.00
Document Prep on Ownership & Encumbrance Certificate (lender requested only)	\$50.00 per document
Update within 6 months of effective date	\$50.00
UCC Search – Open Mortgage Search County (per name, written or verbal)	\$100.00, plus \$1.00 per page for copies
UCC Search – State (per name)	\$50.00, plus \$2.00 per page for copies
Last Deed/Mortgage Record Search	\$50.00 plus \$1.00 per page for copies
General County Lien Search (per name)	\$100.00, plus \$1.00 per page for copies
Environmental Chain of Title	\$350.00, plus \$100.00 per hour after 2 hours
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel (radius of 350 feet or less) \$750.00 plus \$25.00 per parcel (radius more than 350 feet)
Search and Exam	\$300.00

(The remainder of this page is intentionally left blank.)

Title Insurance Rates Residential

Transaction Type	Charge
Owner's Policies	Rate card attached
Builder's/Developer's Rate	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 10 years	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owners policy from another qualified national underwriter within the last 5 years	75% of Card Rate But not less than minimum charge.
Loan Policies	Rate card attached
Loan Policies – Refinance	60% of Card rate but not less than min. charge
Second Mortgage Policies	60% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$125.00 (Plus card rate for any amount exceeding the owner's policy amount)
Construction Loan Commitment (No policy issued)	\$1.00 per \$1,000.00 indebtedness
Lot Sale Commitment (No policy issued)	\$100.00
Hold Open Charge	No Charge
Cancellation Fee	\$100.00 fee may apply
Additional Tract Fee (for multiple tracts or lots)	\$100.00 per each additional tract
Relocation Commitments – prepared for relocation third party companies	\$200.00
Informational Commitments Each Update	\$500.00 for property valued up to \$500,000.00 \$750.00 for property valued over \$500,000.00 If premium split is not available. \$100.00 Update Fee
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
Foreclosure Binder – no policy, includes 1 update Each Additional Update	\$300.00 \$100.00
Replacement of Lost Policy	\$50.00 plus any out-of-pocket expenses
Owner's Survey (current survey required)	15% of premium
Increase Policy Amount Endorsement	Card Rate on Additional Amount plus \$75.00 update fee
Extend Effective Date Endorsement	\$100.00
Assignment of Mortgage Endorsement	\$25.00
Alta 7 Endorsement	\$25.00

Title Insurance Rates Commercial

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.00 per \$1,000.00 thereafter Minimum 500.00
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$200.00 (Plus card rate for any amount exceeding the owner's policy amount)
Simultaneous - Leasehold Policy	60% of Owner's Policy Card Rate
Loan Policies -- Refinance	60% of Card Rate But not less than minimum charge
Second Mortgage Policies	60% of Card Rate But not less than minimum charge
Re-Issue Rate -- must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 5 years	60% of Card Rate But not less than minimum charge.
Re-Issue Rate -- must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 5 years	75% of Card Rate But not less than minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract Charge, for multiple tracts or lots	\$100.00 per each additional tract
Informational Title Commitment	\$750.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued over \$1,000,000.00 If Premium split is not available.
Each Update	\$150.00
Foreclosure Commitment (no policy)	\$400.00
Each Update	\$100.00
Platting Commitment (no policy)	\$300.00
Lot Sale Commitment (no policy)	\$100.00
Additional Research (1 hour minimum)	\$100.00 per hour
Cancellation Fee (may apply)	\$300.00
Replacement of Lost Policy (within 2 years)	\$100.00
Replacement of Lost Policy (after 2 years)	\$250.00

Endorsements to Owner's Policies – Commercial

Transaction Type	Charge
To correct error	N/A
Adding survey coverage (Current survey required)	15% of premium
Zoning Endorsement 3	\$300.00
Zoning Endorsement 3.1 (Requires an attorney's opinion)	\$500.00 plus attorney's opinion fee
Other requested endorsements	\$125.00 minimum, subject to a U & U

Endorsements to Loan Policies – Commercial

Transaction Type	Charge
Zoning Endorsement 3	\$300.00
Zoning Endorsement 3.1 (Requires an attorney's opinion)	\$500.00 plus attorney's opinion fee
Assignment of Mortgage (no extension of policy date)	\$50.00
Mortgage Modification (no extension of policy date)	\$50.00
Extend Effective Date	\$150.00
Increase Policy Amount	Card Rate
ALTA Comprehensive	\$150.00
Revolving Credit	\$125.00
ALTA Variable Rate	\$125.00
Contiguity	\$125.00
Access	\$125.00
Land same as survey (requires current survey)	\$125.00
Environmental	\$125.00
Subdivision	\$125.00
Separate tax lot	\$125.00
Other requested endorsements	\$125.00 minimum, subject to U & U

Title Insurance
Special Rule for Rate Unique and 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.

Title Insurance Rates**Effective March 1, 2023**

Title Insurance	Rate	Refinance
\$30,000	\$270.00	\$270.00
\$40,000	\$305.00	\$270.00
\$50,000	\$340.00	\$270.00
\$60,000	\$370.00	\$270.00
\$70,000	\$400.00	\$270.00
\$80,000	\$430.00	\$270.00
\$90,000	\$460.00	\$276.00
\$100,000	\$490.00	\$294.00
\$110,000	\$510.00	\$306.00
\$120,000	\$530.00	\$318.00
\$130,000	\$550.00	\$330.00
\$140,000	\$570.00	\$342.00
\$150,000	\$590.00	\$354.00
\$160,000	\$610.00	\$366.00
\$170,000	\$630.00	\$378.00
\$180,000	\$650.00	\$390.00
\$190,000	\$670.00	\$402.00
\$200,000	\$690.00	\$414.00
\$210,000	\$710.00	\$426.00
\$220,000	\$730.00	\$438.00
\$230,000	\$750.00	\$450.00
\$240,000	\$770.00	\$462.00
\$250,000	\$790.00	\$474.00
\$260,000	\$810.00	\$486.00
\$270,000	\$830.00	\$498.00
\$280,000	\$850.00	\$510.00
\$290,000	\$870.00	\$522.00
\$300,000	\$890.00	\$534.00
\$310,000	\$910.00	\$546.00
\$320,000	\$930.00	\$558.00
\$330,000	\$950.00	\$570.00
\$340,000	\$970.00	\$582.00
\$350,000	\$990.00	\$594.00
\$360,000	\$1,010.00	\$606.00
\$370,000	\$1,030.00	\$618.00
\$380,000	\$1,050.00	\$630.00
\$390,000	\$1,070.00	\$642.00
\$400,000	\$1,090.00	\$654.00
\$410,000	\$1,110.00	\$666.00
\$420,000	\$1,130.00	\$678.00
\$430,000	\$1,150.00	\$690.00
\$440,000	\$1,170.00	\$702.00
\$450,000	\$1,190.00	\$714.00

\$460,000	\$1,210.00	\$726.00
\$470,000	\$1,230.00	\$738.00
\$480,000	\$1,250.00	\$750.00
\$490,000	\$1,270.00	\$762.00
\$500,000	\$1,290.00	\$774.00
\$510,000	\$1,310.00	\$786.00
\$520,000	\$1,330.00	\$798.00
\$530,000	\$1,350.00	\$810.00
\$540,000	\$1,370.00	\$822.00
\$550,000	\$1,390.00	\$834.00
\$560,000	\$1,410.00	\$846.00
\$570,000	\$1,430.00	\$858.00
\$580,000	\$1,450.00	\$870.00
\$590,000	\$1,470.00	\$882.00
\$600,000	\$1,490.00	\$894.00
\$610,000	\$1,510.00	\$906.00
\$620,000	\$1,530.00	\$918.00
\$630,000	\$1,550.00	\$930.00
\$640,000	\$1,570.00	\$942.00
\$650,000	\$1,590.00	\$954.00
\$660,000	\$1,610.00	\$966.00
\$670,000	\$1,630.00	\$978.00
\$680,000	\$1,650.00	\$990.00
\$690,000	\$1,670.00	\$1,002.00
\$700,000	\$1,690.00	\$1,014.00
\$710,000	\$1,710.00	\$1,026.00
\$720,000	\$1,730.00	\$1,038.00
\$730,000	\$1,750.00	\$1,050.00
\$740,000	\$1,770.00	\$1,062.00
\$750,000	\$1,790.00	\$1,074.00
\$760,000	\$1,810.00	\$1,086.00
\$770,000	\$1,830.00	\$1,098.00
\$780,000	\$1,850.00	\$1,110.00
\$790,000	\$1,870.00	\$1,122.00
\$800,000	\$1,890.00	\$1,134.00
\$810,000	\$1,910.00	\$1,146.00
\$820,000	\$1,930.00	\$1,158.00
\$830,000	\$1,950.00	\$1,170.00
\$840,000	\$1,970.00	\$1,182.00
\$850,000	\$1,990.00	\$1,194.00
\$860,000	\$2,010.00	\$1,206.00
\$870,000	\$2,030.00	\$1,218.00
\$880,000	\$2,050.00	\$1,230.00
\$890,000	\$2,070.00	\$1,242.00
\$900,000	\$2,090.00	\$1,254.00
\$910,000	\$2,110.00	\$1,266.00
\$920,000	\$2,130.00	\$1,278.00

\$930,000	\$2,150.00	\$1,290.00
\$940,000	\$2,170.00	\$1,302.00
\$950,000	\$2,190.00	\$1,314.00
\$960,000	\$2,210.00	\$1,326.00
\$970,000	\$2,230.00	\$1,338.00
\$980,000	\$2,250.00	\$1,350.00
\$990,000	\$2,270.00	\$1,362.00
\$1,000,000	\$2,290.00	\$1,374.00

Title Insurance Rates

Effective April 10, 2023

Title Insurance	Rate	Refinance
30,000	\$270.00	\$270.00
40,000	\$305.00	\$270.00
50,000	\$340.00	\$270.00
60,000	\$370.00	\$270.00
70,000	\$400.00	\$270.00
80,000	\$430.00	\$270.00
90,000	\$460.00	\$276.00
100,000	\$490.00	\$294.00
110,000	\$510.00	\$306.00
120,000	\$530.00	\$318.00
130,000	\$550.00	\$330.00
140,000	\$570.00	\$342.00
150,000	\$590.00	\$354.00
160,000	\$610.00	\$366.00
170,000	\$630.00	\$378.00
180,000	\$650.00	\$390.00
190,000	\$670.00	\$402.00
200,000	\$690.00	\$414.00
210,000	\$710.00	\$426.00
220,000	\$730.00	\$438.00
230,000	\$750.00	\$450.00
240,000	\$770.00	\$462.00
250,000	\$790.00	\$474.00
260,000	\$810.00	\$486.00
270,000	\$830.00	\$498.00
280,000	\$850.00	\$510.00
290,000	\$870.00	\$522.00
300,000	\$890.00	\$534.00
310,000	\$910.00	\$546.00
320,000	\$930.00	\$558.00
330,000	\$950.00	\$570.00
340,000	\$970.00	\$582.00
350,000	\$990.00	\$594.00
360,000	\$1,010.00	\$606.00
370,000	\$1,030.00	\$618.00
380,000	\$1,050.00	\$630.00
390,000	\$1,070.00	\$642.00
400,000	\$1,090.00	\$654.00
410,000	\$1,110.00	\$666.00
420,000	\$1,130.00	\$678.00
430,000	\$1,150.00	\$690.00
440,000	\$1,170.00	\$702.00
450,000	\$1,190.00	\$714.00



FILED

04/27/2023

RATE AND FORM COMPLIANCE DIVISION

460,000	\$1,210.00	\$726.00
470,000	\$1,230.00	\$738.00
480,000	\$1,250.00	\$750.00
490,000	\$1,270.00	\$762.00
500,000	\$1,290.00	\$774.00
510,000	\$1,310.00	\$786.00
520,000	\$1,330.00	\$798.00
530,000	\$1,350.00	\$810.00
540,000	\$1,370.00	\$822.00
550,000	\$1,390.00	\$834.00
560,000	\$1,410.00	\$846.00
570,000	\$1,430.00	\$858.00
580,000	\$1,450.00	\$870.00
590,000	\$1,470.00	\$882.00
600,000	\$1,490.00	\$894.00
610,000	\$1,510.00	\$906.00
620,000	\$1,530.00	\$918.00
630,000	\$1,550.00	\$930.00
640,000	\$1,570.00	\$942.00
650,000	\$1,590.00	\$954.00
660,000	\$1,610.00	\$966.00
670,000	\$1,630.00	\$978.00
680,000	\$1,650.00	\$990.00
690,000	\$1,670.00	\$1,002.00
700,000	\$1,690.00	\$1,014.00
710,000	\$1,710.00	\$1,026.00
720,000	\$1,730.00	\$1,038.00
730,000	\$1,750.00	\$1,050.00
740,000	\$1,770.00	\$1,062.00
750,000	\$1,790.00	\$1,074.00
760,000	\$1,810.00	\$1,086.00
770,000	\$1,830.00	\$1,098.00
780,000	\$1,850.00	\$1,110.00
790,000	\$1,870.00	\$1,122.00
800,000	\$1,890.00	\$1,134.00
810,000	\$1,910.00	\$1,146.00
820,000	\$1,930.00	\$1,158.00
830,000	\$1,950.00	\$1,170.00
840,000	\$1,970.00	\$1,182.00
850,000	\$1,990.00	\$1,194.00
860,000	\$2,010.00	\$1,206.00
870,000	\$2,030.00	\$1,218.00
880,000	\$2,050.00	\$1,230.00
890,000	\$2,070.00	\$1,242.00
900,000	\$2,090.00	\$1,254.00
910,000	\$2,110.00	\$1,266.00
920,000	\$2,130.00	\$1,278.00

930,000	\$2,150.00	\$1,290.00
940,000	\$2,170.00	\$1,302.00
950,000	\$2,190.00	\$1,314.00
960,000	\$2,210.00	\$1,326.00
970,000	\$2,230.00	\$1,338.00
980,000	\$2,250.00	\$1,350.00
990,000	\$2,270.00	\$1,362.00
1,000,000	\$2,290.00	\$1,374.00



SERVICE BEYOND
EXPECTATION

Kansas Secured Title

Manhattan Title and Closing Office

303 S. Seth Child Rd
Manhattan, KS 66502
Phone: 785-289-9966
www.kstitle.com



FILED

02/03/2023

RATE AND FORM COMPLIANCE DIVISION

Date: February 1st, 2023

Kansas Insurance Department
1300 SW Arrowhead Rd.
Topeka, KS 66604

In compliance with Kansas Insurance Department regulations, we wish to make this rate filing to be effective as of March 1st, 2023, replacing our prior rate filing, for services provided for properties located in Riley, Geary and Pottawatomie Counties, Kansas.

These rates apply for all insurers represented by our company.

Very truly yours,

Kevin Mohr
President

Enc.

cc: Title Midwest, Inc., corporate office

**Kansas Secured Title
Riley, Pottawatomie and Geary County, Kansas Rates
Rate filing effective 3/01/2023**

Closing Services

RESIDENTIAL REAL ESTATE CLOSING FEES

Includes escrow agreement, preparation of usual seller's documents (deed, affidavit, validation questionnaire, power of attorney), settlement statements (HUD-1), lender compliance if applicable, notary services and physical closing.

Transaction Type	Charge
Residential Sale or Refi - Buyer All inclusive fee includes wire, delivery, overnight, doc prep.	\$250.00
Residential Sale Cash – Buyer	\$200.00
Residential Sale – Seller REALTOR OR ATTORNEY ASSISTED	\$200.00
Residential Sale FSBO – Seller	\$300.00
2 ND Mortgage Closing Simultaneous closing with first mortgage	\$150.00
Vacant Lot Closing Developer to Builder	\$75.00

SURCHARGES FOR RESIDENTIAL CLOSING

Service Type	Charge
Relocation Company Coordination	\$150.00
Foreclosure REO Coordination Fee	\$125.00
Print Loan Documents Received by Electronic Mail	N/C
Segregated Interest Bearing Earnest Money Account	\$75.00
Escrow Holdback or Indemnity with Deposit	\$50.00
Earnest Money Escrow without title or closing services	\$75.00

WITNESS ONLY CLOSING

Witness of signatures and notary services for documents packages and closing statements prepared by another.

Witness Only	\$250.00
FNF ServiceLink Witness Closing	\$125.00

CLOSING STATEMENT PREPARATION ONLY

Preparation of settlement statement only – from lender instructions. No presentation of documents	\$150.00
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DISBURSEMENT OF FUNDS ONLY

Disbursement of funds in connection with a real estate transaction based on documentation prepared.

Transaction Type	Charge
Residential	\$150.00
Commercial	\$250.00

Kansas Secured Title
Riley, Pottawatomie and Geary County, Kansas Rates
Rate filing effective 3/01/2023

ESCROW SERVICES
Servicing of long-term contracts

Includes preparation of escrow agreement, holding of deed or other documents as required by the agreement of the parties, payment charges as indicated.

Transaction Type	Charge
Initial Escrow Set-up Fee	\$500.00
Document Hold Only	\$200.00
Monthly Service Fee (1 payment in 1 payment out)	\$25.00
Additional receipts or disbursements each	\$5.00
Quarterly, Semi-Annual or Annual Service Fee	\$30.00
Insufficient Fund or Returned Checks	\$50.00
Termination Fee	\$50.00

ANCILLARY SERVICES

Additional services which may be offered in connection with any other service.

Service	Charge
Overnight Delivery Service	\$25.00
Electronic Wire Transfer Fee – outgoing	\$25.00
Document Preparation not in conjunction with an order	\$50.00
Amortization Schedule not in conjunction with an order	\$20.00
Technology Fee (for electronic services)	\$30.00

ABSTRACTING

Transaction Type	Charge
Ownership & Encumbrance Certificate – Lender	\$150.00
Ownership & Encumbrance Certificate - Basic	\$200.00
Ownership & Encumbrance Certificate - Full with Easement and Restrictions	\$275.00
Additional Update within 6 months	\$50.00
Foreclosure Report – Residential	\$300.00
Update -	\$100.00
Foreclosure Report – Commercial	\$450.00
Update -	\$150.00
General Research not in conjunction with an order	\$75.00/hr
UCC Search - County per name	\$25.00 plus \$1.00/page for copies
UCC Search - State per name	\$35.00 plus \$2.00/page for copies
General County Lien Search per name	\$75.00
Environmental Chain of Title Per Chain of Title	\$75/hour, \$250.00 minimum, \$500.00 maximum

Kansas Secured Title
Riley, Pottawatomie and Geary County, Kansas Rates
Rate filing effective 3/01/2023

TITLE INSURANCE RATES
RESIDENTIAL

1-4 Family, Agricultural, Vacant Land. Including Leasehold

Transaction Type	Charge
OWNER'S POLICIES – RESIDENTIAL	Rate Card Attached
BUILDER'S RATE – RESIDENTIAL	70% of Regular Card Rate
LOAN POLICIES – RESIDENTIAL	Rate Card Attached -
LOAN POLICIES – RESIDENTIAL REFINANCE	Rate Card Attached -
LOAN POLICIES – RESIDENTIAL REFINANCE – KST ISSUED POLICY WITHIN ONE YEAR OF ORDER	60% of Regular Card Rate
SIMULTANEOUS ISSUE LOAN POLICIES Not Exceeding The Amount Of Owner's Policy	\$225.00
NOTE: Simultaneous Issue and Refinance include loan endorsements: ALTA 4 Condominium ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 Variable Rate ALTA 8.2 Environmental ALTA 9 Comprehensive As applicable no additional charge.	
SIMULTANEOUS ISSUE LEASEHOLD Owner's Policy Issued In Conjunction With Owner's Policy	30% Of Fee Policy Premium
CONSTRUCTION LOAN COMMITMENT No Policy - Builder or Developer	\$75.00
Individuals -	\$175.00
LOT SALE COMMITMENT Developer to Builder/No Policy	\$50.00
HOLD OPEN CHARGE	\$100.00
ADDITIONAL PARCEL CHARGE When Additional Parcel has separate chain of title	\$100.00
ENDORSEMENTS	Schedule Attached
INFORMATIONAL COMMITMENT ISSUED TO ANOTHER TITLE COMPANY - Residential	\$200.00
PRELIMINARY COMMITMENT ISSUED IN ANTICIPATION OF POLICY TO BE ISSUED UPON SALE	N/C
LOAN POLICY – Cooperative Closing	\$250.00
Residential Cancellation fee	N/C unless U&U filed.
ALTA Residential Limited Coverage Junior Loan Policy not exceeding \$50,000.00	\$90.00
\$50,001.00 to \$150,000.00	\$140.00
Over \$150,000.00	\$175.00

**Kansas Secured Title
Riley, Pottawatomie and Geary County, Kansas Rates
Rate filing effective 3/01/2023**

COMMERCIAL TITLE INSURANCE RATES

Not 1-4 Family, Agricultural, Includes Vacant Land Intended or Zoned for Commercial Use.

COMMERCIAL OWNER'S OR LOAN POLICIES	
Amount of Transaction	Charge
Less than \$500,000	Rate Card Attached
\$500,000 to \$1,000,000 Card Rate Plus	\$2/1,000
\$1,000,001 to \$5,000,000 Add	\$1.75/1,000
Over \$5,000,000 Add	\$1.50/1,000
Commercial/Industrial Construction	50% of above rate credited against final loan policies when issued
Date Down search for construction loan disbursement	\$50.00
SIMULTANEOUS ISSUE LOAN POLICIES Not Exceeding The Amount Of Owner's Policy	\$400.00
SIMULTANEOUS ISSUE LEASEHOLD Owner's Policy Issued In Conjunction With Owner's Policy	30% Of Fee Policy Premium
ENDORSEMENTS	Schedule Attached
Exception Copies	\$1/page
Open Commitment under \$1,000,000*	\$400.00
Open Commitment over \$1,000,000*	\$600.00
Open Commitment over \$5,000,000*	\$1,000.00
Open Commitment over \$10,000,000	\$1,500.00
*Based on county appraised value	
Platting or Planning Dept. Commitment	\$300.00
Commercial Cancellation Fees	U&U will be filed.

COMMERCIAL CLOSING

Includes escrow agreements, document preparation, transfer of title documents, settlement statements and disbursement of funds and physical closing of transaction.

