

# **Butler County Rate Filing Effective February 1, 2025**

# **Residential Real Estate Closing Services**

Transaction Type	Charge
Sales Transaction with the assistance of a	\$500.00
Real Estate Professional	
Sales Transaction without the assistance of	\$700.00
a Real Estate Professional	
Sales Transaction for Volume Investors,	\$450.00
Investor must be Grantor/Grantee of deed	
Refinance Closing	\$400.00
Loan Only or Witness Only Closing	\$400.00
with disbursements	
Loan Only or Witness Only Closing	\$250.00
without disbursements	
Second Mortgage Closing simultaneous	\$180.00
with a First Mortgage	
Vacant Lot Closing – – Developer to	\$75.00
Builder Transactions Commercial	
Closing fee if in excess of 4 Lots	
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 Butler County 1

Transaction Type	Charge	
Sale or Refinance Transaction	\$600.00 minimum charge	
	\$1.00/1,000.00 up to \$1,000,000.00 <b>plus</b>	
	\$.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 <b>plus</b>	
	\$.15/1,000.00 over 1,000,000.00	
Second mortgage closing simultaneous	\$300.00	
with First mortgage closing		
Second mortgage closing	\$400.00	

## **Commercial Real Estate Closing Services**

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.

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

#### **Escrow Services** Servicing long term contracts



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	\$400.00 (plus applicable state and county	
Home – TR-63	fees)	
Document Copies (flat fee)	\$25.00 within 1 year of closing	
	\$50.00 after 1 year of closing	
Disbursement Only (escrowed funds)	\$350.00 for up to 5 disbursements	
-customer to provide lien waivers and all	\$50.00 each additional disbursement	
other relevant documents		
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	\$500.00 up to 5 waivers	
(Obtaining lien waivers, disbursing funds to pay claimants.)	\$50.00 each additional waiver	
Miscellaneous Research	\$150.00 per hour	
(Not in conjunction with a title policy)		
1 hour minimum		
Recording Service Fee	\$50.00 per recordable legal description	
(Not in conjunction with a closing)		
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	\$100.00	
closing		
Electronic File Fee	\$6.00 per document	
1031 Set Up Fee – Kansas Property	\$750.00	
1031 Reverse Set Up Fee – Kansas	\$2,500.00	
Property		

## Ancillary Services



Abstracting Services			
Transaction Type	Charge		
Ownership & Encumbrance Certificate	\$200.00		
Ownership & Encumbrance Certificate -	\$100.00		
(lender requested only)			
Ownership & Encumbrance Certificate –	\$150.00		
(lender requested only) - Includes 1 update			
Ownership & Encumbrance Certificate –	\$300.00		
(with easements)			
Document Prep with Ownership &	\$75.00		
Encumbrance Certificate			
Document Prep with waiver. No title or	\$150.00		
closing service.			
Update within 6 months of effective date	\$50.00		
UCC Search – County (per name, written or	\$200.00, plus \$1.50 per page for copies		
verbal)	\$200.00 1 \$2.00 S		
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	\$500.00plus \$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		

## **Abstracting Services**



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	60% of Card Rate		
offered to builder/developer as buyer/seller.	But not less than the minimum charge.		
Discount for Volume and simplicity of search.			
Re-Issue Rate – must be provided with a copy of	60% of Card Rate		
Seller's prior owner's policy from <u>Kansas Secured</u>	But not less than the minimum charge.		
<u>Title</u> within the last 3 years -	C ID /		
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	\$225.00 to \$1,000,000.00 plus \$0.15 per		
(Not exceeding the amount of the Owners Policy)	\$1,000.00 over a million		
	(Plus, card rate for any amount exceeding the		
Construction I can Commitment OI I	owner's policy amount)		
Construction Loan Commitment (No policy issued)	No Charge		
Lot Sale Commitment (No policy issued	\$150.00		
Builder/Developer)	\$150.00		
Cancellation Fee	\$250.00 fee may apply		
Additional Tract Fee (for multiple tracts or lots	\$200.00 per each additional chain		
following a different chain)	\$400.00 per each additional county plus \$200.00 per		
	each additional chain		
Relocation Commitments – prepared for	\$300.00		
relocation third party companies			
Informational Commitments	\$500.00 for property valued up to \$500,000.00		
	\$750.00 for property valued over \$500,000.00		
Each Update	If premium split is not available.		
1	\$100.00 per update		
Title Insurance Update – commitment less than	No Charge		
6 months old	No charge		
Title Insurance Update – commitment more	\$100.00		
than 6 months old	<b>4100.00</b>		
Foreclosure Binder – no policy, includes 1	\$300.00		
update			
Each Additional Update	\$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		
	uays		