	Charge
Minimum Charge	\$500.00
Up to \$1,000,000	\$1.00/\$1000
Over \$1,000,000 add	\$0.10/\$1000
Disbursement of funds in connection with a real estate transaction based on documentation prepared. Residential	\$500.00
Preparation settlement statement only no presentation of documents or disbursements.	\$500.00

**Kansas Secured Title
Riley, Pottawatomie and Geary County, Kansas Rates
Rate filing effective 3/01/2023**

UNIQUE AND UNUSUAL RULE

If it can be clearly demonstrated that a risk represents 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 the rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

Kansas Secured Title
Riley, Pottawatomie and Geary County, Kansas Rates
Rate filing effective 3/01/2023

ENDORSEMENT RATE SCHEDULE – Riley, Pottawatomie and Geary Counties

NAME	RESIDENTIAL	COMMERCIAL Under \$1million	COMMERCIAL Over \$1million
Arbitration Endorsement	N/C	N/C	N/C
Correction Endorsement	N/C	N/C	N/C
Future Advance	N/C	N/C	N/C
Mortgage Modification	\$75 plus applicable premium for increase	\$100 Minimum plus \$75.00/hr after 2 hours, plus applicable premium for increase	\$300 Minimum plus \$75.00/hr after 2 hours, plus applicable premium for increase
Tie In Endorsement		10% of Premium \$250 Min \$750 Max	10% of Premium \$250 Min \$750 Max
First Loss Endorsement	\$50	10% of Premium \$250 Min \$750 Max	
Non-Imputation Endorsement	\$50	10% of Premium \$250 Min \$750 Max	
Zoning Endorsement 3.0	\$50	\$100	\$300
Zoning Endorsement 3.1	\$100.00	\$250	\$500
All Other Endorsements	\$40	\$75	\$100



Kansas Secured Title

Residential Title Insurance Rates for Riley, Pottawatomie and Geary Counties 03/01/2023

303 S. Seth Child Rd.
Manhattan, KS 66502
Phone: 785-537-1677
Fax: 785-537-1696

kstmaorders@kstitle.com
www.kstitle.com

INSURANCE UP TO	Regular	Refinance
\$10,000	\$175	\$175
\$20,000	\$225	\$200
\$30,000	\$260	\$230
\$40,000	\$300	\$260
\$50,000	\$335	\$300
\$60,000	\$385	\$330
\$70,000	\$415	\$350
\$80,000	\$455	\$375
\$90,000	\$490	\$395
\$100,000	\$520	\$415
\$110,000	\$540	\$440
\$120,000	\$560	\$460
\$130,000	\$585	\$480
\$140,000	\$605	\$500
\$150,000	\$625	\$525
\$160,000	\$650	\$550
\$170,000	\$675	\$575
\$180,000	\$700	\$595
\$190,000	\$720	\$615
\$200,000	\$740	\$630
\$210,000	\$760	\$650
\$220,000	\$780	\$670
\$230,000	\$805	\$690
\$240,000	\$825	\$710
\$250,000	\$845	\$725

INSURANCE UP TO	Regular	Refinance
\$260,000	\$870	\$745
\$270,000	\$890	\$765
\$280,000	\$915	\$780
\$290,000	\$940	\$800
\$300,000	\$960	\$820
\$310,000	\$980	\$840
\$320,000	\$1,000	\$860
\$330,000	\$1,025	\$875
\$340,000	\$1,045	\$895
\$350,000	\$1,065	\$915
\$360,000	\$1,085	\$935
\$370,000	\$1,105	\$955
\$380,000	\$1,130	\$975
\$390,000	\$1,150	\$990
\$400,000	\$1,170	\$1,010
\$410,000	\$1,190	\$1,030
\$420,000	\$1,210	\$1,050
\$430,000	\$1,230	\$1,070
\$440,000	\$1,250	\$1,090
\$450,000	\$1,275	\$1,110
\$460,000	\$1,295	\$1,130
\$470,000	\$1,315	\$1,150
\$480,000	\$1,335	\$1,170
\$490,000	\$1,355	\$1,190
\$500,000	\$1,375	\$1,210

Simultaneous Issue Loan Policy \$225.00
Not exceeding amount of Owner's Policy

Simultaneous Issue and Refinance include loan endorsements at no charge:
ALTA 4 Condominium
ALTA 5 P.U.D.
ALTA 6, 6.1 or 6.2 Variable Rate
ALTA 8.2 Environmental
ALTA 9 Comprehensive

JR LOAN POLICY \$90.00
2ND Mortgage Residential 1-4 family not exceeding \$50,000.00- \$140.00
\$50,001.00 to \$150,000.00- \$175.00
Over \$150,000.00-

CLOSING FEES

Residential Sale or Refi - Buyer \$250.00
Residential Sale Cash - Buyer \$200.00
Residential Sale - Seller \$200.00
(Realtor or Attorney assisted)
Residential Sale FSBO - Seller \$300.00
2ND Mortgage Closing - Simultaneous closing with first mortgage \$150.00

ESCROW FEES

Installment Contracts
Initial Escrow Fee \$500.00
Monthly Service Fee \$25.00
Additional Disbursements \$5.00
Termination Fee \$50.00

Over \$500,000 add \$20 per \$10,000 increment. Please call for quotes over \$1,000,000.00
RATES QUOTED ARE FOR NORMAL TRANSACTIONS. ADDITIONAL CHARGES MAY APPLY UNDER EXTRAORDINARY OR UNUSUAL CIRCUMSTANCES.



FILED

04/27/2023

RATE AND FORM COMPLIANCE DIVISION

Kansas Secured Title Riley, Pottawatomie and Geary County, Kansas Rates Rate filing effective 3/01/2023

Closing Services

RESIDENTIAL REAL ESTATE CLOSING FEES

Includes escrow agreement, preparation of usual seller's documents (deed, affidavit, validation questionnaire, power of attorney), settlement statements (HUD-1), lender compliance if applicable, notary services and physical closing.

Transaction Type	Charge
Residential Sale or Refi - Buyer All inclusive fee includes wire, delivery, overnight, doc prep.	\$250.00
Residential Sale Cash – Buyer	\$200.00
Residential Sale – Seller REALTOR OR ATTORNEY ASSISTED	\$200.00
Residential Sale FSBO – Seller	\$300.00
2 ND Mortgage Closing Simultaneous closing with first mortgage	\$150.00
Vacant Lot Closing Developer to Builder	\$75.00

SURCHARGES FOR RESIDENTIAL CLOSING

Service Type	Charge
Relocation Company Coordination	\$150.00
Foreclosure REO Coordination Fee	125.00
Print Loan Documents Received by Electronic Mail	N/C
Segregated Interest Bearing Earnest Money Account	\$75.00
Escrow Holdback or Indemnity with Deposit	\$50.00
Earnest Money Escrow without title or closing services	\$75.00

WITNESS ONLY CLOSING

Witness of signatures and notary services for documents packages and closing statements prepared by another.

Witness Only	\$250.00
FNF ServiceLink Witness Closing	\$125.00

CLOSING STATEMENT PREPARATION ONLY

Preparation of settlement statement only – from lender instructions. No presentation of documents	\$150.00
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DISBURSEMENT OF FUNDS ONLY

Disbursement of funds in connection with a real estate transaction based on documentation prepared.

Transaction Type	Charge
Residential	\$150.00
Commercial	\$250.00

Kansas Secured Title
Riley, Pottawatomie and Geary County, Kansas Rates
Rate filing effective 3/01/2023

ESCROW SERVICES
Servicing of long-term contracts

Includes preparation of escrow agreement, holding of deed or other documents as required by the agreement of the parties, payment charges as indicated.

Transaction Type	Charge
Initial Escrow Set-up Fee	\$500.00
Monthly Service Fee (1 payment in 1 payment out) (Effective 01/01/08)	\$25.00
Additional receipts or disbursements each	\$5.00
Quarterly, Semi-Annual or Annual Service Fee	\$30.00
Insufficient Fund or Returned Checks	\$35.00
Termination Fee	\$50.00

ANCILLARY SERVICES

Additional services which may be offered in connection with any other service.

Service	Charge
Delivery Services *or actual charge by service if exceeds \$25.00	\$25.00*
Electronic Wire Transfer Fee – outgoing	\$25.00
Document Preparation not in conjunction with an order	\$50.00
Amortization Schedule not in conjunction with an order	\$20.00
Technology Fee (for electronic services)	\$30.00

ABSTRACTING

Transaction Type	Charge
Ownership & Encumbrance Certificate – Lender	\$150.00
Ownership & Encumbrance Certificate - Basic	\$200.00
Ownership & Encumbrance Certificate - Full with Easement and Restrictions	\$275.00
Additional Update within 6 months	\$50.00
Foreclosure Report – Residential Update -	\$300.00 \$100.00
Foreclosure Report – Commercial Update -	\$450.00 \$150.00
General Research not in conjunction with an order	\$75.00/hr
UCC Search - County per name	\$25.00 plus \$1.00/page for copies
UCC Search - State per name	\$35.00 plus \$2.00/page for copies
General County Lien Search per name	\$75.00
Environmental Chain of Title Per Chain of Title	\$75/hour, \$250.00 minimum, \$500.00 maximum

Kansas Secured Title
Riley, Pottawatomie and Geary County, Kansas Rates
Rate filing effective 3/01/2023

TITLE INSURANCE RATES
RESIDENTIAL

1-4 Family, Agricultural, Vacant Land. Including Leasehold

Transaction Type	Charge
OWNER'S POLICIES – RESIDENTIAL ENHANCED HTP OWNER'S POLICIES	Rate Card Attached 110% of Rate Card Attached
BUILDER'S RATE – RESIDENTIAL	70% of Regular Card Rate
LOAN POLICIES – RESIDENTIAL	Rate Card Attached -
LOAN POLICIES – RESIDENTIAL REFINANCE	Rate Card Attached -
LOAN POLICIES – RESIDENTIAL REFINANCE – KST ISSUED POLICY WITHIN ONE YEAR OF ORDER	60% of Regular Card Rate
SIMULTANEOUS ISSUE LOAN POLICIES Not Exceeding The Amount Of Owner's Policy	\$225.00
NOTE: Simultaneous Issue and Refinance include loan endorsements: ALTA 4 Condominium ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 Variable Rate ALTA 8.2 Environmental ALTA 9 Comprehensive As applicable no additional charge.	
SIMULTANEOUS ISSUE LEASEHOLD Owner's Policy Issued In Conjunction With Owner's Policy	30% Of Fee Policy Premium
CONSTRUCTION LOAN COMMITMENT No Policy - Builder or Developer	\$75.00
Individuals -	\$175.00
LOT SALE COMMITMENT Developer to Builder/No Policy	\$50.00
HOLD OPEN CHARGE	\$100.00
ADDITIONAL PARCEL CHARGE When Additional Parcel has separate chain of title	\$100.00
ENDORSEMENTS	Schedule Attached
INFORMATIONAL COMMITMENT ISSUED TO ANOTHER TITLE COMPANY - Residential	\$200.00
PRELIMINARY COMMITMENT ISSUED IN ANTICIPATION OF POLICY TO BE ISSUED UPON SALE	N/C
LOAN POLICY – Cooperative Closing	\$250.00
Residential Cancellation fee	N/C unless U&U filed.
ALTA Residential Limited Coverage Junior Loan Policy not exceeding \$50,000.00	\$90.00
\$50,001.00 to \$150,000.00	\$140.00
Over \$150,000.00	\$175.00

**Kansas Secured Title
Riley, Pottawatomie and Geary County, Kansas Rates
Rate filing effective 3/01/2023**

COMMERCIAL TITLE INSURANCE RATES

Not 1-4 Family, Agricultural, Includes Vacant Land Intended or Zoned for Commercial Use.

COMMERCIAL OWNER'S OR LOAN POLICIES	
Amount of Transaction	Charge
Less than \$500,000	Rate Card Attached
\$500,000 to \$1,000,000 Card Rate Plus	\$2/1,000
\$1,000,001 to \$5,000,000 Add	\$1.75/1,000
Over \$5,000,000 Add	\$1.50/1,000
Commercial/Industrial Construction	50% of above rate credited against final loan policies when issued
Date Down search for construction loan disbursement	\$50.00
SIMULTANEOUS ISSUE LOAN POLICIES Not Exceeding The Amount Of Owner's Policy	\$400.00
SIMULTANEOUS ISSUE LEASEHOLD Owner's Policy Issued In Conjunction With Owner's Policy	30% Of Fee Policy Premium
ENDORSEMENTS	Schedule Attached
Exception Copies	\$1/page
Open Commitment under \$1,000,000*	\$400.00
Open Commitment over \$1,000,000*	\$600.00
Open Commitment over \$5,000,000*	\$1,000.00
Open Commitment over \$10,000,000	\$1,500.00
*Based on county appraised value	
Platting or Planning Dept. Commitment	\$300.00
Commercial Cancellation Fees	U&U will be filed.

COMMERCIAL CLOSING

Includes escrow agreements, document preparation, transfer of title documents, settlement statements and disbursement of funds and physical closing of transaction.

	Charge
Minimum Charge	\$500.00
Up to \$1,000,000	\$1.00/\$1000
Over \$1,000,000 add	\$0.10/\$1000
Disbursement of funds in connection with a real estate transaction based on documentation prepared. Residential	\$500.00
Preparation settlement statement only no presentation of documents or disbursements.	\$500.00

**Kansas Secured Title
Riley, Pottawatomie and Geary County, Kansas Rates
Rate filing effective 3/01/2023**

UNIQUE AND UNUSUAL RULE

If it can be clearly demonstrated that a risk represents 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 the rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

Kansas Secured Title
Riley, Pottawatomie and Geary County, Kansas Rates
Rate filing effective 3/01/2023

ENDORSEMENT RATE SCHEDULE – Riley, Pottawatomie and Geary Counties

NAME	RESIDENTIAL	COMMERCIAL Under \$1million	COMMERCIAL Over \$1million
Arbitration Endorsement	N/C	N/C	N/C
Correction Endorsement	N/C	N/C	N/C
Future Advance	N/C	N/C	N/C
Mortgage Modification	\$100 plus applicable premium for increase	\$100 Minimum plus \$75.00/hr after 2 hours, plus applicable premium for increase	\$300 Minimum plus \$75.00/hr after 2 hours, plus applicable premium for increase
Tie In Endorsement		10% of Premium \$250 Min \$750 Max	10% of Premium \$250 Min \$750 Max
First Loss Endorsement	\$50	10% of Premium \$250 Min \$750 Max	
Non-Imputation Endorsement	\$50	10% of Premium \$250 Min \$750 Max	
Zoning Endorsement 3.0	\$50	\$100	\$300
Zoning Endorsement 3.1	\$100.00	\$250	\$500
All Other Endorsements	\$50	\$100	\$125



SERVICE BEYOND
EXPECTATION

Kansas Secured Title

Winfield Title and Closing Office
116 E. 9th Ave., Winfield, KS 67156
Phone: 620-229-7700
www.kstitle.com



FILED

02/03/2023

RATE AND FORM COMPLIANCE DIVISION

Date: February 1st, 2023

Kansas Insurance Department
1300 SW Arrowhead Rd.
Topeka, KS 66604

In compliance with Kansas Insurance Department regulations, we wish to make this rate filing to be effective as of March 1st, 2023, replacing our prior rate filing, for services provided for properties located in Cowley and Sumner Counties, Kansas.

These rates apply for all insurers represented by our company.

Very truly yours,

Kevin Mohr
President

Enc.

cc: Title Midwest, Inc., corporate office



Kansas Secured Title, Inc.

"Service Beyond Expectation"

Sumner County and Cowley County Rate Filing Effective March 1, 2023

Residential Real Estate Closing Services

Includes preparation of escrow agreements, transfer of title documents (deed, affidavit, validation questionnaire, power of attorney), settlement statements (CDF, HUD-1 or Cash statement), lender compliance if applicable, notary services, physical closing and disbursement of funds.

Transaction Type	Charge
Sales Transaction with the assistance of a Real Estate Professional	\$500.00
Sales Transaction with the assistance of a Real Estate Professional -- Cash Transaction	\$420.00
Sales Transaction without the assistance of a Real Estate Professional	\$650.00
Refinance Closing	\$345.00
Loan Only or Witness Only Closing with disbursements	\$345.00
Loan Only or Witness Only Closing without disbursements	\$250.00
Second Mortgage Closing simultaneous with a First Mortgage	\$150.00
Vacant Lot Closing – Developer to Builder Transactions. – Commercial Closing fee if in excess of 4 Lots	\$75.00
New Construction Closing	
Builder (Seller) Fee	\$50.00
Buyer Fee	\$250.00

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Commercial Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$500.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.10/1,000 over 1,000,000 may apply
Sale without the assistance of a Real Estate Professional	\$750.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.10/1,000 over 1,000,000 may apply
Second mortgage closing simultaneous with First mortgage closing	\$250.00
Second mortgage closing	\$350.00

Commercial transactions are defined as follows:

- Transactions of \$500,000.00 and above;
- within the city limits and zoned commercial by governing authorities;
- outside the city limits and land is devoted to agricultural and or ranch use by governing authorities.

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Escrow Services
Servicing of long-term contracts

Includes preparation of escrow agreements, holding of deed or other documents as required by the agreement of the parties, payment collection and disbursement.

Transaction Type	Charge
Initial Setup Fee	\$500.00
Document Hold only	\$200.00
Monthly Servicing Fee	\$25.00
Close Out Fee	\$50.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Additional services which **may be** offered in conjunction with any other service or as a service itself.

Service	Charge
Overnight/Express Delivery Service	\$25.00
Insufficient Funds or Returned Check	\$50.00
Wire Fee (outgoing)	\$20.00
Document Preparation (not in conjunction with title insurance, O&E or a closing)	\$150.00 per document
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular Home	\$350.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement Only (escrowed funds) -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Miscellaneous Research (Not in conjunction with a title policy) 1 hour minimum	\$100.00 per hour
Out of County Search Fee	Up to \$200.00
1031 Set Up Fee	750.00
1031 Reverse Set Up Fee	\$2,500.00
E-Recording Fee	\$5.00 per recordable document
Recording Service Fee (Not in conjunction with a closing)	\$25.00 per recordable legal description
Technology Fee	\$30.00 purchase \$15.00 refinance
Mail Out Fee	\$50.00 per Seller \$100.00 per Buyer Additional fees may apply
Electronic File Fee	\$5.00 per document

(The remainder of this page is intentionally left blank.)

Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$100.00
Ownership & Encumbrance Certificate – (lender requested only) - <i>Includes 1 update</i>	\$150.00
Ownership & Encumbrance Certificate – (with easements)	\$300.00
Document Prep on Ownership & Encumbrance Certificate (lender requested only)	\$50.00 per document
Document Prep with Ownership & Encumbrance Certificate.	\$75.00
Document Prep with waiver. No title or closing service.	\$150.00
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or verbal)	\$100.00, plus \$1.00 per page for copies
UCC Search – State (per name)	\$100.00, plus \$2.00 per page for copies
General County Lien Search (per name)	\$100.00, plus \$1.00 per page for copies
Environmental Chain of Title	\$350.00, plus \$100.00 per hour after 2 hours
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel (radius of 350 feet or less) \$750.00 plus \$25.00 per parcel (radius more than 350 feet)
Search and Exam	\$300.00

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Title Insurance Rates Residential

Transaction Type	Charge
Owner's Policies	Rate card attached
Builder's/Developer's Rate	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 10 years	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owners policy from another qualified national underwriter within the last 10 years	75% of Card Rate But not less than minimum charge.
Loan Policies	Rate card attached
Loan Policies – Refinance	60% of Card rate but not less than min. charge
Second Mortgage Policies	60% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$200.00 (Plus card rate for any amount exceeding the owner's policy amount)
Construction Loan Commitment (No policy issued)	No Charge
Lot Sale Commitment (No policy issued)	\$100.00
Hold Open Charge	No Charge
Cancellation Fee	\$100.00 fee may apply
Additional Tract Fee (for multiple tracts or lots)	\$100.00 per each additional tract
Relocation Commitments – prepared for relocation third party companies	\$300.00
Informational Commitments	\$500.00 for property valued up to \$500,000.00 \$750.00 for property valued over \$500,000.00 If premium split is not available.
Each Update	\$100.00 per update
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
Foreclosure Binder – no policy, includes 1 update	\$300.00
Each Additional Update	\$100.00
Replacement of Lost Policy	\$50.00 plus any out-of-pocket expenses

Residential Endorsements

Owner's Survey (current survey required)	15% of premium
Increase Policy Amount Endorsement	Card Rate on Additional Amount
Extend Effective Date Endorsement	\$100.00
Assignment of Mortgage Endorsement	\$50.00
Alta 7 Endorsement	\$50.00

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Title Insurance Rates Commercial

Agricultural of 40 acres or more, Includes Vacant Land, Property Intended or Zoned for Commercial Use or Industrial Use, More than 4 Residential property/lots.

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.00 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$250.00 (Plus card rate for any amount exceeding the owner's policy amount)
Simultaneous - Leasehold Policy	60% of Owner's Policy Card Rate
Loan Policies – Refinance	60% of Card Rate But not less than minimum charge
Second Mortgage Policies	60% of Card Rate But not less than minimum charge
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 10 years	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 10 years	75% of Card Rate But not less than minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract Charge, for multiple tracts or lots	\$100.00 per each additional tract
Informational Title Commitment	\$750.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued over \$1,000,000.00 If Premium split is not available.
Each Update	\$150.00
Foreclosure Commitment (no policy)	\$400.00
Each Update	\$150.00
Platting Commitment (no policy)	\$500.00
Lot Sale Commitment (no policy)	\$100.00
Additional Research (1 hour minimum)	\$100.00 per hour
Cancellation Fee	\$300.00 Fee may apply
Replacement of Lost Policy (within 2 years)	\$100.00
Replacement of Lost Policy (after 2 years)	\$250.00

Endorsements to Owner's Policies – Commercial

Transaction Type	Charge
To correct error	N/A
Adding survey coverage (Current survey required)	15% of premium
Zoning Endorsement 3	\$300.00
Zoning Endorsement 3.1 (Requires an attorney's opinion)	\$500.00 plus attorney's opinion fee
Other requested endorsements	\$125.00 minimum, subject to a U & U

Endorsements to Loan Policies – Commercial

Transaction Type	Charge
Zoning Endorsement 3	\$300.00
Zoning Endorsement 3.1 (Requires an attorney's opinion)	\$500.00 plus attorney's opinion fee
Assignment of Mortgage (no extension of policy date)	\$50.00
Mortgage Modification (no extension of policy date)	\$50.00
Extend Effective Date	\$150.00
Increase Policy Amount	Card Rate
ALTA Comprehensive	\$150.00
Revolving Credit	\$125.00
ALTA Variable Rate	\$125.00
Contiguity	\$125.00
Access	\$125.00
Land same as survey (requires current survey)	\$125.00
Environmental	\$125.00
Subdivision	\$125.00
Separate tax lot	\$125.00
Other requested endorsements	\$125.00 minimum, subject to U & U

Title Insurance
Special Rule for Rate Unique and 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.

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Title Insurance Rates**Effective March 1, 2023**

Title Insurance	Rate	Refinance
\$50,000	\$470.00	\$470.00
\$60,000	\$540.00	\$470.00
\$70,000	\$570.00	\$470.00
\$80,000	\$620.00	\$470.00
\$90,000	\$660.00	\$470.00
\$100,000	\$700.00	\$470.00
\$110,000	\$730.00	\$470.00
\$120,000	\$750.00	\$470.00
\$130,000	\$780.00	\$470.00
\$140,000	\$800.00	\$480.00
\$150,000	\$820.00	\$492.00
\$160,000	\$840.00	\$504.00
\$170,000	\$860.00	\$516.00
\$180,000	\$890.00	\$534.00
\$190,000	\$910.00	\$546.00
\$200,000	\$930.00	\$558.00
\$210,000	\$950.00	\$570.00
\$220,000	\$970.00	\$582.00
\$230,000	\$990.00	\$594.00
\$240,000	\$1,020.00	\$612.00
\$250,000	\$1,040.00	\$624.00
\$260,000	\$1,060.00	\$636.00
\$270,000	\$1,080.00	\$648.00
\$280,000	\$1,100.00	\$660.00
\$290,000	\$1,120.00	\$672.00
\$300,000	\$1,150.00	\$690.00
\$310,000	\$1,170.00	\$702.00
\$320,000	\$1,190.00	\$714.00
\$330,000	\$1,210.00	\$726.00
\$340,000	\$1,230.00	\$738.00
\$350,000	\$1,260.00	\$756.00
\$360,000	\$1,280.00	\$768.00
\$370,000	\$1,300.00	\$780.00
\$380,000	\$1,320.00	\$792.00
\$390,000	\$1,340.00	\$804.00
\$400,000	\$1,370.00	\$822.00
\$410,000	\$1,390.00	\$834.00
\$420,000	\$1,410.00	\$846.00
\$430,000	\$1,430.00	\$858.00
\$440,000	\$1,450.00	\$870.00
\$450,000	\$1,470.00	\$882.00
\$460,000	\$1,490.00	\$894.00
\$470,000	\$1,510.00	\$906.00

\$480,000	\$1,530.00	\$918.00
\$490,000	\$1,550.00	\$930.00
\$500,000	\$1,570.00	\$942.00
\$510,000	\$1,590.00	\$954.00
\$520,000	\$1,610.00	\$966.00
\$530,000	\$1,620.00	\$972.00
\$540,000	\$1,630.00	\$978.00
\$550,000	\$1,640.00	\$984.00
\$560,000	\$1,650.00	\$990.00
\$570,000	\$1,660.00	\$996.00
\$580,000	\$1,670.00	\$1,002.00
\$590,000	\$1,680.00	\$1,008.00
\$600,000	\$1,690.00	\$1,014.00
\$610,000	\$1,700.00	\$1,020.00
\$620,000	\$1,710.00	\$1,026.00
\$630,000	\$1,720.00	\$1,032.00
\$640,000	\$1,730.00	\$1,038.00
\$650,000	\$1,740.00	\$1,044.00
\$660,000	\$1,750.00	\$1,050.00
\$670,000	\$1,760.00	\$1,056.00
\$680,000	\$1,770.00	\$1,062.00
\$690,000	\$1,780.00	\$1,068.00
\$700,000	\$1,800.00	\$1,080.00
\$710,000	\$1,810.00	\$1,086.00
\$720,000	\$1,820.00	\$1,092.00
\$730,000	\$1,830.00	\$1,098.00
\$740,000	\$1,840.00	\$1,104.00
\$750,000	\$1,860.00	\$1,116.00
\$760,000	\$1,870.00	\$1,122.00
\$770,000	\$1,880.00	\$1,128.00
\$780,000	\$1,890.00	\$1,134.00
\$790,000	\$1,900.00	\$1,140.00
\$800,000	\$1,910.00	\$1,146.00
\$810,000	\$1,920.00	\$1,152.00
\$820,000	\$1,930.00	\$1,158.00
\$830,000	\$1,940.00	\$1,164.00
\$840,000	\$1,950.00	\$1,170.00
\$850,000	\$1,960.00	\$1,176.00
\$860,000	\$1,970.00	\$1,182.00
\$870,000	\$1,990.00	\$1,194.00
\$880,000	\$2,000.00	\$1,200.00
\$890,000	\$2,010.00	\$1,206.00
\$900,000	\$2,020.00	\$1,212.00
\$910,000	\$2,030.00	\$1,218.00
\$920,000	\$2,050.00	\$1,230.00
\$930,000	\$2,060.00	\$1,236.00
\$940,000	\$2,070.00	\$1,242.00

\$950,000	\$2,080.00	\$1,248.00
\$960,000	\$2,090.00	\$1,254.00
\$970,000	\$2,100.00	\$1,260.00
\$980,000	\$2,110.00	\$1,266.00
\$990,000	\$2,120.00	\$1,272.00
\$1,000,000	\$2,140.00	\$1,284.00



FILED

04/27/2023

RATE AND FORM COMPLIANCE DIVISION



Kansas Secured Title, Inc.

"Service Beyond Expectation"

McPherson County and Reno County Rate Filing Effective April 10, 2023

Residential Real Estate Closing Services

Includes preparation of escrow agreements, transfer of title documents (deed, affidavit, validation questionnaire, power of attorney), settlement statements (CDF, HUD-1 or Cash statement), lender compliance if applicable, notary services, physical closing and disbursement of funds.

Transaction Type	Charge
Sales Transaction	\$480.00
Sales Transaction with the assistance of a Real Estate Professional / Cash Transaction	\$350.00
Refinance Closing	\$350.00
Loan Only or Witness Only Closing with disbursements	\$350.00
Loan Only or Witness Only Closing without disbursements	\$250.00
Second Mortgage Closing simultaneous with a First Mortgage	\$150.00
Vacant Lot Closing – Developer to Builder Transactions– Commercial Closing fee if in excess of 4 Lots	\$75.00
New Construction Closing	
Builder (Seller) Fee	\$50.00
Buyer Fee	\$240.00

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Commercial Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$500.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.10/1,000 over 1,000,000 may apply
Sale without the assistance of a Real Estate Professional	\$750.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.10/1,000 over 1,000,000 may apply
Second mortgage closing simultaneous with First mortgage closing	\$250.00
Second mortgage closing	\$350.00

Commercial transactions are defined as follows:

- Transactions of \$500,000.00 and above;
- within the city limits and zoned commercial by governing authorities;
- outside the city limits and land is devoted to agricultural and or ranch use by governing authorities.

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Escrow Services
Servicing of long-term contracts

Includes preparation of escrow agreements, holding of deed or other documents as required by the agreement of the parties, payment collection and disbursement.

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Servicing Fee	\$25.00
Close Out Fee	\$50.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Additional services which **may be** offered in conjunction with any other service or as a service itself.

Service	Charge
Overnight/Express Delivery Service	\$25.00
Insufficient Funds or Returned Check	\$50.00
Wire Fee (outgoing)	\$20.00
Document Preparation (not in conjunction with title insurance, O&E or a closing)	\$150.00 per document
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular Home	\$400.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement Only (escrowed funds) -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Miscellaneous Research (Not in conjunction with a title policy) 1 hour minimum	\$100.00 per hour
Out of County Search Fee	Up to \$200.00
1031 Set Up Fee	750.00
1031 Reverse Set Up Fee	\$2,500.00
E-Recording Fee	\$5.00 per recordable document
Recording Service Fee (Not in conjunction with a closing)	\$25.00 per recordable legal description
Technology Fee	\$30.00 purchase \$15.00 refinance
Mail Out Fee	\$50.00 per Seller \$100.00 per Buyer Additional fees may apply
Electronic File Fee	\$5.00 per document

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Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$100.00
Ownership & Encumbrance Certificate – (lender requested only) - <i>Includes 1 update</i>	\$150.00
Ownership & Encumbrance Certificate – (with easements)	\$300.00
Document Prep on Ownership & Encumbrance Certificate (lender requested only)	\$50.00 per document
Document Prep with Ownership & Encumbrance Certificate.	\$75.00
Document Prep with waiver. No title or closing service.	\$150.00
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or verbal)	\$100.00, plus \$1.00 per page for copies
UCC Search – State (per name)	\$100.00, plus \$2.00 per page for copies
General County Lien Search (per name)	\$100.00, plus \$1.00 per page for copies
Environmental Chain of Title	\$350.00, plus \$100.00 per hour after 2 hours
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel (radius of 350 feet or less) \$750.00 plus \$25.00 per parcel (radius more than 350 feet)
Search and Exam	\$300.00

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Title Insurance Rates Residential

Transaction Type	Charge
Owner's Policies	Rate card attached
HTP Owner's Policies	110% of Rate card attached
Builder's/Developer's Rate	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 10 years	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owners policy from another qualified national underwriter within the last 10 years	75% of Card Rate But not less than minimum charge.
Loan Policies	Rate card attached
Loan Policies – Refinance	60% of Card rate but not less than min. charge
Second Mortgage Policies	60% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$150.00 (Plus card rate for any amount exceeding the owner's policy amount)
Construction Loan Commitment (No policy issued)	\$1.00 per \$1,000.00 indebtedness
Lot Sale Commitment (No policy issued)	\$100.00
Hold Open Charge	No Charge
Cancellation Fee	\$100.00 fee may apply
Additional Tract Fee (for multiple tracts or lots)	\$100.00 per each additional tract
Relocation Commitments – prepared for relocation third party companies	\$300.00
Informational Commitments Each Update	\$500.00 for property valued up to \$500,000.00 \$750.00 for property valued over \$500,000.00 If premium split is not available. \$100.00 per update,
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
Foreclosure Binder – no policy, includes 1 update Each Additional Update	\$300.00 \$100.00
Replacement of Lost Policy	\$50.00 plus any out-of-pocket expenses
Rush Fee – Commitment return requested	\$100.00 may be charged for commitments request within 72 hours/Closing within 5

	days
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Residential Endorsements

Owner's Survey (current survey required)	15% of premium
Increase Policy Amount Endorsement	Card Rate on Additional Amount
Extend Effective Date Endorsement	\$100.00
Assignment of Mortgage Endorsement	\$50.00
Alta 7 Endorsement	\$50.00

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Title Insurance Rates Commercial

Agricultural of 40 acres or more, Includes Vacant Land, Property Intended or Zoned for Commercial Use or Industrial Use, More than 4 Residential property/lots.

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.00 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$250.00 (Plus card rate for any amount exceeding the owner's policy amount)
Simultaneous - Leasehold Policy	60% of Owner's Policy Card Rate
Loan Policies – Refinance	60% of Card Rate But not less than minimum charge
Second Mortgage Policies	60% of Card Rate But not less than minimum charge
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 10 years	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 10 years	75% of Card Rate But not less than minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract Charge, for multiple tracts or lots	\$100.00 per each additional tract
Informational Title Commitment	\$750.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued over \$1,000,000.00 If Premium split is not available.
Each Update	\$150.00
Foreclosure Commitment (no policy)	\$400.00
Each Update	\$150.00
Platting Commitment (no policy)	\$500.00
Lot Sale Commitment (no policy)	\$100.00
Additional Research (1 hour minimum)	\$100.00 per hour
Cancellation Fee	\$300.00 Fee may apply
Replacement of Lost Policy (within 2 years)	\$100.00

Replacement of Lost Policy (after 2 years)	\$250.00
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Endorsements to Owner's Policies – Commercial

Transaction Type	Charge
To correct error	N/A
Adding survey coverage (Current survey required)	15% of premium
Zoning Endorsement 3	\$300.00
Zoning Endorsement 3.1 (Requires an attorney's opinion)	\$500.00 plus attorney's opinion fee
Other requested endorsements	\$125.00 minimum, subject to a U & U

Endorsements to Loan Policies – Commercial

Transaction Type	Charge
Zoning Endorsement 3	\$300.00
Zoning Endorsement 3.1 (Requires an attorney's opinion)	\$500.00 plus attorney's opinion fee
Assignment of Mortgage (no extension of policy date)	\$50.00
Mortgage Modification (no extension of policy date)	\$50.00
Extend Effective Date	\$150.00
Increase Policy Amount	Card Rate
ALTA Comprehensive	\$150.00
Revolving Credit	\$125.00
ALTA Variable Rate	\$125.00
Contiguity	\$125.00
Access	\$125.00
Land same as survey (requires current survey)	\$125.00
Environmental	\$125.00
Subdivision	\$125.00
Separate tax lot	\$125.00
Other requested endorsements	\$125.00 minimum, subject to U & U

Title Insurance
Special Rule for Rate Unique and 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.

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Title Insurance Rates

Effective April 10, 2023

Title Insurance	Rate	Refinance
30,000	\$340.00	\$340.00
40,000	\$380.00	\$340.00
50,000	\$420.00	\$340.00
60,000	\$450.00	\$340.00
70,000	\$480.00	\$340.00
80,000	\$510.00	\$340.00
90,000	\$540.00	\$340.00
100,000	\$570.00	\$342.00
110,000	\$590.00	\$354.00
120,000	\$610.00	\$366.00
130,000	\$630.00	\$378.00
140,000	\$650.00	\$402.00
150,000	\$670.00	\$420.00
160,000	\$690.00	\$414.00
170,000	\$710.00	\$426.00
180,000	\$730.00	\$438.00
190,000	\$750.00	\$450.00
200,000	\$770.00	\$462.00
210,000	\$790.00	\$474.00
220,000	\$810.00	\$486.00
230,000	\$830.00	\$498.00
240,000	\$850.00	\$510.00
250,000	\$870.00	\$522.00
260,000	\$890.00	\$534.00
270,000	\$910.00	\$546.00
280,000	\$930.00	\$558.00
290,000	\$950.00	\$570.00
300,000	\$970.00	\$582.00
310,000	\$990.00	\$594.00
320,000	\$1,010.00	\$606.00
330,000	\$1,030.00	\$618.00
340,000	\$1,050.00	\$630.00
350,000	\$1,070.00	\$642.00
360,000	\$1,090.00	\$654.00
370,000	\$1,110.00	\$666.00
380,000	\$1,130.00	\$678.00
390,000	\$1,150.00	\$690.00
400,000	\$1,170.00	\$702.00
410,000	\$1,190.00	\$714.00
420,000	\$1,210.00	\$726.00
430,000	\$1,230.00	\$738.00
440,000	\$1,250.00	\$750.00
450,000	\$1,270.00	\$762.00



FILED

04/27/2023

RATE AND FORM COMPLIANCE DIVISION

460,000	\$1,290.00	\$774.00
470,000	\$1,310.00	\$786.00
480,000	\$1,330.00	\$798.00
490,000	\$1,350.00	\$810.00
500,000	\$1,370.00	\$822.00
510,000	\$1,390.00	\$834.00
520,000	\$1,410.00	\$846.00
530,000	\$1,430.00	\$858.00
540,000	\$1,450.00	\$870.00
550,000	\$1,470.00	\$882.00
560,000	\$1,490.00	\$894.00
570,000	\$1,510.00	\$906.00
580,000	\$1,530.00	\$918.00
590,000	\$1,550.00	\$930.00
600,000	\$1,570.00	\$942.00
610,000	\$1,590.00	\$954.00
620,000	\$1,610.00	\$966.00
630,000	\$1,630.00	\$978.00
640,000	\$1,650.00	\$990.00
650,000	\$1,670.00	\$1,002.00
660,000	\$1,690.00	\$1,014.00
670,000	\$1,710.00	\$1,026.00
680,000	\$1,730.00	\$1,038.00
690,000	\$1,750.00	\$1,050.00
700,000	\$1,770.00	\$1,062.00
710,000	\$1,790.00	\$1,074.00
720,000	\$1,810.00	\$1,086.00
730,000	\$1,830.00	\$1,098.00
740,000	\$1,850.00	\$1,110.00
750,000	\$1,870.00	\$1,122.00
760,000	\$1,890.00	\$1,134.00
770,000	\$1,910.00	\$1,146.00
780,000	\$1,930.00	\$1,158.00
790,000	\$1,950.00	\$1,170.00
800,000	\$1,970.00	\$1,182.00
810,000	\$1,990.00	\$1,194.00
820,000	\$2,010.00	\$1,206.00
830,000	\$2,030.00	\$1,218.00
840,000	\$2,050.00	\$1,230.00
850,000	\$2,070.00	\$1,242.00
860,000	\$2,090.00	\$1,254.00
870,000	\$2,110.00	\$1,266.00
880,000	\$2,130.00	\$1,278.00
890,000	\$2,150.00	\$1,290.00
900,000	\$2,170.00	\$1,302.00
910,000	\$2,190.00	\$1,314.00
920,000	\$2,210.00	\$1,326.00

930,000	\$2,230.00	\$1,338.00
940,000	\$2,250.00	\$1,350.00
950,000	\$2,270.00	\$1,362.00
960,000	\$2,290.00	\$1,374.00
970,000	\$2,310.00	\$1,386.00
980,000	\$2,330.00	\$1,398.00
990,000	\$2,350.00	\$1,410.00
1,000,000	\$2,370.00	\$1,422.00

Title Insurance Rates

Effective April 10, 2023

Title Insurance	Rate	Refinance
50,000	\$470.00	\$470.00
60,000	\$540.00	\$470.00
70,000	\$570.00	\$470.00
80,000	\$620.00	\$470.00
90,000	\$660.00	\$470.00
100,000	\$700.00	\$470.00
110,000	\$730.00	\$470.00
120,000	\$750.00	\$470.00
130,000	\$780.00	\$470.00
140,000	\$800.00	\$480.00
150,000	\$820.00	\$492.00
160,000	\$840.00	\$504.00
170,000	\$860.00	\$516.00
180,000	\$890.00	\$534.00
190,000	\$910.00	\$546.00
200,000	\$930.00	\$558.00
210,000	\$950.00	\$570.00
220,000	\$970.00	\$582.00
230,000	\$990.00	\$594.00
240,000	\$1,020.00	\$612.00
250,000	\$1,040.00	\$624.00
260,000	\$1,060.00	\$636.00
270,000	\$1,080.00	\$648.00
280,000	\$1,100.00	\$660.00
290,000	\$1,120.00	\$672.00
300,000	\$1,150.00	\$690.00
310,000	\$1,170.00	\$702.00
320,000	\$1,190.00	\$714.00
330,000	\$1,210.00	\$726.00
340,000	\$1,230.00	\$738.00
350,000	\$1,260.00	\$756.00
360,000	\$1,280.00	\$768.00
370,000	\$1,300.00	\$780.00
380,000	\$1,320.00	\$792.00
390,000	\$1,340.00	\$804.00
400,000	\$1,370.00	\$822.00
410,000	\$1,390.00	\$834.00
420,000	\$1,410.00	\$846.00
430,000	\$1,430.00	\$858.00
440,000	\$1,450.00	\$870.00
450,000	\$1,470.00	\$882.00
460,000	\$1,490.00	\$894.00
470,000	\$1,510.00	\$906.00



FILED

04/27/2023

RATE AND FORM COMPLIANCE DIVISION

480,000	\$1,530.00	\$918.00
490,000	\$1,550.00	\$930.00
500,000	\$1,570.00	\$942.00
510,000	\$1,590.00	\$954.00
520,000	\$1,610.00	\$966.00
530,000	\$1,620.00	\$972.00
540,000	\$1,630.00	\$978.00
550,000	\$1,640.00	\$984.00
560,000	\$1,650.00	\$990.00
570,000	\$1,660.00	\$996.00
580,000	\$1,670.00	\$1,002.00
590,000	\$1,680.00	\$1,008.00
600,000	\$1,690.00	\$1,014.00
610,000	\$1,700.00	\$1,020.00
620,000	\$1,710.00	\$1,026.00
630,000	\$1,720.00	\$1,032.00
640,000	\$1,730.00	\$1,038.00
650,000	\$1,740.00	\$1,044.00
660,000	\$1,750.00	\$1,050.00
670,000	\$1,760.00	\$1,056.00
680,000	\$1,770.00	\$1,062.00
690,000	\$1,780.00	\$1,068.00
700,000	\$1,800.00	\$1,080.00
710,000	\$1,810.00	\$1,086.00
720,000	\$1,820.00	\$1,092.00
730,000	\$1,830.00	\$1,098.00
740,000	\$1,840.00	\$1,104.00
750,000	\$1,860.00	\$1,116.00
760,000	\$1,870.00	\$1,122.00
770,000	\$1,880.00	\$1,128.00
780,000	\$1,890.00	\$1,134.00
790,000	\$1,900.00	\$1,140.00
800,000	\$1,910.00	\$1,146.00
810,000	\$1,920.00	\$1,152.00
820,000	\$1,930.00	\$1,158.00
830,000	\$1,940.00	\$1,164.00
840,000	\$1,950.00	\$1,170.00
850,000	\$1,960.00	\$1,176.00
860,000	\$1,970.00	\$1,182.00
870,000	\$1,990.00	\$1,194.00
880,000	\$2,000.00	\$1,200.00
890,000	\$2,010.00	\$1,206.00
900,000	\$2,020.00	\$1,212.00
910,000	\$2,030.00	\$1,218.00
920,000	\$2,050.00	\$1,230.00
930,000	\$2,060.00	\$1,236.00
940,000	\$2,070.00	\$1,242.00

950,000	\$2,080.00	\$1,248.00
960,000	\$2,090.00	\$1,254.00
970,000	\$2,100.00	\$1,260.00
980,000	\$2,110.00	\$1,266.00
990,000	\$2,120.00	\$1,272.00
1,000,000	\$2,140.00	\$1,284.00

**FILED**

04/27/2023

RATE AND FORM COMPLIANCE DIVISION

Kansas Secured Title, Inc.*“Service Beyond Expectation”***Sumner County and Cowley County Rate Filing
Effective April 10, 2023****Residential Real Estate Closing Services**

Includes preparation of escrow agreements, transfer of title documents (deed, affidavit, validation questionnaire, power of attorney), settlement statements (CDF, HUD-1 or Cash statement), lender compliance if applicable, notary services, physical closing and disbursement of funds.

Transaction Type	Charge
Sales Transaction with the assistance of a Real Estate Professional	\$500.00
Sales Transaction with the assistance of a Real Estate Professional – Cash Transaction	\$420.00
Sales Transaction without the assistance of a Real Estate Professional	\$650.00
Refinance Closing	\$345.00
Loan Only or Witness Only Closing with disbursements	\$345.00
Loan Only or Witness Only Closing without disbursements	\$250.00
Second Mortgage Closing simultaneous with a First Mortgage	\$150.00
Vacant Lot Closing – Developer to Builder Transactions. – Commercial Closing fee if in excess of 4 Lots	\$75.00
New Construction Closing	
Builder (Seller) Fee	\$50.00
Buyer Fee	\$250.00

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Commercial Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$500.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.10/1,000 over 1,000,000 may apply
Sale without the assistance of a Real Estate Professional	\$750.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.10/1,000 over 1,000,000 may apply
Second mortgage closing simultaneous with First mortgage closing	\$250.00
Second mortgage closing	\$350.00

Commercial transactions are defined as follows:

- Transactions of \$500,000.00 and above;
- within the city limits and zoned commercial by governing authorities;
- outside the city limits and land is devoted to agricultural and or ranch use by governing authorities.

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Escrow Services
Servicing of long-term contracts

Includes preparation of escrow agreements, holding of deed or other documents as required by the agreement of the parties, payment collection and disbursement.

Transaction Type	Charge
Initial Setup Fee	\$500.00
Assignment / Transfer Fee / Document Hold only	\$200.00
Monthly Servicing Fee	\$25.00
Close Out Fee	\$50.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Additional services which **may be** offered in conjunction with any other service or as a service itself.

Service	Charge
Overnight/Express Delivery Service	\$25.00
Insufficient Funds or Returned Check	\$50.00
Wire Fee (outgoing)	\$20.00
Document Preparation (not in conjunction with title insurance, O&E or a closing)	\$150.00 per document
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular Home	\$350.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement Only (escrowed funds) -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Miscellaneous Research (Not in conjunction with a title policy) 1 hour minimum	\$100.00 per hour
Out of County Search Fee	Up to \$200.00
1031 Set Up Fee	750.00
1031 Reverse Set Up Fee	\$2,500.00
E-Recording Fee	\$5.00 per recordable document
Recording Service Fee (Not in conjunction with a closing)	\$25.00 per recordable legal description
Technology Fee	\$30.00 purchase \$15.00 refinance
Mail Out Fee	\$50.00 per Seller \$100.00 per Buyer Additional fees may apply
Electronic File Fee	\$5.00 per document

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Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$100.00
Ownership & Encumbrance Certificate – (lender requested only) - <i>Includes 1 update</i>	\$150.00
Ownership & Encumbrance Certificate – (with easements)	\$300.00
Document Prep on Ownership & Encumbrance Certificate (lender requested only)	\$50.00 per document
Document Prep with Ownership & Encumbrance Certificate.	\$75.00
Document Prep with waiver. No title or closing service.	\$150.00
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or verbal)	\$100.00, plus \$1.00 per page for copies
UCC Search – State (per name)	\$100.00, plus \$2.00 per page for copies
General County Lien Search (per name)	\$100.00, plus \$1.00 per page for copies
Environmental Chain of Title	\$350.00, plus \$100.00 per hour after 2 hours
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel (radius of 350 feet or less) \$750.00 plus \$25.00 per parcel (radius more than 350 feet)
Search and Exam	\$300.00

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Title Insurance Rates Residential

Transaction Type	Charge
Owner's Policies	Rate card attached
Owner's Policies	110% of Rate card attached.
Builder's/Developer's Rate	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 10 years	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owners policy from another qualified national underwriter within the last 10 years	75% of Card Rate But not less than minimum charge.
Loan Policies	Rate card attached
Loan Policies – Refinance	60% of Card rate but not less than min. charge
Second Mortgage Policies	60% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$200.00 (Plus card rate for any amount exceeding the owner's policy amount)
Construction Loan Commitment (No policy issued)	No Charge
Lot Sale Commitment (No policy issued)	\$100.00
Hold Open Charge	No Charge
Cancellation Fee	\$100.00 fee may apply
Additional Tract Fee (for multiple tracts or lots)	\$100.00 per each additional tract
Relocation Commitments – prepared for relocation third party companies	\$300.00
Informational Commitments Each Update	\$500.00 for property valued up to \$500,000.00 \$750.00 for property valued over \$500,000.00 If premium split is not available. \$100.00 per update
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
Foreclosure Binder – no policy, includes 1 update Each Additional Update	\$300.00 \$100.00
Replacement of Lost Policy	\$50.00 plus any out-of-pocket expenses

Residential Endorsements

Owner's Survey (current survey required)	15% of premium
Increase Policy Amount Endorsement	Card Rate on Additional Amount
Extend Effective Date Endorsement	\$100.00
Assignment of Mortgage Endorsement	\$50.00
Alta 7 Endorsement	\$50.00

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Title Insurance Rates Commercial

Agricultural of 40 acres or more, Includes Vacant Land, Property Intended or Zoned for Commercial Use or Industrial Use, More than 4 Residential property/lots.

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.00 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$250.00 (Plus card rate for any amount exceeding the owner's policy amount)
Simultaneous - Leasehold Policy	60% of Owner's Policy Card Rate
Loan Policies – Refinance	60% of Card Rate But not less than minimum charge
Second Mortgage Policies	60% of Card Rate But not less than minimum charge
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 10 years	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 10 years	75% of Card Rate But not less than minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract Charge, for multiple tracts or lots	\$100.00 per each additional tract
Informational Title Commitment	\$750.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued over \$1,000,000.00 If Premium split is not available.
Each Update	\$150.00
Foreclosure Commitment (no policy)	\$400.00
Each Update	\$150.00
Platting Commitment (no policy)	\$500.00
Lot Sale Commitment (no policy)	\$100.00
Additional Research (1 hour minimum)	\$100.00 per hour
Cancellation Fee	\$300.00 Fee may apply
Replacement of Lost Policy (within 2 years)	\$100.00
Replacement of Lost Policy (after 2 years)	\$250.00

Endorsements to Owner's Policies – Commercial

Transaction Type	Charge
To correct error	N/A
Adding survey coverage (Current survey required)	15% of premium
Zoning Endorsement 3	\$300.00
Zoning Endorsement 3.1 (Requires an attorney's opinion)	\$500.00 plus attorney's opinion fee
Other requested endorsements	\$125.00 minimum, subject to a U & U

Endorsements to Loan Policies – Commercial

Transaction Type	Charge
Zoning Endorsement 3	\$300.00
Zoning Endorsement 3.1 (Requires an attorney's opinion)	\$500.00 plus attorney's opinion fee
Assignment of Mortgage (no extension of policy date)	\$50.00
Mortgage Modification (no extension of policy date)	\$50.00
Extend Effective Date	\$150.00
Increase Policy Amount	Card Rate
ALTA Comprehensive	\$150.00
Revolving Credit	\$125.00
ALTA Variable Rate	\$125.00
Contiguity	\$125.00
Access	\$125.00
Land same as survey (requires current survey)	\$125.00
Environmental	\$125.00
Subdivision	\$125.00
Separate tax lot	\$125.00
Other requested endorsements	\$125.00 minimum, subject to U & U

Title Insurance

Special Rule for Rate Unique and 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.

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SERVICE BEYOND
EXPECTATION

Kansas Secured Title

McPherson Office
209 E. Kansas Ave.
McPherson, KS 67460
Phone: 620-241-8289
www.kstitle.com

Hutchinson Office
606 N. Main St.
Hutchinson, KS 67501
Phone: 620-577-7050



FILED

02/03/2023

RATE AND FORM COMPLIANCE DIVISION

Date: February 1st, 2023

Kansas Insurance Department
1300 SW Arrowhead Rd.
Topeka, KS 66604

In compliance with Kansas Insurance Department regulations, we wish to make this rate filing to be effective as of March 1st, 2023, replacing our prior rate filing, for services provided for properties located in McPherson and Reno Counties, Kansas.

These rates apply for all insurers represented by our company.

Very truly yours,

Kevin Mohr
President

Enc.

cc: Title Midwest, Inc., corporate office



Kansas Secured Title, Inc.

"Service Beyond Expectation"

McPherson County and Reno County Rate Filing Effective March 1, 2023

Residential Real Estate Closing Services

Includes preparation of escrow agreements, transfer of title documents (deed, affidavit, validation questionnaire, power of attorney), settlement statements (CDF, HUD-1 or Cash statement), lender compliance if applicable, notary services, physical closing and disbursement of funds.

Transaction Type	Charge
Sales Transaction	\$480.00
Sales Transaction with the assistance of a Real Estate Professional / Cash Transaction	\$350.00
Refinance Closing	\$350.00
Loan Only or Witness Only Closing with disbursements	\$350.00
Loan Only or Witness Only Closing without disbursements	\$250.00
Second Mortgage Closing simultaneous with a First Mortgage	\$150.00
Vacant Lot Closing – Developer to Builder Transactions– Commercial Closing fee if in excess of 4 Lots	\$75.00
New Construction Closing	
Builder (Seller) Fee	\$50.00
Buyer Fee	\$240.00

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Commercial Closing Services

Transaction Type	Charge
Sale or Refinance Transaction	\$500.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.10/1,000 over 1,000,000 may apply
Sale without the assistance of a Real Estate Professional	\$750.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.10/1,000 over 1,000,000 may apply
Second mortgage closing simultaneous with First mortgage closing	\$250.00
Second mortgage closing	\$350.00

Commercial transactions are defined as follows:

- Transactions of \$500,000.00 and above;
- within the city limits and zoned commercial by governing authorities;
- outside the city limits and land is devoted to agricultural and or ranch use by governing authorities.

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Escrow Services
Servicing of long-term contracts

Includes preparation of escrow agreements, holding of deed or other documents as required by the agreement of the parties, payment collection and disbursement.

Transaction Type	Charge
Initial Setup Fee	\$500.00
Document Hold only	\$200.00
Monthly Servicing Fee	\$25.00
Close Out Fee	\$50.00
Insufficient Funds Fee	\$50.00

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Ancillary Services

Additional services which **may be** offered in conjunction with any other service or as a service itself.

Service	Charge
Overnight/Express Delivery Service	\$25.00
Insufficient Funds or Returned Check	\$50.00
Wire Fee (outgoing)	\$20.00
Document Preparation (not in conjunction with title insurance, O&E or a closing)	\$150.00 per document
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular Home	\$400.00 (plus applicable state and county fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing \$50.00 after 1 year of closing
Disbursement Only (escrowed funds) -customer to provide lien waivers and all other relevant documents	\$350.00 for up to 5 disbursements \$50.00 each additional disbursement
Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.)	\$500.00 up to 5 waivers \$50.00 each additional waiver
Miscellaneous Research (Not in conjunction with a title policy) 1 hour minimum	\$100.00 per hour
Out of County Search Fee	Up to \$200.00
1031 Set Up Fee	750.00
1031 Reverse Set Up Fee	\$2,500.00
E-Recording Fee	\$5.00 per recordable document
Recording Service Fee (Not in conjunction with a closing)	\$25.00 per recordable legal description
Technology Fee	\$30.00 purchase \$15.00 refinance
Mail Out Fee	\$50.00 per Seller \$100.00 per Buyer Additional fees may apply
Electronic File Fee	\$5.00 per document

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Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate - (lender requested only)	\$100.00
Ownership & Encumbrance Certificate – (lender requested only) - <i>Includes 1 update</i>	\$150.00
Ownership & Encumbrance Certificate – (with easements)	\$300.00
Document Prep on Ownership & Encumbrance Certificate (lender requested only)	\$50.00 per document
Document Prep with Ownership & Encumbrance Certificate.	\$75.00
Document Prep with waiver. No title or closing service.	\$150.00
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or verbal)	\$100.00, plus \$1.00 per page for copies
UCC Search – State (per name)	\$100.00, plus \$2.00 per page for copies
General County Lien Search (per name)	\$100.00, plus \$1.00 per page for copies
Environmental Chain of Title	\$350.00, plus \$100.00 per hour after 2 hours
Certified Ownership Lists	\$500.00 plus \$25.00 per parcel (radius of 350 feet or less) \$750.00 plus \$25.00 per parcel (radius more than 350 feet)
Search and Exam	\$300.00

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Title Insurance Rates Residential

Transaction Type	Charge
Owner's Policies	Rate card attached
Builder's/Developer's Rate	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 10 years	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior owners policy from another qualified national underwriter within the last 10 years	75% of Card Rate But not less than minimum charge.
Loan Policies	Rate card attached
Loan Policies – Refinance	60% of Card rate but not less than min. charge
Second Mortgage Policies	60% of Card rate but not less than min. charge
Simultaneous Issue Loan Policies (Not exceeding the amount of the Owners Policy)	\$150.00 (Plus card rate for any amount exceeding the owner's policy amount)
Construction Loan Commitment (No policy issued)	\$1.00 per \$1,000.00 indebtedness
Lot Sale Commitment (No policy issued)	\$100.00
Hold Open Charge	No Charge
Cancellation Fee	\$100.00 fee may apply
Additional Tract Fee (for multiple tracts or lots)	\$100.00 per each additional tract
Relocation Commitments – prepared for relocation third party companies	\$300.00
Informational Commitments	\$500.00 for property valued up to \$500,000.00 \$750.00 for property valued over \$500,000.00 If premium split is not available. \$100.00 per update,
Each Update	
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more than 6 months old	\$100.00
Foreclosure Binder -- no policy, includes 1 update	\$300.00
Each Additional Update	\$100.00
Replacement of Lost Policy	\$50.00 plus any out-of-pocket expenses
Rush Fee – Commitment return requested	\$100.00 may be charged for commitments request within 72 hours/Closing within 5 days

Residential Endorsements

Owner's Survey (current survey required)	15% of premium
Increase Policy Amount Endorsement	Card Rate on Additional Amount
Extend Effective Date Endorsement	\$100.00
Assignment of Mortgage Endorsement	\$50.00
Alta 7 Endorsement	\$50.00

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Title Insurance Rates Commercial

Agricultural of 40 acres or more, Includes Vacant Land, Property Intended or Zoned for Commercial Use or Industrial Use, More than 4 Residential property/lots.

Transaction Type	Charge
Owner's Policy	Card rate to \$1,000,000.00 Plus \$1.00 per \$1,000.00 thereafter
Loan Policy	Same as above
Simultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)	\$250.00 (Plus card rate for any amount exceeding the owner's policy amount)
Simultaneous - Leasehold Policy	60% of Owner's Policy Card Rate
Loan Policies – Refinance	60% of Card Rate But not less than minimum charge
Second Mortgage Policies	60% of Card Rate But not less than minimum charge
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from <u>Kansas Secured Title</u> within the last 10 years	60% of Card Rate But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of Seller's prior policy from another qualified national underwriter within the last 10 years	75% of Card Rate But not less than minimum charge.
Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)	Card rate for policy plus \$100.00 for each endorsement
Additional Tract Charge, for multiple tracts or lots	\$100.00 per each additional tract
Informational Title Commitment	\$750.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued over \$1,000,000.00 If Premium split is not available.
Each Update	\$150.00
Foreclosure Commitment (no policy)	\$400.00
Each Update	\$150.00
Platting Commitment (no policy)	\$500.00
Lot Sale Commitment (no policy)	\$100.00
Additional Research (1 hour minimum)	\$100.00 per hour
Cancellation Fee	\$300.00 Fee may apply
Replacement of Lost Policy (within 2 years)	\$100.00
Replacement of Lost Policy (after 2 years)	\$250.00

Endorsements to Owner's Policies – Commercial

Transaction Type	Charge
To correct error	N/A
Adding survey coverage (Current survey required)	15% of premium
Zoning Endorsement 3	\$300.00
Zoning Endorsement 3.1 (Requires an attorney's opinion)	\$500.00 plus attorney's opinion fee
Other requested endorsements	\$125.00 minimum, subject to a U & U

Endorsements to Loan Policies – Commercial

Transaction Type	Charge
Zoning Endorsement 3	\$300.00
Zoning Endorsement 3.1 (Requires an attorney's opinion)	\$500.00 plus attorney's opinion fee
Assignment of Mortgage (no extension of policy date)	\$50.00
Mortgage Modification (no extension of policy date)	\$50.00
Extend Effective Date	\$150.00
Increase Policy Amount	Card Rate
ALTA Comprehensive	\$150.00
Revolving Credit	\$125.00
ALTA Variable Rate	\$125.00
Contiguity	\$125.00
Access	\$125.00
Land same as survey (requires current survey)	\$125.00
Environmental	\$125.00
Subdivision	\$125.00
Separate tax lot	\$125.00
Other requested endorsements	\$125.00 minimum, subject to U & U

Title Insurance
Special Rule for Rate Unique and 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.

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Title Insurance Rates**Effective March 1, 2023**

Title Insurance	Rate	Refinance
\$30,000	\$340.00	\$340.00
\$40,000	\$380.00	\$340.00
\$50,000	\$420.00	\$340.00
\$60,000	\$450.00	\$340.00
\$70,000	\$480.00	\$340.00
\$80,000	\$510.00	\$340.00
\$90,000	\$540.00	\$340.00
\$100,000	\$570.00	\$342.00
\$110,000	\$590.00	\$354.00
\$120,000	\$610.00	\$366.00
\$130,000	\$630.00	\$378.00
\$140,000	\$650.00	\$402.00
\$150,000	\$670.00	\$420.00
\$160,000	\$690.00	\$414.00
\$170,000	\$710.00	\$426.00
\$180,000	\$730.00	\$438.00
\$190,000	\$750.00	\$450.00
\$200,000	\$770.00	\$462.00
\$210,000	\$790.00	\$474.00
\$220,000	\$810.00	\$486.00
\$230,000	\$830.00	\$498.00
\$240,000	\$850.00	\$510.00
\$250,000	\$870.00	\$522.00
\$260,000	\$890.00	\$534.00
\$270,000	\$910.00	\$546.00
\$280,000	\$930.00	\$558.00
\$290,000	\$950.00	\$570.00
\$300,000	\$970.00	\$582.00
\$310,000	\$990.00	\$594.00
\$320,000	\$1,010.00	\$606.00
\$330,000	\$1,030.00	\$618.00
\$340,000	\$1,050.00	\$630.00
\$350,000	\$1,070.00	\$642.00
\$360,000	\$1,090.00	\$654.00
\$370,000	\$1,110.00	\$666.00
\$380,000	\$1,130.00	\$678.00
\$390,000	\$1,150.00	\$690.00
\$400,000	\$1,170.00	\$702.00
\$410,000	\$1,190.00	\$714.00
\$420,000	\$1,210.00	\$726.00
\$430,000	\$1,230.00	\$738.00
\$440,000	\$1,250.00	\$750.00
\$450,000	\$1,270.00	\$762.00

\$460,000	\$1,290.00	\$774.00
\$470,000	\$1,310.00	\$786.00
\$480,000	\$1,330.00	\$798.00
\$490,000	\$1,350.00	\$810.00
\$500,000	\$1,370.00	\$822.00
\$510,000	\$1,390.00	\$834.00
\$520,000	\$1,410.00	\$846.00
\$530,000	\$1,430.00	\$858.00
\$540,000	\$1,450.00	\$870.00
\$550,000	\$1,470.00	\$882.00
\$560,000	\$1,490.00	\$894.00
\$570,000	\$1,510.00	\$906.00
\$580,000	\$1,530.00	\$918.00
\$590,000	\$1,550.00	\$930.00
\$600,000	\$1,570.00	\$942.00
\$610,000	\$1,590.00	\$954.00
\$620,000	\$1,610.00	\$966.00
\$630,000	\$1,630.00	\$978.00
\$640,000	\$1,650.00	\$990.00
\$650,000	\$1,670.00	\$1,002.00
\$660,000	\$1,690.00	\$1,014.00
\$670,000	\$1,710.00	\$1,026.00
\$680,000	\$1,730.00	\$1,038.00
\$690,000	\$1,750.00	\$1,050.00
\$700,000	\$1,770.00	\$1,062.00
\$710,000	\$1,790.00	\$1,074.00
\$720,000	\$1,810.00	\$1,086.00
\$730,000	\$1,830.00	\$1,098.00
\$740,000	\$1,850.00	\$1,110.00
\$750,000	\$1,870.00	\$1,122.00
\$760,000	\$1,890.00	\$1,134.00
\$770,000	\$1,910.00	\$1,146.00
\$780,000	\$1,930.00	\$1,158.00
\$790,000	\$1,950.00	\$1,170.00
\$800,000	\$1,970.00	\$1,182.00
\$810,000	\$1,990.00	\$1,194.00
\$820,000	\$2,010.00	\$1,206.00
\$830,000	\$2,030.00	\$1,218.00
\$840,000	\$2,050.00	\$1,230.00
\$850,000	\$2,070.00	\$1,242.00
\$860,000	\$2,090.00	\$1,254.00
\$870,000	\$2,110.00	\$1,266.00
\$880,000	\$2,130.00	\$1,278.00
\$890,000	\$2,150.00	\$1,290.00
\$900,000	\$2,170.00	\$1,302.00
\$910,000	\$2,190.00	\$1,314.00
\$920,000	\$2,210.00	\$1,326.00

\$930,000	\$2,230.00	\$1,338.00
\$940,000	\$2,250.00	\$1,350.00
\$950,000	\$2,270.00	\$1,362.00
\$960,000	\$2,290.00	\$1,374.00
\$970,000	\$2,310.00	\$1,386.00
\$980,000	\$2,330.00	\$1,398.00
\$990,000	\$2,350.00	\$1,410.00
\$1,000,000	\$2,370.00	\$1,422.00



SERVICE BEYOND
EXPECTATION

Kansas Secured Title

Leavenworth Title and Closing Office

360 Santa Fe St.
Leavenworth, KS 66048
Phone: 913-682-8911
www.kstitle.com

Tonganoxie Closing Office

866 Northstar Court
Tonganoxie, KS 66086
Phone: 913-369-3333

Date: February 1st, 2023

Kansas Insurance Department
1300 SW Arrowhead Rd.
Topeka, KS 66604



FILED

02/03/2023

RATE AND FORM COMPLIANCE DIVISION

In compliance with Kansas Insurance Department regulations, we wish to make this rate filing to be effective as of March 1st, 2023, replacing our prior rate filing, for services provided for properties located in Leavenworth County, Kansas.

These rates apply for all insurers represented by our company.

Very truly yours,

Kevin Mohr
President

Enc.

cc: Title Midwest, Inc., corporate office

**Kansas Secured Title
Leavenworth County, Kansas Rates
Rate filing effective 03/01/2023**

Closing Services

RESIDENTIAL REAL ESTATE CLOSING FEES

Residential 1-4 Family or Agricultural

Includes escrow agreement, preparation of usual seller's documents (deed, affidavit, validation questionnaire, power of attorney), settlement statements, notary services and physical closing.

Transaction Type	Charge
Buyer Side Sale or Refinance All-inclusive fees includes borrower wire, delivery, overnight, doc prep	\$325.00
Seller Side Sale	\$200.00
RESIDENTIAL SALE CASH REALTOR OR ATTORNEY ASSISTED – EACH SIDE	\$175.00
For Sale By Owner Assistance – ADD to Seller Side	\$200.00
2 ND MORTGAGE CLOSING Simultaneous closing with first mortgage	\$150.00
Vacant Lot Closing Developer to Builder With Loan	\$75.00 \$100.00
Vacant Lot Closing Cash – each side	\$150.00
Vacant Lot closing with Loan	\$300.00
Residential Construction Loan – Builder	\$150.00
Residential Construction Loan – Individual	\$325.00
Mechanic Lien Workout	\$500.00

SURCHARGES FOR RESIDENTIAL CLOSING

Service Type	Charge
Relocation Company Coordination	\$150.00
Foreclosure REO Coordination Fee	\$125.00
Print Loan Documents Received by Electronic Mail	N/C
Segregated Interest Bearing Earnest Money Account	\$75.00
Escrow Holdback or Indemnity with Deposit	\$50.00
Earnest Money Escrow without title or closing services	\$75.00

WITNESS ONLY CLOSING

Witness of signatures and notary services for documents packages and closing statements prepared by another.	\$250.00
FNF ServiceLink Witness Closing	\$125.00

CLOSING STATEMENT PREPARATION ONLY

Preparation settlement statement only from lender instructions, no presentation of documents.	\$150.00
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DISBURSEMENT OF FUNDS ONLY

Transaction Type	Charge
Disbursement of funds in connection with a real estate transaction based on documentation prepared. Residential	\$200.00

**Kansas Secured Title
Leavenworth County, Kansas Rates
Rate filing effective 03/01/2023**

ANCILLARY FEES

Service	Charge
Overnight Delivery Service	\$25.00
Electronic Wire Transfer Fee – outgoing	\$25.00
Document Preparation not in conjunction with an order	\$50.00
Amortization Schedule not in conjunction with an order	\$40.00
Technology Fee (electronic services)	\$30.00

COMMERCIAL CLOSING

Includes escrow agreements, document preparation, transfer of title documents, settlement statements and disbursement of funds and physical closing of transaction.

	Charge
Minimum Charge up to \$1,000,000	\$500.00
\$1,000,001 to \$3,000,000	\$1000.00
\$3,000,001 to \$5,000,000	\$1500.00
\$5,000,001 to \$10,000,000	\$2000.00
Over \$10,000,000	\$2500.00
Disbursement of funds in connection with a real estate transaction based on documentation prepared. Residential	\$500.00
Preparation settlement statement only no presentation of documents or disbursements.	\$500.00

**Kansas Secured Title
Leavenworth County, Kansas Rates
Rate filing effective 03/01/2023**

**ESCROW SERVICES
Servicing of long-term contracts**

Includes preparation of escrow agreement, holding of deed or other documents as required by the agreement of the parties, payment charges as indicated.

Transaction Type	Charge
Initial Escrow Set-up Fee with or without payment service	\$500.00
Document Hold Only	\$200.00
Monthly Service Fee (1 payment in 1 payment out) (Effective 01/01/08)	\$25.00
Additional receipts or disbursements each	\$5.00
Quarterly, Semi-Annual or Annual Service Fee	\$30.00
Insufficient Fund or Returned Checks	\$50.00
Termination Fee	\$50.00

ABSTRACTING

Transaction Type	Charge
Ownership & Encumbrance Certificate -- Lender	\$150.00
Ownership & Encumbrance Certificate - Basic	\$200.00
Ownership & Encumbrance Certificate - Full with Easement and Restrictions	\$300.00
Additional Update within 6 months	\$50.00
Foreclosure Report 1-4 Family or Agricultural including 1 post-petition update	\$300.00
Subsequent updates	\$100.00
Foreclosure Report Commercial including 1 post-petition update	\$450.00
Subsequent updates	\$150.00
General Research not in conjunction with an order	\$95.00/hr
UCC Search - County per name	\$45.00 plus \$1.00/page for copies
UCC & Judgment Search - County per name	\$45.00 plus \$1.00/page for copies
UCC Search - State per name	\$45.00 plus \$1.00/page for copies
UCC & Judgment Search -- State & Federal per name	\$75.00 plus \$1.00/page for copies
County Judgment Search per name	\$35.00 plus \$1.00/page for copies
Environmental Chain of Title Per Chain of Title	\$95/hour, \$300.00 minimum,

**Kansas Secured Title
Leavenworth County, Kansas Rates
Rate filing effective 03/01/2023**

**TITLE INSURANCE RATES
RESIDENTIAL**

1-4 Family, Agricultural, Vacant Land. Including Leasehold

Transaction Type	Charge
OWNER'S POLICIES – RESIDENTIAL	Rate Card Attached
BUILDER'S RATE – RESIDENTIAL	70% of Regular Card Rate
LOAN POLICIES – RESIDENTIAL	Rate Card Attached -
LOAN POLICIES – RESIDENTIAL REFINANCE	Rate Card Attached -
LOAN POLICIES – RESIDENTIAL REFINANCE – KST ISSUED POLICY WITHIN ONE YEAR OF ORDER	60% of Regular Card Rate
SIMULTANEOUS ISSUE LOAN POLICIES Not Exceeding The Amount Of Owner's Policy	\$275.00
NOTE: Simultaneous Issue and Refinance include loan endorsements: ALTA 4 Condominium ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 Variable Rate ALTA 8.2 Environmental ALTA 9 Comprehensive As No additional charge.	
SIMULTANEOUS ISSUE LEASEHOLD Owner's Policy Issued In Conjunction With Owner's Policy	30% Of Fee Policy Premium
CONSTRUCTION LOAN BINDER INDIVIDUAL OWNER – no policy	\$175 \$100 credited against end loan policy when issued
CONSTRUCTION TO PERM ONE TIME MORTGAGE	Card Rate
CONSTRUCTION LOAN BINDER FOR BUILDER OR DEVELOPER – no policy	\$75.00
Date-down search for construction loan disbursement	\$50.00
LOT SALE COMMITMENT Developer to Builder/No Policy	\$100.00
HOLD OPEN CHARGE	\$100.00
ADDITIONAL PARCEL CHARGE When Additional Parcel has separate chain of title	\$125.00
ENDORSEMENTS	Schedule Attached
INFORMATIONAL REPORT ISSUED TO ANOTHER TITLE COMPANY	\$200.00
Updates	\$50.00
PRELIMINARY COMMITMENT ISSUED IN ANTICIPATION OF POLICY TO BE ISSUED UPON SALE	N/C
LOAN POLICY ONLY– Cooperative Closing	\$275.00

**Kansas Secured Title
Leavenworth County, Kansas Rates
Rate filing effective 03/01/2023**

Residential Cancellation fee	N/C unless U&U filed.
ALTA Residential Limited Coverage Junior Loan Policy	
not exceeding \$50,000.00	\$90.00
\$50,001 to \$150,000	\$140.00
Over \$150,000	175.00

COMMERCIAL TITLE INSURANCE RATES

Not 1-4 Family or Agricultural, Includes Vacant Land Intended or Zoned for Commercial Use,
including leasehold

COMMERCIAL OWNER'S OR LOAN POLICIES	
Amount of Transaction	Charge
Less than \$1,000,000	Rate Card Attached
\$1,000,000 to \$4,999,999 Card Rate Plus	\$1/1,000
\$5,000,000 to \$9,999,999 Add	\$0.75/1,000
Over \$10,000,000 Add	\$0.65/100
Commercial/Industrial Construction	50% of above rate credited against final loan policies when issued
Date-down search for construction loan disbursement	\$50.00
SIMULTANEOUS ISSUE LOAN POLICIES Not Exceeding The Amount Of Owner's Policy	\$400.00
SIMULTANEOUS ISSUE LEASEHOLD Owner's Policy Issued In Conjunction With Owner's Policy	30% of Fee Policy Premium
ENDORSEMENTS	Schedule Attached
Informational Report under \$1,000,000*	\$400.00
Informational Report \$1,000,000 to \$4,999,999*	\$600.00
Informational Report \$5,000,000 to \$9,999,999*	\$1,000.00
Informational Report over \$10,000,000*	\$1,500.00
*Based on county appraised value	
Updates on above reports	\$50.00
Platting or Planning Dept. Commitment	\$400.00
Commercial Cancellation Fees	U&U will be filed.

**Kansas Secured Title
Leavenworth County, Kansas Rates
Rate filing effective 03/01/2023**

UNIQUE AND UNUSUAL RULE

If it can be clearly demonstrated that a risk represents 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 the rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

**Kansas Secured Title
Leavenworth County, Kansas Rates
Rate filing effective 03/01/2023**

ENDORSEMENT RATE SCHEDULE - LEAVENWORTH COUNTY

NAME	RESIDENTIAL	COMMERCIAL BASIC	COMMERCIAL MAJOR
Arbitration Endorsement	N/C	N/C	N/C
Correction Endorsement	N/C	N/C	N/C
Future Advance	N/C	N/C	N/C
ALTA 4 Condominium ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 ALTA 8.1 ALTA 9	N/C	\$100.00	\$125.00
Mortgage Modification	\$100 plus applicable premium for increase	\$100 Minimum plus \$75.00/hr after 2 hours, plus applicable premium for increase	\$300 Minimum plus \$75.00/hr after 2 hours, plus applicable premium for increase
Assignment & Date Down	100.00	\$300.00	\$500.00
Tie In Endorsement		10% of Premium \$250 Min \$750 Max	10% of Premium \$250 Min \$750 Max
Non-Imputation Endorsement	\$50	10% of Premium \$250 Min \$750 Max	
Zoning Endorsement 3.0	\$50	\$100	\$300
Zoning Endorsement 3.1	\$100.00	10% of Premium \$300 Min \$750 Max	10% of Premium \$300 Min \$750 Max
ALTA Leasehold	N/C	N/C	N/C
All Other Endorsements	\$50	\$100	\$125



KANSAS SECURED TITLE

Residential Title Insurance Rates for Leavenworth County

www.kstitle.com

LEAVENWORTH
360 Santa Fe Street
Leavenworth KS 66048
Phone: 913-682-8911
Fax: 913-946-4799

Send orders to
orders@kstitleavenworth.com

Send documents to:
docs@kstitleavensorth.com

TONGANOXIE
866 NorthStar Court
Tonganoxie KS 66086
Phone: 913-369-3333
Fax: 913-946-4799

Owners & Loan Policy Rates Effective 03/01/2023

Other Services

UP TO	Rate	UP TO	Rate	UP TO	Rate	UP TO	Rate
\$40,000	\$300	\$280,000	\$630	\$520,000	\$870	\$760,000	\$1,110
\$50,000	\$325	\$290,000	\$640	\$530,000	\$880	\$770,000	\$1,120
\$60,000	\$350	\$300,000	\$650	\$540,000	\$890	\$780,000	\$1,130
\$70,000	\$375	\$310,000	\$660	\$550,000	\$900	\$790,000	\$1,140
\$80,000	\$400	\$320,000	\$670	\$560,000	\$910	\$800,000	\$1,150
\$90,000	\$425	\$330,000	\$680	\$570,000	\$920	\$810,000	\$1,160
\$100,000	\$450	\$340,000	\$690	\$580,000	\$930	\$820,000	\$1,170
\$110,000	\$460	\$350,000	\$700	\$590,000	\$940	\$830,000	\$1,180
\$120,000	\$470	\$360,000	\$710	\$600,000	\$950	\$840,000	\$1,190
\$130,000	\$480	\$370,000	\$720	\$610,000	\$960	\$850,000	\$1,200
\$140,000	\$490	\$380,000	\$730	\$620,000	\$970	\$860,000	\$1,210
\$150,000	\$500	\$390,000	\$740	\$630,000	\$980	\$870,000	\$1,220
\$160,000	\$510	\$400,000	\$750	\$640,000	\$990	\$880,000	\$1,230
\$170,000	\$520	\$410,000	\$760	\$650,000	\$1,000	\$890,000	\$1,240
\$180,000	\$530	\$420,000	\$770	\$660,000	\$1,010	\$900,000	\$1,250
\$190,000	\$450	\$430,000	\$780	\$670,000	\$1,020	\$910,000	\$1,260
\$200,000	\$550	\$440,000	\$780	\$680,000	\$1,030	\$920,000	\$1,270
\$210,000	\$560	\$450,000	\$800	\$690,000	\$1,040	\$930,000	\$1,280
\$220,000	\$570	\$460,000	\$810	\$700,000	\$1,050	\$940,000	\$1,290
\$230,000	\$580	\$470,000	\$820	\$710,000	\$1,060	\$950,000	\$1,300
\$240,000	\$590	\$480,000	\$830	\$720,000	\$1,070	\$960,000	\$1,310
\$250,000	\$600	\$490,000	\$840	\$730,000	\$1,080	\$970,000	\$1,320
\$260,000	\$610	\$500,000	\$850	\$740,000	\$1,090	\$980,000	\$1,330
\$270,000	\$620	\$510,000	\$860	\$750,000	\$1,100	\$990,000	\$1,340

Simultaneous Issue Loan Policy	\$275
Not exceeding amount of Owner's Policy	
Simultaneous Issue and Refinance rates include loan endorsements:	
ALTA 4 Condominium	
ALTA 5 P.U.D.	
ALTA 6, 6.1 or 6.2 Variable Rate	
ALTA 8.2 Environmental	
ALTA 9 Comprehensive	
As applicable no additional charge.	

RESIDENTIAL CLOSING FEES

Buyer Side Sale Or Refinance	\$325
All inclusive fees includes borrower wire, delivery, overnight, doc prep	
Seller Side Sale	\$200
2 ND MORTGAGE Simultaneous closing with first mortgage	\$150
Residential Sale Cash Realtor Or Attorney Assisted EACH SIDE	\$175
For Sale By Owner Doc Prep & Assistance ADD	\$200

INSTALLMENT ESCROW FEES

Initial Escrow Fee	\$500
Monthly Service Fee 1 check in/out	\$ 25
Additional Disbursements	\$ 5
Termination Fee	\$ 50

Please call for quotes over \$990,000.00
Rates quoted are for normal transactions. Additional charges may apply under extraordinary or unusual circumstances. or for multiple parcel transactions



FILED

04/27/2023

RATE AND FORM COMMISSIONER OF INSURANCE

360 Santa Fe Street

Leavenworth KS 66048

V 913-682-8911

F 913-682-7853

Kansas Secured Title, Inc.

Residential Title Insurance Rates for Leavenworth County

www.kstitle.com

Send orders to

orders@kstleavenworth.com

Send documents to:

docs@kstleavenworth.com

TONGANOXIE

866 NorthStar Court

Tonganoxie KS 66086

V 913-369-3333

F 913-369-8673

Owners & Loan Policy Rates Effective 3/1/2023

UP TO	Rate	UP TO	Rate	UP TO	Rate	UP TO	Rate
\$40,000	\$300	\$280,000	\$630	\$520,000	\$870	\$760,000	\$1,110
\$50,000	\$325	\$290,000	\$640	\$530,000	\$880	\$770,000	\$1,120
\$60,000	\$350	\$300,000	\$650	\$540,000	\$890	\$780,000	\$1,130
\$70,000	\$375	\$310,000	\$660	\$550,000	\$900	\$790,000	\$1,140
\$80,000	\$400	\$320,000	\$670	\$560,000	\$910	\$800,000	\$1,150
\$90,000	\$425	\$330,000	\$680	\$570,000	\$920	\$810,000	\$1,160
\$100,000	\$450	\$340,000	\$690	\$580,000	\$930	\$820,000	\$1,170
\$110,000	\$460	\$350,000	\$700	\$590,000	\$940	\$830,000	\$1,180
\$120,000	\$470	\$360,000	\$710	\$600,000	\$950	\$840,000	\$1,190
\$130,000	\$480	\$370,000	\$720	\$610,000	\$960	\$850,000	\$1,200
\$140,000	\$490	\$380,000	\$730	\$620,000	\$970	\$860,000	\$1,210
\$150,000	\$500	\$390,000	\$740	\$630,000	\$980	\$870,000	\$1,220
\$160,000	\$510	\$400,000	\$750	\$640,000	\$990	\$880,000	\$1,230
\$170,000	\$520	\$410,000	\$760	\$650,000	\$1,000	\$890,000	\$1,240
\$180,000	\$530	\$420,000	\$770	\$660,000	\$1,010	\$900,000	\$1,250
\$190,000	\$540	\$430,000	\$780	\$670,000	\$1,020	\$910,000	\$1,260
\$200,000	\$550	\$440,000	\$780	\$680,000	\$1,030	\$920,000	\$1,270
\$210,000	\$560	\$450,000	\$800	\$690,000	\$1,040	\$930,000	\$1,280
\$220,000	\$570	\$460,000	\$810	\$700,000	\$1,050	\$940,000	\$1,290
\$230,000	\$580	\$470,000	\$820	\$710,000	\$1,060	\$950,000	\$1,300
\$240,000	\$590	\$480,000	\$830	\$720,000	\$1,070	\$960,000	\$1,310
\$250,000	\$600	\$490,000	\$840	\$730,000	\$1,080	\$970,000	\$1,320
\$260,000	\$610	\$500,000	\$850	\$740,000	\$1,090	\$980,000	\$1,330
\$270,000	\$620	\$510,000	\$860	\$750,000	\$1,100	\$990,000	\$1,340

Other Services

Simultaneous Issue Loan Policy	\$275
Not exceeding amount of Owner's Policy	
Simultaneous Issue and Refinance rates include loan endorsements:	
ALTA 4 Condominium	
ALTA 5 P.U.D.	
ALTA 6, 6.1 or 6.2 Variable Rate	
ALTA 8.2 Environmental	
ALTA 9 Comprehensive	
As applicable no additional charge.	

RESIDENTIAL CLOSING FEES	
Buyer Side Sale Or Refinance	\$325
All inclusive fees includes borrower wire, delivery, overnight, doc prep	
Seller Side Sale	\$200
2 ND MORTGAGE Simultaneous closing with first mortgage	\$150
Residential Sale Cash Realtor Or Attorney Assisted EACH SIDE	\$175
For Sale By Owner Doc Prep & Assistance ADD	\$200

INSTALLMENT ESCROW FEES	
Initial Escrow Fee	\$500
Monthly Service Fee 1 check in/out	\$ 20
Additional Disbursements	\$ 5
Termination Fee	\$ 50

Please call for quotes over \$990,000.00

Rates quoted are for normal transactions. Additional charges may apply under extraordinary or unusual circumstances. or for multiple parcel transactions

****For the 2021 Alta Homeowners Title Policy with enhanced coverage for the buyer, add 10% to the card rate****



SERVICE BEYOND
EXPECTATION

Kansas Secured Title

Holton Closing Office

125 W. 4th St., Ste A Holton, KS 66436

Phone: 785-217-9020

www.kstitle.com



Date: February 1st, 2023

Kansas Insurance Department
1300 SW Arrowhead Rd.
Topeka, KS 66604

In compliance with Kansas Insurance Department regulations, we wish to make this rate filing to be effective as of March 1st, 2023, replacing our prior rate filing, for services provided for properties located in Jackson County, Kansas.

These rates apply for all insurers represented by our company.

Very truly yours,

Kevin Mohr
President

Enc.

cc: Title Midwest, Inc., corporate office

**Kansas Secured Title
Jackson County, Kansas Rates
Rate filing effective 07/01/2020**

Closing Services

RESIDENTIAL REAL ESTATE CLOSING FEES

Includes escrow agreement, preparation of usual seller's documents (deed, affidavit, validation questionnaire, power of attorney), settlement statements (HUD-1), lender compliance if applicable, notary services and physical closing.

Transaction Type	Charge
NEW LOAN SALE OR REFINANCE RESPA COMPLIANT All inclusive fee includes wire, delivery, overnight, doc prep.	\$425.00
NEW LOAN NON-RESPA	\$375.00
RESIDENTIAL SALE CASH REALTOR OR ATTORNEY ASSISTED	\$300.00
RESIDENTIAL SALE FSBO	\$525.00
2 ND MORTGAGE CLOSING Simultaneous closing with first mortgage	\$175.00
Vacant Lot Closing Developer to Builder	\$75.00

SURCHARGES FOR RESIDENTIAL CLOSING

Service Type	Charge
Relocation Company Coordination	\$150.00
Foreclosure REO Coordination Fee	125.00
Print Loan Documents Received by Electronic Mail	N/C
Segregated Interest Bearing Earnest Money Account	\$75.00
Escrow Holdback or Indemnity with Deposit	\$50.00
Earnest Money Escrow without title or closing services	\$75.00

WITNESS ONLY CLOSING

Witness of signatures and notary services for documents packages and closing statements prepared by another.

Witness Only	\$250.00
FNF ServiceLink Witness Closing	\$125.00

CLOSING STATEMENT PREPARATION ONLY

Preparation of settlement statement only – from lender instructions. No presentation of documents	\$150.00
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DISBURSEMENT OF FUNDS ONLY

Disbursement of funds in connection with a real estate transaction based on documentation prepared.

Transaction Type	Charge
Residential	\$200.00
Commercial	\$300.00

**Kansas Secured Title
Jackson County, Kansas Rates
Rate filing effective 07/01/2020**

ESCROW SERVICES
Servicing of long-term contracts

Includes preparation of escrow agreement, holding of deed or other documents as required by the agreement of the parties, payment charges as indicated.

Transaction Type	Charge
Initial Escrow Set-up Fee	\$500.00
Document Hold Only	\$200.00
Monthly Service Fee (1 payment in 1 payment out)	\$25.00
Additional receipts or disbursements each	\$5.00
Quarterly, Semi-Annual or Annual Service Fee	\$30.00
Insufficient Fund or Returned Checks	\$50.00
Termination Fee	\$50.00

ANCILLARY SERVICES

Additional services which may be offered in connection with any other service.

Service	Charge
Overnight Delivery Service	\$25.00
Electronic Wire Transfer Fee -- outgoing	\$25.00
Document Preparation not in conjunction with an order	\$50.00
Amortization Schedule not in conjunction with an order	\$20.00
Technology Fee (for electronic services)	\$30.00

ABSTRACTING

Transaction Type	Charge
Ownership & Encumbrance Certificate -- Lender	\$150.00
Ownership & Encumbrance Certificate - Basic	\$200.00
Ownership & Encumbrance Certificate - Full with Easement and Restrictions	\$275.00
Additional Update within 6 months	\$50.00
Foreclosure Report -- Residential Update -	\$300.00 \$100.00
Foreclosure Report -- Commercial Update -	\$450.00 \$150.00
General Research not in conjunction with an order	\$75.00/hr
UCC Search - County per name	\$25.00 plus \$1.00/page for copies
UCC Search - State per name	\$35.00 plus \$2.00/page for copies
General County Lien Search per name	\$75.00
Environmental Chain of Title Per Chain of Title	\$75/hour, \$250.00 minimum, \$500.00 maximum

**Kansas Secured Title
Jackson County, Kansas Rates
Rate filing effective 07/01/2020**

**TITLE INSURANCE RATES
RESIDENTIAL**

1-4 Family, Agricultural, Vacant Land. Including Leasehold

Transaction Type	Charge
OWNER'S POLICIES – RESIDENTIAL	Rate Card Attached
BUILDER'S RATE – RESIDENTIAL	70% of Regular Card Rate
LOAN POLICIES – RESIDENTIAL	Rate Card Attached -
LOAN POLICIES – RESIDENTIAL REFINANCE	Rate Card Attached -
LOAN POLICIES – RESIDENTIAL REFINANCE – KST ISSUED POLICY WITHIN ONE YEAR OF ORDER	60% of Regular Card Rate
SIMULTANEOUS ISSUE LOAN POLICIES Not Exceeding The Amount Of Owner's Policy	\$350.00
NOTE: Simultaneous Issue and Refinance include loan endorsements: ALTA 4 Condominium ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 Variable Rate ALTA 8.2 Environmental ALTA 9 Comprehensive As applicable no additional charge.	
SIMULTANEOUS ISSUE LEASEHOLD Owner's Policy Issued In Conjunction With Owner's Policy	30% Of Fee Policy Premium
CONSTRUCTION LOAN COMMITMENT No Policy - Builder or Developer	\$75.00
Individuals -	\$175.00
LOT SALE COMMITMENT Developer to Builder/No Policy	\$50.00
HOLD OPEN CHARGE	\$100.00
ADDITIONAL PARCEL CHARGE When Additional Parcel has separate chain of title	\$100.00
ENDORSEMENTS	Schedule Attached
INFORMATIONAL COMMITMENT ISSUED TO ANOTHER TITLE COMPANY - Residential	\$200.00
PRELIMINARY COMMITMENT ISSUED IN ANTICIPATION OF POLICY TO BE ISSUED UPON SALE	N/C
LOAN POLICY – Cooperative Closing	\$350.00
Residential Cancellation fee	N/C unless U&U filed.
ALTA Residential Limited Coverage Junior Loan Policy not exceeding \$50,000.00	\$90.00
\$50,001.00 to \$150,000.00	\$140.00
Over \$150,000.00	\$175.00

**Kansas Secured Title
Jackson County, Kansas Rates
Rate filing effective 07/01/2020**

COMMERCIAL TITLE INSURANCE RATES

Not 1-4 Family, Agricultural, Includes Vacant Land Intended or Zoned for Commercial Use.

COMMERCIAL OWNER'S OR LOAN POLICIES	
Amount of Transaction	Charge
Less than \$1,000,000	Rate Card Attached
\$1,000,000 to \$4,999,999 Card Rate Plus	\$1/1,000
\$5,000,000 to \$9,999,999 Add	\$0.75/1,000
Over \$10,000,000 Add	\$0.65/1,000
Commercial/Industrial Construction	50% of above rate credited against final loan policies when issued
Date Down search for construction loan disbursement	\$50.00
SIMULTANEOUS ISSUE LOAN POLICIES Not Exceeding The Amount Of Owner's Policy	\$500.00
SIMULTANEOUS ISSUE LEASEHOLD Owner's Policy Issued In Conjunction With Owner's Policy	30% Of Fee Policy Premium
ENDORSEMENTS	Schedule Attached
Exception Copies	\$1/page
Open Commitment under \$1,000,000*	\$400.00
Open Commitment over \$1,000,000*	\$600.00
Open Commitment over \$5,000,000*	\$1,000.00
Open Commitment over \$10,000,000	\$1,500.00
*Based on county appraised value	
Platting or Planning Dept. Commitment	\$300.00
Commercial Cancellation Fees	U&U will be filed.

UNIQUE AND UNUSUAL RULE

If it can be clearly demonstrated that a risk represents 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 the rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

Kansas Secured Title
Jackson County, Kansas Rates
Rate filing effective 07/01/2020

ENDORSEMENT RATE SCHEDULE - SHAWNEE COUNTY

NAME	RESIDENTIAL	COMMERCIAL Under \$1million	COMMERCIAL Over \$1million
Arbitration Endorsement	N/C	N/C	N/C
Correction Endorsement	N/C	N/C	N/C
Future Advance	N/C	N/C	N/C
Mortgage Modification	\$75 plus applicable premium for increase	\$100 Minimum plus \$75.00/hr after 2 hours, plus applicable premium for increase	\$300 Minimum plus \$75.00/hr after 2 hours, plus applicable premium for increase
Tie In Endorsement		10% of Premium \$250 Min \$750 Max	10% of Premium \$250 Min \$750 Max
First Loss Endorsement	\$50	10% of Premium \$250 Min \$750 Max	
Non-Imputation Endorsement	\$50	10% of Premium \$250 Min \$750 Max	
Zoning Endorsement 3.0	\$50	\$100	\$300
Zoning Endorsement 3.1	\$100.00	\$250	\$500
All Other Endorsements	\$40	\$75	\$100



KANSAS SECURED TITLE

Residential Title Insurance Rates for Jackson County 03/01/2023

Send orders to:
orders@kstjackson.com
 or order our web site!

Holton Closing Office
 125 W. 4th St, Suite A
 Holton, KS 66436
 Phone: 785-217-9020
 Fax: 785-522-4133

Visit us on the web at:
www.kstitle.com

Owners & Loan Policy Rates Effective 03/01/2023

UP TO	Rate	UP TO	Rate	UP TO	Rate	UP TO	Rate
\$40,000	\$355	\$280,000	\$855	\$520,000	\$1,240	\$760,000	\$1,625
\$50,000	\$385	\$290,000	\$870	\$530,000	\$1,255	\$770,000	\$1,645
\$60,000	\$420	\$300,000	\$890	\$540,000	\$1,270	\$780,000	\$1,660
\$70,000	\$455	\$310,000	\$905	\$550,000	\$1,290	\$790,000	\$1,680
\$80,000	\$485	\$320,000	\$920	\$560,000	\$1,305	\$800,000	\$1,695
\$90,000	\$515	\$330,000	\$935	\$570,000	\$1,330	\$810,000	\$1,710
\$100,000	\$545	\$340,000	\$950	\$580,000	\$1,345	\$820,000	\$1,725
\$110,000	\$565	\$350,000	\$970	\$590,000	\$1,365	\$830,000	\$1,740
\$120,000	\$585	\$360,000	\$985	\$600,000	\$1,380	\$840,000	\$1,755
\$130,000	\$600	\$370,000	\$1,000	\$610,000	\$1,395	\$850,000	\$1,770
\$140,000	\$620	\$380,000	\$1,015	\$620,000	\$1,415	\$860,000	\$1,785
\$150,000	\$640	\$390,000	\$1,030	\$630,000	\$1,430	\$870,000	\$1,800
\$160,000	\$655	\$400,000	\$1,050	\$640,000	\$1,445	\$880,000	\$1,815
\$170,000	\$675	\$410,000	\$1,065	\$650,000	\$1,460	\$890,000	\$1,835
\$180,000	\$695	\$420,000	\$1,080	\$660,000	\$1,475	\$900,000	\$1,850
\$190,000	\$710	\$430,000	\$1,095	\$670,000	\$1,500	\$910,000	\$1,865
\$200,000	\$730	\$440,000	\$1,110	\$680,000	\$1,515	\$920,000	\$1,880
\$210,000	\$745	\$450,000	\$1,130	\$690,000	\$1,530	\$930,000	\$1,900
\$220,000	\$760	\$460,000	\$1,145	\$700,000	\$1,545	\$940,000	\$1,915
\$230,000	\$775	\$470,000	\$1,160	\$710,000	\$1,560	\$950,000	\$1,930
\$240,000	\$790	\$480,000	\$1,175	\$720,000	\$1,575	\$960,000	\$1,945
\$250,000	\$810	\$490,000	\$1,190	\$730,000	\$1,590	\$970,000	\$1,965
\$260,000	\$825	\$500,000	\$1,205	\$740,000	\$1,600	\$980,000	\$1,980
\$270,000	\$840	\$510,000	\$1,220	\$750,000	\$1,615	\$990,000	\$2,000

Other Services

Simultaneous Issue Loan Policy	\$350
Not exceeding amount of Owner's Policy	
Simultaneous Issue and Refinance rates include loan endorsements: ALTA 4 Condominium ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 Variable Rate ALTA 8.2 Environmental ALTA 9 Comprehensive	

RESIDENTIAL CLOSING FEES

New Loan Sale Or Refinance Trid Compliant	\$425
All inclusive fees includes borrower wire, delivery, overnight, doc prep	
New Loan Non-Trid	\$375
2 ND MORTGAGE Simultaneous closing with first mortgage	\$175
Residential Sale Cash Realtor Or Attorney Assisted	\$300
For Sale By Owner Residential	\$525

INSTALLMENT ESCROW FEES

Initial Escrow Fee	\$500
Monthly Service Fee 1 check in/out	\$ 25
Additional Disbursements	\$ 5
Termination Fee	\$ 50

Please call for quotes over \$990,000.00
 Rates quoted are for normal transactions. Additional charges may apply under extraordinary or unusual circumstances, or for multiple parcel transactions



Kansas Secured Title, Inc.

Send orders to:
orders@kstjackson.com
 or order on our web site!

Holton Closing Office
 125 W. 4th St, Suite A
 Holton, KS 66436
 Phone: 785-217-9020
 Fax: 785-522-4133



FILED

Filed on the web at:
www.kstitle.com 04/27/2023

RATE AND FORM COMPLIANCE DIVISION

Owners & Loan Policy Rates Effective 03/01/2023

UP TO	Rate	UP TO	Rate	UP TO	Rate	UP TO	Rate
\$40,000	\$355	\$280,000	\$855	\$520,000	\$1,240	\$760,000	\$1,625
\$50,000	\$385	\$290,000	\$870	\$530,000	\$1,255	\$770,000	\$1,645
\$60,000	\$420	\$300,000	\$890	\$540,000	\$1,270	\$780,000	\$1,660
\$70,000	\$455	\$310,000	\$905	\$550,000	\$1,290	\$790,000	\$1,680
\$80,000	\$485	\$320,000	\$920	\$560,000	\$1,305	\$800,000	\$1,695
\$90,000	\$515	\$330,000	\$935	\$570,000	\$1,330	\$810,000	\$1,710
\$100,000	\$545	\$340,000	\$950	\$580,000	\$1,345	\$820,000	\$1,725
\$110,000	\$565	\$350,000	\$970	\$590,000	\$1,365	\$830,000	\$1,740
\$120,000	\$585	\$360,000	\$985	\$600,000	\$1,380	\$840,000	\$1,755
\$130,000	\$600	\$370,000	\$1,000	\$610,000	\$1,395	\$850,000	\$1,770
\$140,000	\$620	\$380,000	\$1,015	\$620,000	\$1,415	\$860,000	\$1,785
\$150,000	\$640	\$390,000	\$1,030	\$630,000	\$1,430	\$870,000	\$1,800
\$160,000	\$655	\$400,000	\$1,050	\$640,000	\$1,445	\$880,000	\$1,815
\$170,000	\$675	\$410,000	\$1,065	\$650,000	\$1,460	\$890,000	\$1,835
\$180,000	\$695	\$420,000	\$1,080	\$660,000	\$1,475	\$900,000	\$1,850
\$190,000	\$710	\$430,000	\$1,095	\$670,000	\$1,500	\$910,000	\$1,865
\$200,000	\$730	\$440,000	\$1,110	\$680,000	\$1,515	\$920,000	\$1,880
\$210,000	\$745	\$450,000	\$1,130	\$690,000	\$1,530	\$930,000	\$1,900
\$220,000	\$760	\$460,000	\$1,145	\$700,000	\$1,545	\$940,000	\$1,915
\$230,000	\$775	\$470,000	\$1,160	\$710,000	\$1,560	\$950,000	\$1,930
\$240,000	\$790	\$480,000	\$1,175	\$720,000	\$1,575	\$960,000	\$1,945
\$250,000	\$810	\$490,000	\$1,190	\$730,000	\$1,590	\$970,000	\$1,965
\$260,000	\$825	\$500,000	\$1,205	\$740,000	\$1,600	\$980,000	\$1,980
\$270,000	\$840	\$510,000	\$1,220	\$750,000	\$1,615	\$990,000	\$2,000

Other Services

Simultaneous Issue Loan Policy	\$350
Not exceeding amount of Owner's Policy	
Simultaneous Issue and Refinance rates include loan endorsements:	
ALTA 4 Condominium	
ALTA 5 P.U.D.	
ALTA 6, 6.1 or 6.2 Variable Rate	
ALTA 8.2 Environmental	
ALTA 9 Comprehensive	

RESIDENTIAL CLOSING FEES

New Loan Sale Or Refinance Trid Compliant	\$425
All inclusive fees includes borrower wire, delivery, overnight, doc prep	
New Loan Non-Trid	\$375
2 ND MORTGAGE Simultaneous closing with first mortgage	\$175
Residential Sale Cash Realtor Or Attorney Assisted	\$300
For Sale By Owner Residential	\$525

INSTALLMENT ESCROW FEES

Initial Escrow Fee	\$500
Monthly Service Fee 1 check in/out	\$ 25
Additional Disbursements	\$ 5
Termination Fee	\$ 50

Please call for quotes over \$990,000.00
 Rates quoted are for normal transactions. Additional charges may apply under extraordinary or unusual circumstances. or for multiple parcel transactions

****For the 2021 Alta Homeowners Title Policy with enhanced coverage for the buyer, add 10% to the card rate****



FILED

04/27/2023

RATE AND FORM COMPLIANCE DIVISION

**Kansas Secured Title
Jackson County, Kansas Rates
Rate filing effective 3/1/2023**

Closing Services

RESIDENTIAL REAL ESTATE CLOSING FEES

Includes escrow agreement, preparation of usual seller's documents (deed, affidavit, validation questionnaire, power of attorney), settlement statements (HUD-1), lender compliance if applicable, notary services and physical closing.

Transaction Type	Charge
NEW LOAN SALE OR REFINANCE RESPA COMPLIANT All inclusive fee includes wire, delivery, overnight, doc prep.	\$425.00
NEW LOAN NON-RESPA	\$375.00
RESIDENTIAL SALE CASH REALTOR OR ATTORNEY ASSISTED	\$300.00
RESIDENTIAL SALE FSBO	\$525.00
2 ND MORTGAGE CLOSING Simultaneous closing with first mortgage	\$175.00
Vacant Lot Closing Developer to Builder	\$75.00

SURCHARGES FOR RESIDENTIAL CLOSING

Service Type	Charge
Relocation Company Coordination	\$150.00
Foreclosure REO Coordination Fee	125.00
Print Loan Documents Received by Electronic Mail	N/C
Segregated Interest Bearing Earnest Money Account	\$75.00
Escrow Holdback or Indemnity with Deposit	\$50.00
Earnest Money Escrow without title or closing services	\$75.00

WITNESS ONLY CLOSING

Witness of signatures and notary services for documents packages and closing statements prepared by another.

Witness Only	\$250.00
FNF ServiceLink Witness Closing	\$125.00

CLOSING STATEMENT PREPARATION ONLY

Preparation of settlement statement only – from lender instructions. No presentation of documents	\$150.00
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DISBURSEMENT OF FUNDS ONLY

Disbursement of funds in connection with a real estate transaction based on documentation prepared.

Transaction Type	Charge
Residential	\$200.00
Commercial	\$300.00

**Kansas Secured Title
Jackson County, Kansas Rates
Rate filing effective 3/1/2023**

ESCROW SERVICES
Servicing of long-term contracts

Includes preparation of escrow agreement, holding of deed or other documents as required by the agreement of the parties, payment charges as indicated.

Transaction Type	Charge
Initial Escrow Set-up Fee	\$500.00
Monthly Service Fee (1 payment in 1 payment out) (Effective 01/01/08)	\$25.00
Additional receipts or disbursements each	\$5.00
Quarterly, Semi-Annual or Annual Service Fee	\$30.00
Insufficient Fund or Returned Checks	\$35.00
Termination Fee	\$50.00

ANCILLARY SERVICES

Additional services which may be offered in connection with any other service.

Service	Charge
Overnight Delivery Service *or actual charge by service if exceeds \$25.00	\$25.00*
Electronic Wire Transfer Fee – outgoing	\$25.00
Document Preparation not in conjunction with an order	\$50.00
Amortization Schedule not in conjunction with an order	\$20.00
Technology Fee (for electronic services)	\$30.00

ABSTRACTING

Transaction Type	Charge
Ownership & Encumbrance Certificate – Lender	\$150.00
Ownership & Encumbrance Certificate - Basic	\$200.00
Ownership & Encumbrance Certificate - Full with Easement and Restrictions	\$275.00
Additional Update within 6 months	\$50.00
Foreclosure Report – Residential Update -	\$300.00 \$100.00
Foreclosure Report – Commercial Update -	\$450.00 \$150.00
General Research not in conjunction with an order	\$75.00/hr
UCC Search - County per name	\$25.00 plus \$1.00/page for copies
UCC Search - State per name	\$35.00 plus \$2.00/page for copies
General County Lien Search per name	\$75.00
Environmental Chain of Title Per Chain of Title	\$75/hour, \$250.00 minimum, \$500.00 maximum

**Kansas Secured Title
Jackson County, Kansas Rates
Rate filing effective 3/1/2023**

**TITLE INSURANCE RATES
RESIDENTIAL**

Transaction Type	Charge
OWNER'S POLICIES – RESIDENTIAL ENHANCED HTP OWNER'S POLICIES	Rate Card Attached 110% of Rate Card Attached
BUILDER'S RATE – RESIDENTIAL	75% of Regular Card Rate
LOAN POLICIES – RESIDENTIAL	Rate Card Attached -
LOAN POLICIES – RESIDENTIAL REFINANCE	Rate Card Attached -
LOAN POLICIES – RESIDENTIAL REFINANCE – KST ISSUED POLICY WITHIN ONE YEAR OF ORDER	70% of Regular Card Rate
SIMULTANEOUS ISSUE LOAN POLICIES Not Exceeding The Amount Of Owner's Policy	\$350.00
NOTE: Simultaneous Issue and Refinance include loan endorsements: ALTA 4 Condominium ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 Variable Rate ALTA 8.2 Environmental ALTA 9 Comprehensive As applicable no additional charge.	
SIMULTANEOUS ISSUE LEASEHOLD Owner's Policy Issued In Conjunction With Owner's Policy	30% Of Fee Policy Premium
CONSTRUCTION LOAN COMMITMENT No Policy - Builder or Developer	\$75.00
Individuals -	\$175.00
LOT SALE COMMITMENT Developer to Builder/No Policy	\$50.00
HOLD OPEN CHARGE	\$100.00
ADDITIONAL PARCEL CHARGE When Additional Parcel has separate chain of title	\$100.00
ENDORSEMENTS	Schedule Attached
INFORMATIONAL COMMITMENT ISSUED TO ANOTHER TITLE COMPANY - Residential	\$200.00
PRELIMINARY COMMITMENT ISSUED IN ANTICIPATION OF POLICY TO BE ISSUED UPON SALE	N/C
LOAN POLICY – Cooperative Closing	\$350.00
Residential Cancellation fee	N/C unless U&U filed.
ALTA Residential Limited Coverage Junior Loan Policy not exceeding \$50,000.00	\$90.00
\$50,001.00 to \$150,000.00	\$140.00
Over \$150,000.00	\$175.00

**Kansas Secured Title
Jackson County, Kansas Rates
Rate filing effective 3/1/2023**

COMMERCIAL TITLE INSURANCE RATES

Not 1-4 Family, Agricultural, Includes Vacant Land Intended or Zoned for Commercial Use.

COMMERCIAL OWNER'S OR LOAN POLICIES	
Amount of Transaction	Charge
Less than \$1,000,000	Rate Card Attached
\$1,000,000 to \$4,999,999 Card Rate Plus	\$1/1,000
\$5,000,000 to \$9,999,999 Add	\$0.75/1,000
Over \$10,000,000 Add	\$0.65/1,000
Commercial/Industrial Construction	50% of above rate credited against final loan policies when issued
Date Down search for construction loan disbursement	\$50.00
SIMULTANEOUS ISSUE LOAN POLICIES Not Exceeding The Amount Of Owner's Policy	\$500.00
SIMULTANEOUS ISSUE LEASEHOLD Owner's Policy Issued In Conjunction With Owner's Policy	30% Of Fee Policy Premium
ENDORSEMENTS	Schedule Attached
Exception Copies	\$1/page
Open Commitment under \$1,000,000*	\$400.00
Open Commitment over \$1,000,000*	\$600.00
Open Commitment over \$5,000,000*	\$1,000.00
Open Commitment over \$10,000,000	\$1,500.00
*Based on county appraised value	
Platting or Planning Dept. Commitment	\$300.00
Commercial Cancellation Fees	U&U will be filed.

UNIQUE AND UNUSUAL RULE

If it can be clearly demonstrated that a risk represents 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 the rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

**Kansas Secured Title
Jackson County, Kansas Rates
Rate filing effective 3/1/2023**

ENDORSEMENT RATE SCHEDULE - JACKSON COUNTY

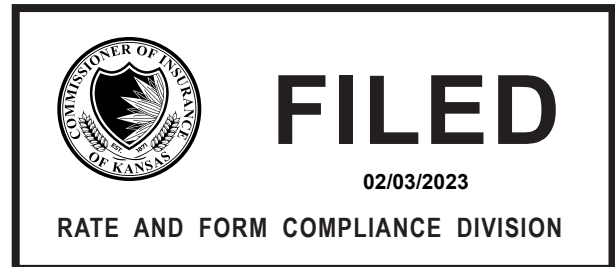
NAME	RESIDENTIAL	COMMERCIAL Under \$1million	COMMERCIAL Over \$1million
Arbitration Endorsement	N/C	N/C	N/C
Correction Endorsement	N/C	N/C	N/C
Future Advance	N/C	N/C	N/C
Mortgage Modification	\$100 plus applicable premium for increase	\$100 Minimum plus \$75.00/hr after 2 hours, plus applicable premium for increase	\$300 Minimum plus \$75.00/hr after 2 hours, plus applicable premium for increase
Tie In Endorsement		10% of Premium \$250 Min \$750 Max	10% of Premium \$250 Min \$750 Max
First Loss Endorsement	\$50	10% of Premium \$250 Min \$750 Max	
Non-Imputation Endorsement	\$50	10% of Premium \$250 Min \$750 Max	
Zoning Endorsement 3.0	\$50	\$100	\$300
Zoning Endorsement 3.1	\$100.00	\$300	\$500
All Other Endorsements	\$50	\$100	\$125



Kansas Secured Title

Oskaloosa Closing Office: 319 Jefferson, P.O. Box 615, Oskaloosa, KS 66066
Phone: 785-863-2042 Fax 785-863-2138
www.kstitle.com

SERVICE BEYOND
EXPECTATION



Date: February 1st, 2023

Kansas Insurance Department
1300 SW Arrowhead Rd.
Topeka, KS 66604

In compliance with Kansas Insurance Department regulations, we wish to make this rate filing to be effective as of March 1st, 2023, replacing our prior rate filing, for services provided for properties located in Jefferson County, Kansas.

These rates apply for all insurers represented by our company.

Very truly yours,

Kevin Mohr
President

Enc.

cc: Title Midwest, Inc., corporate office

**Kansas Secured Title
Jefferson County, Kansas Rates
Rate filing effective 03/01/2023**

Closing Services

RESIDENTIAL REAL ESTATE CLOSING FEES

Includes escrow agreement, preparation of usual seller's documents (deed, affidavit, validation questionnaire, power of attorney), settlement statements (HUD-1), lender compliance if applicable, notary services and physical closing.

Transaction Type	Charge
NEW LOAN SALE OR REFINANCE RESPA COMPLIANT <small>All inclusive fee includes wire, delivery, overnight, doc prep.</small>	\$325.00
NEW LOAN NON-RESPA	\$250.00
RESIDENTIAL SALE CASH REALTOR OR ATTORNEY ASSISTED	\$200.00
RESIDENTIAL SALE FSBO	\$400.00
2 ND MORTGAGE CLOSING <small>Simultaneous closing with first mortgage</small>	\$125.00
Vacant Lot Closing Developer to Builder	\$75.00

SURCHARGES FOR RESIDENTIAL CLOSING

Service Type	Charge
Relocation Company Coordination	\$100.00
Foreclosure REO Coordination Fee	100.00
Print Loan Documents Received by Electronic Mail	N/C
Segregated Interest Bearing Earnest Money Account	\$75.00
Escrow Holdback or Indemnity with Deposit	\$50.00
Earnest Money Escrow without title or closing services	\$75.00

COMMERCIAL CLOSING

Includes escrow agreements, document preparation, transfer of title documents, settlement statements and disbursement of funds and physical closing of transaction.

	Charge
Less Than \$500,000	\$400.00
\$500,000 to \$1,000,000	\$500.00
\$1,000,001 to \$2,000,000	\$600.00
\$2,000,001 to \$5,000,000	\$700.00
Over \$5,000,000	\$800.00

WITNESS ONLY CLOSING

Witness of signatures and notary services for documents packages and closing statements prepared by another.

Witness Only	\$200.00
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DISBURSEMENT OF FUNDS ONLY

Disbursement of funds in connection with a real estate transaction based on documentation prepared.

Transaction Type	Charge
Residential	\$125.00
Commercial	\$300.00

**Kansas Secured Title
Jefferson County, Kansas Rates
Rate filing effective 03/01/2023**

ESCROW SERVICES

Servicing of long-term contracts

Includes preparation of escrow agreement, holding of deed or other documents as required by the agreement of the parties, payment charges as indicated.

Transaction Type	Charge
Initial Escrow Set-up Fee	\$500.00
Document Hold Fee	\$200.00
Monthly Service Fee (1 payment in 1 payment out)	\$25.00
Additional receipts or disbursements each	\$5.00
Quarterly, Semi-Annual or Annual Service Fee	\$30.00
Insufficient Fund or Returned Checks	\$50.00
Termination Fee	\$50.00
Hourly Research Fee	\$75.00

ANCILLARY SERVICES

Additional services which may be offered in connection with any other service.

Service	Charge
Overnight Delivery Service	\$25.00
Electronic Wire Transfer Fee – outgoing	\$25.00
Electronic Wire Transfer Fee - incoming	\$25.00
Document Preparation not in conjunction with an order	\$25.00
Amortization Schedule not in conjunction with an order	\$10.00
Technology Fee (for electronic services)	\$30.00

ABSTRACTING

Transaction Type	Charge
Ownership & Encumbrance Certificate - Lender	\$150.00
Ownership & Encumbrance Certificate - Basic	\$200.00
Ownership & Encumbrance Certificate - Full with Easement and Restrictions	\$275.00
Additional Update within 6 months	\$50.00
Foreclosure Report – Residential Update -	\$300.00 \$100.00
Foreclosure Report – Commercial Update -	\$450.00 \$150.00
General Research not in conjunction with an order	\$75.00/hr
UCC Search - County per name	\$25.00 plus \$1.00/page for copies
UCC Search - State per name	\$35.00 plus \$2.00/page for copies
General County Lien Search per name	\$75.00
Environmental Chain of Title Per Chain of Title	\$75/hour, \$250.00 minimum, \$500.00 maximum
Extension of Abstract – Certificate Fee	200.00

**Kansas Secured Title
Jefferson County, Kansas Rates
Rate filing effective 03/01/2023**

Recertification within 6 months – Certificate Fee	100.00
Per Entry Fee	20.00

TITLE INSURANCE RATES
RESIDENTIAL

1-4 Family, Agricultural, Vacant Land. Including Leasehold

Transaction Type	Charge
OWNER'S POLICIES – RESIDENTIAL	Rate Card Attached
BUILDER'S RATE – RESIDENTIAL	70% of Regular Card Rate
LOAN POLICIES – RESIDENTIAL	Rate Card Attached -
LOAN POLICIES – RESIDENTIAL REFINANCE	Rate Card Attached -
LOAN POLICIES – RESIDENTIAL REFINANCE – KST ISSUED POLICY WITHIN ONE YEAR OF ORDER	60% of Regular Card Rate
SIMULTANEOUS ISSUE LOAN POLICIES Not Exceeding The Amount Of Owner's Policy	\$200.00
NOTE: Simultaneous Issue and Refinance include loan endorsements: ALTA 4 Condominium ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 Variable Rate ALTA 8.2 Environmental ALTA 9 Comprehensive As applicable no additional charge.	
SIMULTANEOUS ISSUE LEASEHOLD Owner's Policy Issued In Conjunction With Owner's Policy	30% Of Fee Policy Premium
CONSTRUCTION LOAN COMMITMENT No Policy – Developer or Builder- Individuals -	\$75.00 \$175.00
LOT SALE COMMITMENT Developer to Builder/No Policy	\$50.00
HOLD OPEN CHARGE	\$100.00
ADDITIONAL PARCEL CHARGE When Additional Parcel has separate chain of title	\$100.00
ENDORSEMENTS	Schedule Attached
INFORMATIONAL COMMITMENT ISSUED TO ANOTHER TITLE COMPANY	\$200.00
PRELIMINARY COMMITMENT ISSUED IN ANTICIPATION OF POLICY TO BE ISSUED UPON SALE	N/C
LOAN POLICY – Cooperative Closing	\$250.00
Residential Cancellation fee	N/C unless U&U filed
ALTA Residential Limited Coverage Junior Loan Policy not exceeding \$50,000.00	\$90.00

Kansas Secured Title
Jefferson County, Kansas Rates
Rate filing effective 03/01/2023

\$50,001.00 to \$150,000.00	\$140.00
Over \$150,000.00	\$175.00

**Kansas Secured Title
Jefferson County, Kansas Rates
Rate filing effective 03/01/2023**

COMMERCIAL TITLE INSURANCE RATES

Not 1-4 Family, Agricultural, Includes Vacant Land Intended or Zoned for Commercial Use.

COMMERCIAL OWNER'S OR LOAN POLICIES	
Amount of Transaction	Charge
Less than \$500,000	Rate Card Attached
\$500,000 to \$1,000,000 Add	\$20.00/10,000
\$1,000,001 to \$5,000,000 Add	\$16.00/10,000
\$5,000,001 to \$10,000,000 Add	\$14.00/10,000
\$10,000,001 to \$15,000,000	\$10.00/10,000
Over \$15,000,000	\$9.00/10,000
Commercial/Industrial Construction	50% of above rate credited against final loan policies when issued
SIMULTANEOUS ISSUE LOAN POLICIES Not Exceeding The Amount Of Owner's Policy	\$300.00
SIMULTANEOUS ISSUE LEASEHOLD Owner's Policy Issued In Conjunction With Owner's Policy	30% Of Fee Policy Premium
ENDORSEMENTS	Schedule Attached
Exception Copies	\$0.75/page
Open Commitment under \$1,000,000*	\$400.00
Open Commitment over \$1,000,000*	\$600.00
Open Commitment over \$5,000,000*	\$1,000.00
Open Commitment over \$10,000,000	\$1,500.00
*Based on county appraised value	
Platting or Planning Dept. Commitment	\$300.00
Commercial Cancellation Fees	U&U will be filed.

UNIQUE AND UNUSUAL RULE

If it can be clearly demonstrated that a risk represents 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 the rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

**Kansas Secured Title
Jefferson County, Kansas Rates
Rate filing effective 03/01/2023**

ENDORSEMENT RATE SCHEDULE - JEFFERSON COUNTY

NAME	RESIDENTIAL	COMMERCIAL BASIC	COMMERCIAL MAJOR
Arbitration Endorsement	N/C	N/C	N/C
Correction Endorsement	N/C	N/C	N/C
Creditors Rights Endorsement		10% of Premium \$250 Min \$750 Max	10% of Premium \$250 Min \$750 Max
Mortgage Modification	\$75 plus applicable premium for increase	\$100 Minimum plus \$75.00/hr after 2 hours, plus applicable premium for increase	\$300 Minimum plus \$75.00/hr after 2 hours, plus applicable premium for increase
Tie In Endorsement		10% of Premium \$250 Min \$750 Max	10% of Premium \$250 Min \$750 Max
First Loss Endorsement	\$50	10% of Premium \$250 Min \$750 Max	10% of Premium \$250 Min \$750 Max
Non-Imputation Endorsement	\$50	10% of Premium \$250 Min \$750 Max	10% of Premium \$250 Min \$750 Max
Zoning Endorsement 3.0	\$50	\$100	\$300
Zoning Endorsement 3.1	\$100.00	10% of Premium \$300 Min \$750 Max	10% of Premium \$300 Min \$750 Max
All Other Endorsements	\$35	\$50	\$100



SERVICE BEYOND
EXPECTATION

Kansas Secured Title

Residential Title Insurance Rates for Jefferson County 03/01/2023

Closing Office

319 Jefferson, P.O. Box 615
Oskaloosa, KS 66066
Phone: 785-863-2042
Fax: 785-863-2138

orders@kstjefferson.com

www.kstitle.com

INSURANCE UP TO	Regular	Refinance
\$10,000	\$175	\$175
\$20,000	\$220	\$220
\$30,000	\$277	\$276
\$40,000	\$330	\$314
\$50,000	\$382	\$350
\$60,000	\$424	\$379
\$70,000	\$466	\$409
\$80,000	\$503	\$435
\$90,000	\$535	\$457
\$100,000	\$566	\$479
\$110,000	\$586	\$493
\$120,000	\$606	\$507
\$130,000	\$626	\$521
\$140,000	\$646	\$535
\$150,000	\$667	\$549
\$160,000	\$686	\$563
\$170,000	\$706	\$577
\$180,000	\$726	\$591
\$190,000	\$746	\$605
\$200,000	\$761	\$615
\$210,000	\$776	\$626
\$220,000	\$791	\$636
\$230,000	\$806	\$647
\$240,000	\$821	\$657
\$250,000	\$836	\$668

INSURANCE UP TO	Regular	Refinance
\$260,000	\$851	\$678
\$270,000	\$866	\$689
\$280,000	\$881	\$699
\$290,000	\$896	\$710
\$300,000	\$911	\$720
\$310,000	\$926	\$731
\$320,000	\$941	\$741
\$330,000	\$956	\$752
\$340,000	\$971	\$762
\$350,000	\$986	\$773
\$360,000	\$1,001	\$783
\$370,000	\$1,016	\$794
\$380,000	\$1,031	\$804
\$390,000	\$1,046	\$815
\$400,000	\$1,061	\$825
\$410,000	\$1,076	\$836
\$420,000	\$1,091	\$846
\$430,000	\$1,106	\$857
\$440,000	\$1,121	\$867
\$450,000	\$1,136	\$878
\$460,000	\$1,151	\$888
\$470,000	\$1,166	\$899
\$480,000	\$1,181	\$909
\$490,000	\$1,196	\$920
\$500,000	\$1,211	\$930

Simultaneous Issue Loan Policy \$200.00

Not exceeding amount of Owner's Policy

Simultaneous Issue and Refinance

include loan endorsements:

ALTA 4 Condominium

ALTA 5 P.U.D.

ALTA 6, 6.1 or 6.2 Variable Rate

ALTA 8.2 Environmental

ALTA 9 Comprehensive

JR LOAN POLICY \$90.00

2ND Mortgage Residential 1-4 family not

exceeding \$50,000.00

\$50,001.00 to \$150,000.00 \$140.00

Over \$150,000.00 \$175.00

CLOSING FEES

NEW LOAN SALE OR \$325.00

REFINANCE RESPA COMPLIANT

NEW LOAN NON-RESPA \$250.00

RESIDENTIAL SALE CASH \$200.00

REALTOR OR ATTORNEY ASSISTED

RESIDENTIAL SALE FSBO \$400.00

2ND MORTGAGE CLOSING \$125.00

Simultaneous closing with first mortgage

ESCROW FEES

Installment Contracts

Initial Escrow Fee \$500.00

Monthly Service Fee \$25.00

Additional Disbursements \$5.00

Termination Fee \$50.00

Over \$500,000 add \$20 per \$10,000 increment; \$17 per 10,000 for reissue rate. Please call for quotes over \$1,000,000.00

A REISSUE CREDIT OF 25% (BASED ON PRIOR POLICY AMOUNT) OFF THE REGULAR RATE APPLIES TO OWNER'S POLICIES IF WE HAVE INSURED TITLE OR ARE FURNISHED A COPY OF AN ACCEPTABLE TITLE INSURANCE POLICY DATED WITHIN THE LAST 5 YEARS.

RATES QUOTED ARE FOR NORMAL TRANSACTIONS. ADDITIONAL CHARGES MAY APPLY UNDER EXTRAORDINARY OR UNUSUAL CIRCUMSTANCES.



319 Jefferson St.
Oskaloosa, KS 66066
Phone: 785-706-9900
Fax: 785-403-0365

Kansas Secured Title Insurance Rates for Jefferson County 03/01/2023



RATE AND FORM COMPLIANCE DIVISION

04/27/2023

FILED

Simultaneous Issue Loan Policy
Not exceeding amount of Owner's Policy
Simultaneous Issue and Refinance
include loan endorsements:

ALTA 4 Condominium
ALTA 5 P.U.D.
ALTA 6, 6.1 or 6.2 Variable Rate
ALTA 8.2 Environmental
ALTA 9 Comprehensive

JR LOAN POLICY \$90.00
2ND Mortgage Residential 1-4 family not
exceeding \$50,000.00
\$50,001.00 to \$150,000.00
Over \$150,000.00

CLOSING FEES

NEW LOAN SALE OR
REFINANCE RESPA COMPLIANT
\$325.00

NEW LOAN NON-RESPA \$250.00
RESIDENTIAL SALE CASH \$200.00
REALTOR OR ATTORNEY ASSISTED
RESIDENTIAL SALE FSBO \$400.00
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ESCROW FEES

Simultaneous closing with first mortgage
Installation Contracts
Initial Escrow Fee \$500.00
Monthly Service Fee \$25.00
Additional Disbursements \$5.00
Termination Fee \$50.00

INSURANCE	UP TO	Refinance
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\$270,000	\$866	\$689
\$280,000	\$881	\$699
\$290,000	\$896	\$710
\$300,000	\$911	\$720
\$310,000	\$926	\$731
\$320,000	\$941	\$741
\$330,000	\$956	\$752
\$340,000	\$971	\$762
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\$360,000	\$1,001	\$783
\$370,000	\$1,016	\$794
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\$390,000	\$1,046	\$815
\$400,000	\$1,061	\$825
\$410,000	\$1,076	\$836
\$420,000	\$1,091	\$846
\$430,000	\$1,106	\$857
\$440,000	\$1,121	\$867
\$450,000	\$1,136	\$878
\$460,000	\$1,151	\$888
\$470,000	\$1,166	\$899
\$480,000	\$1,181	\$909
\$490,000	\$1,196	\$920
\$500,000	\$1,211	\$930

INSURANCE	UP TO	Refinance
\$10,000	\$175	\$175
\$20,000	\$220	\$220
\$30,000	\$277	\$276
\$40,000	\$330	\$314
\$50,000	\$382	\$350
\$60,000	\$424	\$379
\$70,000	\$466	\$409
\$80,000	\$503	\$435
\$90,000	\$535	\$457
\$100,000	\$566	\$479
\$110,000	\$586	\$493
\$120,000	\$606	\$507
\$130,000	\$626	\$521
\$140,000	\$646	\$535
\$150,000	\$667	\$549
\$160,000	\$686	\$563
\$170,000	\$706	\$577
\$180,000	\$726	\$591
\$190,000	\$746	\$605
\$200,000	\$761	\$615
\$210,000	\$776	\$626
\$220,000	\$791	\$636
\$230,000	\$806	\$647
\$240,000	\$821	\$657
\$250,000	\$836	\$668

Over \$500,000 add \$20 per \$10,000 increment; \$17 per \$10,000 for reissue rate. Please call for quotes over \$1,000,000.00
A REISSUE CREDIT OF 25% OF PRIOR POLICY AMOUNT APPLIES TO OWNER'S POLICIES IF WE HAVE INSURED TITLE OR ARE FURNISHED
A COPY OF AN ACCEPTABLE TITLE INSURANCE POLICY DATED WITHIN THE LAST 5 YEARS.
For the 2021 Alta Homeowners Title Policy with enhanced coverage for the buyer, add 10% to the card rate



FILED

04/27/2023

RATE AND FORM COMPLIANCE DIVISION

Orders: DCTorders@kstitle.com

Kansas Secured Title, Inc.

Residential Title Insurance Rates for Douglas County

4830 Bob Billings Parkway #200

Lawrence, KS 66049

Phone (785) 843-2830

Fax (785) 318-4414

www.kstitle.com

Closing Docs: DCTdocs@kstitle.com

Owners & Loan Policy Rates Effective 3/1/2023

UP TO	Rate	UP TO	Rate	UP TO	Rate
\$40,000	\$285	\$280,000	\$705	\$520,000	\$1,080
\$50,000	\$315	\$290,000	\$725	\$530,000	\$1,090
\$60,000	\$340	\$300,000	\$745	\$540,000	\$1,100
\$70,000	\$365	\$310,000	\$760	\$550,000	\$1,110
\$80,000	\$390	\$320,000	\$765	\$560,000	\$1,120
\$90,000	\$415	\$330,000	\$770	\$570,000	\$1,130
\$100,000	\$440	\$340,000	\$790	\$580,000	\$1,140
\$110,000	\$450	\$350,000	\$805	\$590,000	\$1,150
\$120,000	\$470	\$360,000	\$835	\$600,000	\$1,160
\$130,000	\$490	\$370,000	\$845	\$610,000	\$1,170
\$140,000	\$505	\$380,000	\$870	\$620,000	\$1,180
\$150,000	\$520	\$390,000	\$890	\$630,000	\$1,190
\$160,000	\$535	\$400,000	\$910	\$640,000	\$1,200
\$170,000	\$550	\$410,000	\$925	\$650,000	\$1,210
\$180,000	\$565	\$420,000	\$940	\$660,000	\$1,220
\$190,000	\$580	\$430,000	\$955	\$670,000	\$1,230
\$200,000	\$595	\$440,000	\$965	\$680,000	\$1,240
\$210,000	\$605	\$450,000	\$985	\$690,000	\$1,250
\$220,000	\$615	\$460,000	\$1,000	\$700,000	\$1,260
\$230,000	\$625	\$470,000	\$1,015	\$710,000	\$1,270
\$240,000	\$635	\$480,000	\$1,030	\$720,000	\$1,280
\$250,000	\$645	\$490,000	\$1,045	\$730,000	\$1,290
\$260,000	\$655	\$500,000	\$1,060	\$740,000	\$1,300
\$270,000	\$685	\$510,000	\$1,070	\$750,000	\$1,310

Other Services

Simultaneous Issue Loan Policy	\$200
Not exceeding amount of Owner's Policy	
Simultaneous Issue and Refinance rates include loan endorsements: ALTA 4 Condominium ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 Variable Rate ALTA 8.2 Environmental ALTA 9 Comprehensive As applicable no additional charge.	
Residential Closing Fees	
Sale with New Loan TRID Compliant	\$400
Refinance TRID Compliant	\$280
All inclusive fees include borrower wire, delivery, overnight, doc prep	
2 ND MORTGAGE Simultaneous closing with first mortgage	\$150
Residential Sale Cash Realtor Or Attorney Assisted	\$250
For Sale By Owner Residential	\$500
Installment Escrow Fees	
Initial Escrow Fee	\$500
Monthly Service Fee 1 check in/out	\$ 25
Additional Disbursements	\$ 5
Termination Fee	\$ 50
Please call for quotes over \$990,000.00	
Rates quoted are for normal transactions.	
Additional charges may apply under extraordinary or unusual circumstances or for multiple parcel transactions	

****For the 2021 Alta Homeowners Title Policy with enhanced coverage for the buyer, add 10% to the card rate****



Kansas Secured Title

4830 Bob Billings Parkway, Ste 200 Lawrence, KS 66049

Phone: 785-834-2830

www.kstitle.com

SERVICE BEYOND
EXPECTATION



Date: February 1st, 2023

Kansas Insurance Department
1300 SW Arrowhead Rd.
Topeka, KS 66604

In compliance with Kansas Insurance Department regulations, we wish to make this rate filing to be effective as of March 1st, 2023, replacing our prior rate filing, for services provided for properties located in Douglas County, Kansas.

These rates apply for all insurers represented by our company.

Very truly yours,

Kevin Mohr
President

Enc.

cc: Title Midwest, Inc., corporate office

**Kansas Secured Title
Douglas County, Kansas Rates
Rate filing effective 3/1/2023**

Closing Services

RESIDENTIAL REAL ESTATE CLOSING FEES

Includes escrow agreement, preparation of usual seller's documents (deed, affidavit, validation questionnaire, power of attorney), settlement statements (HUD-1), lender compliance if applicable, notary services and physical closing.

Transaction Type	Charge
New Loan Sale All-inclusive fees includes borrower wire, delivery, overnight, doc prep	\$400.00
Refinance	\$280.00
RESIDENTIAL SALE CASH REALTOR OR ATTORNEY ASSISTED	\$250.00
RESIDENTIAL SALE FSBO	\$500.00
2 ND MORTGAGE CLOSING Simultaneous closing with first mortgage	\$150.00
Vacant Lot Closing Developer to Builder	\$75.00
Vacant Lot Closing no Loan	\$200.00
Vacant Lot closing with Loan	\$300.00
Residential Construction Loan – Builder	\$200.00
Residential Construction Loan – Individual	\$300.00
Mechanic Lien Workout	\$500.00

SURCHARGES FOR RESIDENTIAL CLOSING

Service Type	Charge
Relocation Company Coordination	\$175.00
Foreclosure REO Coordination Fee	\$125.00
Print Loan Documents Received by Electronic Mail	N/C
Segregated Interest Bearing Earnest Money Account	\$75.00
Escrow Holdback or Indemnity with Deposit	\$50.00
Earnest Money Escrow without title or closing services	\$75.00

WITNESS ONLY CLOSING

Witness of signatures and notary services for documents packages and closing statements prepared by another.	\$250.00
FNF ServiceLink Witness Closing	\$125.00

CLOSING STATEMENT PREPARATION ONLY

Preparation settlement statement only from lender instructions, no presentation of documents.	\$150.00
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DISBURSEMENT OF FUNDS ONLY

Transaction Type	Charge
Disbursement of funds in connection with a real estate transaction based on documentation prepared. Residential	\$200.00

SURCHARGES FOR RESIDENTIAL CLOSING

Service Type	Charge
Relocation Company Coordination	\$100.00

**Kansas Secured Title
Douglas County, Kansas Rates
Rate filing effective 3/1/2023**

Foreclosure REO Coordination Fee	100.00
Print Loan Documents Received by Electronic Mail	N/C
Segregated Interest Bearing Account	\$75.00
Escrow Holdback or Indemnity with Deposit	\$50.00
Earnest Money Escrow without title or closing services	\$75.00

COMMERCIAL CLOSING

Includes escrow agreements, document preparation, transfer of title documents, settlement statements and disbursement of funds and physical closing of transaction.

Sales or Refinance Transaction	\$500.00 minimum charge \$1.00 per \$1,000 up to \$1,000,000.00 <u>plus</u> \$.10 per \$1,000 over \$1,000,000.00
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ANCILLARY SERVICES

Additional services which may be offered in connection with any other service.

Service	Charge
Overnight Delivery Service	\$25.00
Electronic Wire Transfer Fee – outgoing	\$25.00
Document Preparation not in conjunction with an order	\$50.00
Amortization Schedule not in conjunction with an order	\$20.00
Technology Fee (for electronic services)	\$30.00

ESCROW SERVICES

Servicing of long-term contracts

Includes preparation of escrow agreement, holding of deed or other documents as required by the agreement of the parties, payment charges as indicated.

Transaction Type	Charge
Initial Escrow Set-up Fee	\$500.00
Document Hold Only	\$200.00
Monthly Service Fee (1 payment in 1 payment out)	\$25.00
Additional receipts or disbursements each	\$5.00
Quarterly, Semi-Annual or Annual Service Fee	\$30.00
Insufficient Fund or Returned Checks	\$50.00
Termination Fee	\$50.00
Hourly Research Fee	\$75.00

**Kansas Secured Title
Douglas County, Kansas Rates
Rate filing effective 3/1/2023**

ABSTRACTING

Transaction Type	Charge
Ownership & Encumbrance Certificate - Lender	\$150.00
Ownership & Encumbrance Certificate - Basic	\$200.00
Ownership & Encumbrance Certificate - Full with Easement and Restrictions and Copies	\$275.00
Additional Update within 6 months	\$50.00
Foreclosure Report - Residential Updates	\$300.00 \$100.00
Foreclosure Report - Commercial Updates	\$450.00 \$150.00
General Research not in conjunction with an order	\$75.00/hr
UCC Search - County per name	\$25.00 plus \$1.00/page for copies
UCC Search - State per name	\$35.00 plus \$2.00/page for copies
General County Lien Search per name	\$75.00
Environmental Chain of Title Per Chain of Title	\$75/hour, \$250.00 minimum, \$500.00 maximum
Extension of Abstract - Certificate Fee	500.00
Recertification within 6 months - Certificate Fee	250.00
Per Entry Fee	30.00

**Kansas Secured Title
Douglas County, Kansas Rates
Rate filing effective 3/1/2023**

**TITLE INSURANCE RATES
RESIDENTIAL**

1-4 Family, Agricultural, Vacant Land. Including Leasehold

Transaction Type	Charge
OWNER'S POLICIES – RESIDENTIAL	Rate Card Attached
BUILDER'S RATE – RESIDENTIAL	50% of Regular Card Rate
LOAN POLICIES – RESIDENTIAL	Rate Card Attached -
LOAN POLICIES – RESIDENTIAL REFINANCE	Rate Card Attached -
LOAN POLICIES – RESIDENTIAL REFINANCE – KST ISSUED POLICY WITHIN ONE YEAR OF ORDER	75% of Card Rate
SIMULTANEOUS ISSUE LOAN POLICIES Not Exceeding The Amount Of Owner's Policy NOTE: Simultaneous Issue and Refinance include loan endorsements: ALTA 4 Condominium ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 Variable Rate ALTA 8.2 Environmental ALTA 9 Comprehensive As applicable no additional charge.	\$200.00
SIMULTANEOUS ISSUE LEASEHOLD Owner's Policy Issued In Conjunction With Owner's Policy	30% Of Fee Policy Premium
CONSTRUCTION LOAN COMMITMENT Builder – (no policy issued) Individuals – (no policy issued) (\$100 credited towards Individuals Final Policy, when issued)	\$75.00 \$175.00
LOT SALE COMMITMENT Developer to Builder/No Policy	\$50.00
HOLD OPEN CHARGE	\$100.00
ADDITIONAL PARCEL CHARGE When Additional Parcel has separate chain of title	\$100.00
ENDORSEMENTS	Schedule Attached
INFORMATIONAL COMMITMENT ISSUED TO ANOTHER TITLE COMPANY	\$200.00
PRELIMINARY COMMITMENT ISSUED IN ANTICIPATION OF POLICY TO BE ISSUED UPON SALE	N/C
LOAN POLICY – Cooperative Closing	\$250.00
Residential Cancellation fee	N/C unless U&U filed.
ALTA Residential Limited Coverage Junior Loan Policy – not exceeding \$50,000.00 \$50,001.00 to \$150,000.00 Over \$150,000.00	\$90.00 \$140.00 \$175.00

**Kansas Secured Title
Douglas County, Kansas Rates
Rate filing effective 3/1/2023**

COMMERCIAL TITLE INSURANCE RATES

Not 1-4 Family, Agricultural, Includes Vacant Land Intended or Zoned for Commercial Use.

COMMERCIAL OWNER'S OR LOAN POLICIES	
Amount of Transaction	Charge
Less than \$500,000	Rate Card Attached
\$500,000 to \$1,000,000 Add	\$1.00/1,000
\$1,000,001 to \$5,000,000 Add	\$1.00/1,000
\$5,000,001 to \$10,000,000 Add	\$.85/1,000
\$10,000,001 to \$15,000,000	\$.60/1,000
Over \$15,000,000	\$.55/1,000
Commercial/Industrial Construction	50% of above rate credited against final loan policies when issued
SIMULTANEOUS ISSUE LOAN POLICIES Not Exceeding The Amount Of Owner's Policy	\$350.00
SIMULTANEOUS ISSUE LEASEHOLD Owner's Policy Issued In Conjunction With Owner's Policy	30% Of Fee Policy Premium
ENDORSEMENTS	Schedule Attached
Exception Copies	\$0.75/page
Open Commitment under \$1,000,000*	\$400.00
Open Commitment over \$1,000,000*	\$600.00
Open Commitment over \$5,000,000*	\$1,000.00
Open Commitment over \$10,000,000	\$1,500.00
*Based on county appraised value	
Platting or Planning Dept. Commitment	\$300.00
Commercial Cancellation Fees	U&U will be filed.

UNIQUE AND UNUSUAL RULE

If it can be clearly demonstrated that a risk represents 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 the rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

Kansas Secured Title
Douglas County, Kansas Rates
Rate filing effective 3/1/2023

ENDORSEMENT RATE SCHEDULE - DOUGLAS COUNTY

NAME	RESIDENTIAL	COMMERCIAL BASIC	COMMERCIAL MAJOR
Arbitration Endorsement	N/C	N/C	N/C
Correction Endorsement	N/C	N/C	N/C
Future Advance	N/C	N/C	N/C
ALTA 4 Condominium ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 ALTA 8.1 ALTA 9	N/C	\$100.00	\$125.00
Mortgage Modification	\$100 plus applicable premium for increase	\$100 Minimum plus \$75.00/hr after 2 hours, plus applicable premium for increase	\$300 Minimum plus \$75.00/hr after 2 hours, plus applicable premium for increase
Assignment & Date Down	100.00	\$300.00	\$500.00
Tie In Endorsement		10% of Premium \$250 Min \$750 Max	10% of Premium \$250 Min \$750 Max
Non-Imputation Endorsement	\$50	10% of Premium \$250 Min \$750 Max	
Zoning Endorsement 3.0	\$50	\$100	\$300
Zoning Endorsement 3.1	\$100.00	10% of Premium \$300 Min \$750 Max	10% of Premium \$300 Min \$750 Max
ALTA Leasehold	N/C	N/C	N/C
All Other Endorsements	\$50	\$100	\$125



KANSAS SECURED TITLE

Residential Title Insurance Rates for Douglas County 3/1/2023

www.kstitle.com

4830 Bob Billings Parkway #200

Lawrence, KS 66049

Phone (785) 843-2830

Fax (785) 318-4414

Order email:

DCOrders@kstitle.com

Closing document email:

DCdocs@kstitle.com

Owners & Loan Policy Rates Effective 3/1/2023

UP TO	Rate	UP TO	Rate	UP TO	Rate	UP TO	Rate
\$40,000	\$285	\$280,000	\$705	\$520,000	\$1,080	\$760,000	\$1,320
\$50,000	\$315	\$290,000	\$725	\$530,000	\$1,090	\$770,000	\$1,330
\$60,000	\$340	\$300,000	\$745	\$540,000	\$1,100	\$780,000	\$1,340
\$70,000	\$365	\$310,000	\$760	\$550,000	\$1,110	\$790,000	\$1,350
\$80,000	\$390	\$320,000	\$765	\$560,000	\$1,120	\$800,000	\$1,360
\$90,000	\$415	\$330,000	\$770	\$570,000	\$1,130	\$810,000	\$1,370
\$100,000	\$440	\$340,000	\$790	\$580,000	\$1,140	\$820,000	\$1,380
\$110,000	\$450	\$350,000	\$805	\$590,000	\$1,150	\$830,000	\$1,390
\$120,000	\$470	\$360,000	\$835	\$600,000	\$1,160	\$840,000	\$1,400
\$130,000	\$490	\$370,000	\$845	\$610,000	\$1,170	\$850,000	\$1,410
\$140,000	\$505	\$380,000	\$870	\$620,000	\$1,180	\$860,000	\$1,420
\$150,000	\$520	\$390,000	\$890	\$630,000	\$1,190	\$870,000	\$1,430
\$160,000	\$535	\$400,000	\$910	\$640,000	\$1,200	\$880,000	\$1,440
\$170,000	\$550	\$410,000	\$925	\$650,000	\$1,210	\$890,000	\$1,450
\$180,000	\$565	\$420,000	\$940	\$660,000	\$1,220	\$900,000	\$1,460
\$190,000	\$580	\$430,000	\$955	\$670,000	\$1,230	\$910,000	\$1,470
\$200,000	\$595	\$440,000	\$965	\$680,000	\$1,240	\$920,000	\$1,480
\$210,000	\$605	\$450,000	\$985	\$690,000	\$1,250	\$930,000	\$1,490
\$220,000	\$615	\$460,000	\$1,000	\$700,000	\$1,260	\$940,000	\$1,500
\$230,000	\$625	\$470,000	\$1,015	\$710,000	\$1,270	\$950,000	\$1,510
\$240,000	\$635	\$480,000	\$1,030	\$720,000	\$1,280	\$960,000	\$1,520
\$250,000	\$645	\$490,000	\$1,045	\$730,000	\$1,290	\$970,000	\$1,530
\$260,000	\$655	\$500,000	\$1,060	\$740,000	\$1,300	\$980,000	\$1,540
\$270,000	\$685	\$510,000	\$1,070	\$750,000	\$1,310	\$990,000	\$1,550

Other Services

Simultaneous Issue Loan Policy	\$200
<small>Not exceeding amount of Owner's Policy</small>	

Simultaneous Issue and Refinance rates
 Include loan endorsements:
 ALTA 4 Condominium
 ALTA 5 P.U.D.
 ALTA 6, 6.1 or 6.2 Variable Rate
 ALTA 8.2 Environmental
 ALTA 9 Comprehensive
 As applicable no additional charge.

RESIDENTIAL CLOSING FEES

Sale with New Loan TRID Compliant	\$400
Refinance TRID Compliant	\$280
<small>All inclusive fees include borrower wire, delivery, overnight, doc prep</small>	
2 ND MORTGAGE Simultaneous closing with first mortgage	\$150
Residential Sale Cash Realtor Or Attorney Assisted	\$250
For Sale By Owner Residential	\$500

INSTALLMENT ESCROW FEES

Initial Escrow Fee	\$500
Monthly Service Fee 1 check in/out	\$ 25
Additional Disbursements	\$ 5
Termination Fee	\$ 50

Please call for quotes over \$990,000.00

Rates quoted are for normal transactions.

Additional charges may apply under extraordinary or unusual circumstances
 or for multiple parcel transactions



FILED

04/27/2023

RATE AND FORM COMPLIANCE DIVISION

Closing Services

RESIDENTIAL REAL ESTATE CLOSING FEES

Includes escrow agreement, preparation of usual seller's documents (deed, affidavit, validation questionnaire, power of attorney), settlement statements (HUD-1), lender compliance if applicable, notary services and physical closing.

Transaction Type	Charge
NEW LOAN SALE OR REFINANCE RESPA COMPLIANT All inclusive fee includes wire, delivery, overnight, doc prep.	\$325.00
NEW LOAN NON-RESPA	\$250.00
RESIDENTIAL SALE CASH REALTOR OR ATTORNEY ASSISTED	\$200.00
RESIDENTIAL SALE FSBO	\$400.00
2 ND MORTGAGE CLOSING Simultaneous closing with first mortgage	\$125.00
Vacant Lot Closing Developer to Builder	\$75.00

SURCHARGES FOR RESIDENTIAL CLOSING

Service Type	Charge
Relocation Company Coordination	\$100.00
Foreclosure REO Coordination Fee	100.00
Print Loan Documents Received by Electronic Mail	N/C
Segregated Interest Bearing Earnest Money Account	\$75.00
Escrow Holdback or Indemnity with Deposit	\$50.00
Earnest Money Escrow without title or closing services	\$75.00

COMMERCIAL CLOSING

Includes escrow agreements, document preparation, transfer of title documents, settlement statements and disbursement of funds and physical closing of transaction.

	Charge
Less Than \$500,000	\$400.00
\$500,000 to \$1,000,000	\$500.00
\$1,000,001 to \$2,000,000	\$600.00
\$2,000,001 to \$5,000,000	\$700.00
Over \$5,000,000	\$800.00

WITNESS ONLY CLOSING

Witness of signatures and notary services for documents packages and closing statements prepared by another.

Witness Only	\$200.00
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DISBURSEMENT OF FUNDS ONLY

Disbursement of funds in connection with a real estate transaction based on documentation prepared.

Transaction Type	Charge
Residential	\$125.00
Commercial	\$300.00

ESCROW SERVICES

Servicing of long-term contracts

Includes preparation of escrow agreement, holding of deed or other documents as required by the agreement of the parties, payment charges as indicated.

Transaction Type	Charge
Initial Escrow Set-up Fee	\$500.00
Monthly Service Fee (1 payment in 1 payment out) (Effective 01/01/08)	\$25.00
Additional receipts or disbursements each	\$5.00
Quarterly, Semi-Annual or Annual Service Fee	\$30.00
Insufficient Fund or Returned Checks	\$30.00
Termination Fee	\$50.00
Hourly Research Fee	\$75.00

ANCILLARY SERVICES

Additional services which may be offered in connection with any other service.

Service	Charge
Overnight Delivery Service *or actual charge by service if exceeds \$25.00	\$25.00*
Electronic Wire Transfer Fee – outgoing	\$25.00
Electronic Wire Transfer Fee - incoming	\$25.00
Document Preparation not in conjunction with an order	\$25.00
Amortization Schedule not in conjunction with an order	\$10.00
Technology Fee (for electronic services)	\$30.00

ABSTRACTING

Transaction Type	Charge
Ownership & Encumbrance Certificate - Lender	\$150.00
Ownership & Encumbrance Certificate - Basic	\$200.00
Ownership & Encumbrance Certificate - Full with Easement and Restrictions	\$275.00
Additional Update within 6 months	\$50.00
Foreclosure Report – Residential Update -	\$300.00 \$100.00
Foreclosure Report – Commercial Update -	\$450.00 \$150.00
General Research not in conjunction with an order	\$75.00/hr
UCC Search - County per name	\$25.00 plus \$1.00/page for copies
UCC Search - State per name	\$35.00 plus \$2.00/page for copies
General County Lien Search per name	\$75.00
Environmental Chain of Title Per Chain of Title	\$75/hour, \$250.00 minimum, \$500.00 maximum
Extension of Abstract – Certificate Fee	200.00
Recertification within 6 months – Certificate Fee	100.00
Per Entry Fee	20.00

TITLE INSURANCE RATES
RESIDENTIAL

1-4 Family, Agricultural, Vacant Land. Including Leasehold

Transaction Type	Charge
OWNER'S POLICIES – RESIDENTIAL ENHANCED HTP OWNER'S POLICIES	Rate Card Attached 110% of Rate Card Attached
BUILDER'S RATE – RESIDENTIAL	70% of Regular Card Rate
LOAN POLICIES – RESIDENTIAL	Rate Card Attached -
LOAN POLICIES – RESIDENTIAL REFINANCE	Rate Card Attached -
LOAN POLICIES – RESIDENTIAL REFINANCE – KST ISSUED POLICY WITHIN ONE YEAR OF ORDER	60% of Regular Card Rate
SIMULTANEOUS ISSUE LOAN POLICIES Not Exceeding The Amount Of Owner's Policy	\$200.00
NOTE: Simultaneous Issue and Refinance include loan endorsements: ALTA 4 Condominium ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 Variable Rate ALTA 8.2 Environmental ALTA 9 Comprehensive As applicable no additional charge.	
SIMULTANEOUS ISSUE LEASEHOLD Owner's Policy Issued In Conjunction With Owner's Policy	30% Of Fee Policy Premium
CONSTRUCTION LOAN COMMITMENT No Policy – Developer or Builder- Individuals -	\$75.00 \$175.00
LOT SALE COMMITMENT Developer to Builder/No Policy	\$50.00
HOLD OPEN CHARGE	\$100.00
ADDITIONAL PARCEL CHARGE When Additional Parcel has separate chain of title	\$100.00
ENDORSEMENTS	Schedule Attached
INFORMATIONAL COMMITMENT ISSUED TO ANOTHER TITLE COMPANY	\$200.00
PRELIMINARY COMMITMENT ISSUED IN ANTICIPATION OF POLICY TO BE ISSUED UPON SALE	N/C
LOAN POLICY – Cooperative Closing	\$250.00
Residential Cancellation fee	N/C unless U&U filed
ALTA Residential Limited Coverage Junior Loan Policy not exceeding \$50,000.00 \$50,001.00 to \$150,000.00 Over \$150,000.00	\$90.00 \$140.00 \$175.00

COMMERCIAL TITLE INSURANCE RATES

Not 1-4 Family, Agricultural, Includes Vacant Land Intended or Zoned for Commercial Use.

COMMERCIAL OWNER'S OR LOAN POLICIES	
Amount of Transaction	Charge
Less than \$500,000	Rate Card Attached
\$500,000 to \$1,000,000 Add	\$20.00/10,000
\$1,000,001 to \$5,000,000 Add	\$16.00/10,000
\$5,000,001 to \$10,000,000 Add	\$14.00/10,000
\$10,000,001 to \$15,000,000	\$10.00/10,000
Over \$15,000,000	\$9.00/10,000
Commercial/Industrial Construction	50% of above rate credited against final loan policies when issued
SIMULTANEOUS ISSUE LOAN POLICIES Not Exceeding The Amount Of Owner's Policy	\$300.00
SIMULTANEOUS ISSUE LEASEHOLD Owner's Policy Issued In Conjunction With Owner's Policy	30% Of Fee Policy Premium
ENDORSEMENTS	Schedule Attached
Exception Copies	\$0.75/page
Open Commitment under \$1,000,000*	\$400.00
Open Commitment over \$1,000,000*	\$600.00
Open Commitment over \$5,000,000*	\$1,000.00
Open Commitment over \$10,000,000	\$1,500.00
*Based on county appraised value	
Platting or Planning Dept. Commitment	\$300.00
Commercial Cancellation Fees	U&U will be filed.

UNIQUE AND UNUSUAL RULE

If it can be clearly demonstrated that a risk represents 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 the rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

ENDORSEMENT RATE SCHEDULE - JEFFERSON COUNTY

NAME	RESIDENTIAL	COMMERCIAL BASIC	COMMERCIAL MAJOR
Arbitration Endorsement	N/C	N/C	N/C
Correction Endorsement	N/C	N/C	N/C
Creditors Rights Endorsement		10% of Premium \$250 Min \$750 Max	10% of Premium \$250 Min \$750 Max
Mortgage Modification	\$100 plus applicable premium for increase	\$100 Minimum plus \$75.00/hr after 2 hours, plus applicable premium for increase	\$300 Minimum plus \$75.00/hr after 2 hours, plus applicable premium for increase
Tie In Endorsement		10% of Premium \$250 Min \$750 Max	10% of Premium \$250 Min \$750 Max
First Loss Endorsement	\$50	10% of Premium \$250 Min \$750 Max	10% of Premium \$250 Min \$750 Max
Non-Imputation Endorsement	\$50	10% of Premium \$250 Min \$750 Max	10% of Premium \$250 Min \$750 Max
Zoning Endorsement 3.0	\$50	\$100	\$300
Zoning Endorsement 3.1	\$100.00	10% of Premium \$300 Min \$750 Max	10% of Premium \$300 Min \$750 Max
All Other Endorsements	\$50	\$100	\$125



FILED

04/27/2023

RATE AND FORM COMPLIANCE DIVISION

Closing Services

RESIDENTIAL REAL ESTATE CLOSING FEES

Includes escrow agreement, preparation of usual seller's documents (deed, affidavit, validation questionnaire, power of attorney), settlement statements (HUD-1), lender compliance if applicable, notary services and physical closing.

Transaction Type	Charge
New Loan Sale	\$400.00
All-inclusive fees includes borrower wire, delivery, overnight, doc prep	
Refinance	\$280.00
RESIDENTIAL SALE CASH REALTOR OR ATTORNEY ASSISTED	\$250.00
RESIDENTIAL SALE FSBO	\$500.00
2 ND MORTGAGE CLOSING Simultaneous closing with first mortgage	\$150.00
Vacant Lot Closing Developer to Builder	\$75.00
Vacant Lot Closing no Loan	\$200.00
Vacant Lot closing with Loan	\$300.00
Residential Construction Loan – Builder	\$200.00
Residential Construction Loan – Individual	\$300.00
Mechanic Lien Workout	\$500.00

SURCHARGES FOR RESIDENTIAL CLOSING

Service Type	Charge
Relocation Company Coordination	\$175.00
Foreclosure REO Coordination Fee	\$125.00
Print Loan Documents Received by Electronic Mail	N/C
Segregated Interest Bearing Earnest Money Account	\$75.00
Escrow Holdback or Indemnity with Deposit	\$50.00
Earnest Money Escrow without title or closing services	\$75.00

WITNESS ONLY CLOSING

Witness of signatures and notary services for documents packages and closing statements prepared by another.	\$250.00
FNF ServiceLink Witness Closing	\$125.00

CLOSING STATEMENT PREPARATION ONLY

Preparation settlement statement only from lender instructions, no presentation of documents.	\$150.00
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DISBURSEMENT OF FUNDS ONLY

Transaction Type	Charge
Disbursement of funds in connection with a real estate transaction based on documentation prepared. Residential	\$200.00

SURCHARGES FOR RESIDENTIAL CLOSING

Service Type	Charge
Relocation Company Coordination	\$100.00
Foreclosure REO Coordination Fee	100.00
Print Loan Documents Received by Electronic Mail	N/C
Segregated Interest Bearing Account	\$75.00
Escrow Holdback or Indemnity with Deposit	\$50.00
Earnest Money Escrow without title or closing services	\$75.00

COMMERCIAL CLOSING

Includes escrow agreements, document preparation, transfer of title documents, settlement statements and disbursement of funds and physical closing of transaction.

Sales or Refinance Transaction	\$500.00 minimum charge \$1.00 per \$1,000 up to \$1,000,000.00 <u>plus</u> \$.10 per \$1,000 over \$1,000,000.00
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ANCILLARY SERVICES

Additional services which may be offered in connection with any other service.

Service	Charge
Overnight Delivery Service *or actual charge by service if exceeds \$25.00	\$25.00*
Electronic Wire Transfer Fee – outgoing	\$25.00
Document Preparation not in conjunction with an order	\$50.00
Amortization Schedule not in conjunction with an order	\$20.00
Technology Fee (for electronic services)	\$30.00

ESCROW SERVICES

Servicing of long-term contracts

Includes preparation of escrow agreement, holding of deed or other documents as required by the agreement of the parties, payment charges as indicated.

Transaction Type	Charge
Initial Escrow Set-up Fee	\$500.00
Monthly Service Fee (1 payment in 1 payment out) (Effective 01/01/08)	\$25.00
Additional receipts or disbursements each	\$5.00
Quarterly, Semi-Annual or Annual Service Fee	\$30.00
Insufficient Fund or Returned Checks	\$30.00
Termination Fee	\$50.00
Hourly Research Fee	\$75.00

ABSTRACTING

Transaction Type	Charge
Ownership & Encumbrance Certificate - Lender	\$125.00
Ownership & Encumbrance Certificate - Basic	\$200.00
Ownership & Encumbrance Certificate - Full with Easement and Restrictions and Copies	\$275.00
Additional Update within 6 months	\$50.00
Foreclosure Report - Residential Updates	\$300.00 \$100.00
Foreclosure Report – Commercial Updates	\$450.00 \$150.00
General Research not in conjunction with an order	\$75.00/hr
UCC Search - County per name	\$25.00 plus \$1.00/page for copies
UCC Search - State per name	\$35.00 plus \$2.00/page for copies
General County Lien Search per name	\$75.00
Environmental Chain of Title Per Chain of Title	\$75/hour, \$250.00 minimum, \$500.00 maximum
Extension of Abstract – Certificate Fee	500.00
Recertification within 6 months – Certificate Fee	250.00
Per Entry Fee	30.00

TITLE INSURANCE RATES
RESIDENTIAL

Transaction Type	Charge
OWNER'S POLICIES – RESIDENTIAL ENHANCED HTP OWNER'S POLICIES	Rate Card Attached 110% of Rate Card Attached
BUILDER'S RATE – RESIDENTIAL	50% of Regular Card Rate
LOAN POLICIES – RESIDENTIAL	Rate Card Attached
LOAN POLICIES – RESIDENTIAL REFINANCE	Rate Card Attached
LOAN POLICIES – RESIDENTIAL REFINANCE – KST ISSUED POLICY WITHIN ONE YEAR OF ORDER	75% of Card Rate
SIMULTANEOUS ISSUE LOAN POLICIES Not Exceeding The Amount Of Owner's Policy NOTE: Simultaneous Issue and Refinance include loan endorsements: ALTA 4 Condominium ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 Variable Rate ALTA 8.2 Environmental ALTA 9 Comprehensive As applicable no additional charge.	\$200.00
SIMULTANEOUS ISSUE LEASEHOLD Owner's Policy Issued In Conjunction With Owner's Policy	30% Of Fee Policy Premium
CONSTRUCTION LOAN COMMITMENT Builder – (no policy issued) Individuals – (no policy issued) (\$100 credited towards Individuals Final Policy, when issued)	\$75.00 \$175.00
LOT SALE COMMITMENT Developer to Builder/No Policy	\$50.00
HOLD OPEN CHARGE	\$100.00
ADDITIONAL PARCEL CHARGE When Additional Parcel has separate chain of title	\$100.00
ENDORSEMENTS	Schedule Attached
INFORMATIONAL COMMITMENT ISSUED TO ANOTHER TITLE COMPANY	\$200.00
PRELIMINARY COMMITMENT ISSUED IN ANTICIPATION OF POLICY TO BE ISSUED UPON SALE	N/C
LOAN POLICY – Cooperative Closing	\$250.00
Residential Cancellation fee	N/C unless U&U filed.
ALTA Residential Limited Coverage Junior Loan Policy – not exceeding \$50,000.00 \$50,001.00 to \$150,000.00 Over \$150,000.00	\$90.00 \$140.00 \$175.00

COMMERCIAL TITLE INSURANCE RATES

Not 1-4 Family, Agricultural, Includes Vacant Land Intended or Zoned for Commercial Use.

COMMERCIAL OWNER'S OR LOAN POLICIES	
Amount of Transaction	Charge
Less than \$500,000	Rate Card Attached
\$500,000 to \$1,000,000 Add	\$1.00/1,000
\$1,000,001 to \$5,000,000 Add	\$1.00/1,000
\$5,000,001 to \$10,000,000 Add	\$.85/1,000
\$10,000,001 to \$15,000,000	\$.60/1,000
Over \$15,000,000	\$.55/1,000
Commercial/Industrial Construction	50% of above rate credited against final loan policies when issued
SIMULTANEOUS ISSUE LOAN POLICIES Not Exceeding The Amount Of Owner's Policy	\$350.00
SIMULTANEOUS ISSUE LEASEHOLD Owner's Policy Issued In Conjunction With Owner's Policy	30% Of Fee Policy Premium
ENDORSEMENTS	Schedule Attached
Exception Copies	\$0.75/page
Open Commitment under \$1,000,000*	\$400.00
Open Commitment over \$1,000,000*	\$600.00
Open Commitment over \$5,000,000*	\$1,000.00
Open Commitment over \$10,000,000	\$1,500.00
*Based on county appraised value	
Platting or Planning Dept. Commitment	\$300.00
Commercial Cancellation Fees	U&U will be filed.

UNIQUE AND UNUSUAL RULE

If it can be clearly demonstrated that a risk represents 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 the rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

ENDORSEMENT RATE SCHEDULE - DOUGLAS COUNTY

NAME	RESIDENTIAL	COMMERCIAL BASIC	COMMERCIAL MAJOR
Arbitration Endorsement	N/C	N/C	N/C
Correction Endorsement	N/C	N/C	N/C
Creditors Rights Endorsement		10% of Premium \$250 Min \$750 Max	10% of Premium \$250 Min \$750 Max
Mortgage Modification	\$100 plus applicable premium for increase	\$100 Minimum plus \$75.00/hr after 1 hours, plus applicable premium for increase	\$300 Minimum plus \$75.00/hr after 2 hours, plus applicable premium for increase
Tie In Endorsement		10% of Premium \$250 Min \$750 Max	10% of Premium \$250 Min \$750 Max
First Loss Endorsement	\$50	10% of Premium \$250 Min \$750 Max	
Non-Imputation Endorsement	\$50	10% of Premium \$250 Min \$750 Max	
Zoning Endorsement 3.0	\$50	\$100	\$300
Zoning Endorsement 3.1	\$100.00	10% of Premium \$300 Min \$750 Max	10% of Premium \$300 Min \$750 Max
All Other Endorsements	\$50	\$100	\$125