# **Title Insurance Rates - Residential**



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	\$270.00 up to \$1,000,000.00 plus \$0.15 per
(Not exceeding the amount of the owner's policy	\$1,000.00 over a million
issued simultaneous therewith)	(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	60% of Card Rate
Seller's prior owner's policy from <u>Kansas Secured</u>	But not less than the minimum charge.
<u>Title</u> within the last 3 years Disbursement Policy	Conducts for policy plus \$100.00 for each
(Calling for periodic endorsement for increasing	Card rate for policy plus \$100.00 for each endorsement
liability and extending the time of policy.)	endorsement
Additional Tract or Chain Charge, for	\$200.00 per each additional chain
multiple tracts or lots	\$400.00 per each additional county plus \$200.00 per
1	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

# **Title Insurance Rates - Commercial**



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	\$600.00 plus attorney's opinion fee		
for 1 year prior to policy date)			
ALTA 3.1 and 3.2 Zoning – (New	25% of Policy Premium \$600.00 minimum		
construction, New Zoning or change in property use			
within 1 year of policy date)	¢175.00 Desidential 1.4 femiles No Channes		
ALTA 4 Series – Condominium	\$175.00 Residential -1-4 family-No Charge		
ALTA 5 Series – Planned Unit	\$175.00 Residential -1-4 family-No Charge		
Development	#175.00 D 11 41 1 4 C 11 N CI		
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	\$175.00 Residential 1-4 family-No Charge		
Encroachments (Except 9.7 and 9.8)			
ALTA 9.7 and 9.8 – Land under	\$300.00		
development			
ALTA 10 Assignment of Mortgage (no	\$200.00 – Commercial		
extension of policy date)	\$100.00 – Residential – 1-4 Family		
ALTA 10 Assignment of Mortgage and	\$350.00		
Datedown			
ALTA 11 Series Residential Mortgage	\$200.00 plus card rate for additional		
Modification	premium		
ALTA 11 Series Commercial Mortgage	25% of original policy premium – plus card		
Modification	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		

### Endorsements



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	\$200.00
Disbursement	
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to	Card Rate
additional administrative fees)	
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	\$2,000.00	\$1,242.00
470,000	\$1,510.00	\$906.00	950,000	\$2,070.00	\$1,248.00
480,000	\$1,530.00	\$918.00	960,000	\$2,080.00	\$1,254.00
490,000	\$1,550.00	\$930.00	970,000	\$2,090.00	\$1,254.00
500,000	\$1,550.00	\$942.00	980,000	\$2,100.00	\$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





## Sedgwick County Rate Filing Effective February 1, 2025

## **Residential Real Estate Closing Services**

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





Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge
	\$1.00/1,000.00 up to \$1,000,000.00 <b>plus</b>
	\$.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 <b>plus</b>
	\$.15/1,000.00 over 1,000,000.00
Second mortgage closing simultaneous	\$300.00
with First mortgage closing	
Second mortgage closing	\$400.00

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-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



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	\$400.00 (plus applicable state and county	
Home – TR-63	fees)	
Document Copies (flat fee)	\$25.00 within 1 year of closing	
	\$50.00 after 1 year of closing	
Disbursement Only (escrowed funds)	\$350.00 for up to 5 disbursements	
-customer to provide lien waivers and all	\$50.00 each additional disbursement	
other relevant documents		
Mechanic's Lien Work Out	\$500.00 up to 5 waivers	
(Obtaining lien waivers, disbursing funds to pay	\$50.00 each additional waiver	
claimants.)		
Construction Disbursement	\$2,000.00 Initial Set-Up (up to 6 disbursements	
	\$100.00 each after) **See Title charges for update fees	
Miscellaneous Research	\$150.00 per hour	
(Not in conjunction with a title policy)		
1 hour minimum		
Recording Service Fee	\$50.00 per recordable legal description	
(Not in conjunction with a closing)		
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	\$100.00	
closing		
Electronic File Fee	\$6.00 per document	
1031 Set Up Fee – Kansas Property	\$750.00	
1031 Reverse Set Up Fee – Kansas	\$2,500.00	
Property		

# **Ancillary Services**



1105014001	ing ber vices
Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate -	\$100.00
(lender requested only)	
Ownership & Encumbrance Certificate –	\$150.00
(lender requested only) - Includes 1 update	
Ownership & Encumbrance Certificate –	\$300.00
(with easements)	
Document Prep with Ownership &	\$75.00
Encumbrance Certificate	
Document Prep with waiver. No title or	\$150.00
closing service.	
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or	\$200.00, plus \$1.50 per page for copies
verbal)	
UCC Search – State (per name)	\$200.00, plus \$2.00 per page for copies
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	or less)
	\$750.00 plus \$25.00 per parcel (radius more than
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Last Deed of Record or Mortgage Search	\$50.00

## **Abstracting Services**



	Lates - Residential
Transaction Type	Charge
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	Plus \$1.10 per \$1,000.00 thereafter
HTP Owner's Policies	110% of Rate card attached
Builder's/Developer/Investor Rate - A rate	60% of Card Rate
offered to builder/developer as buyer/seller.	But not less than the minimum charge.
Discount for Volume and simplicity of search.	
Re-Issue Rate – must be provided with a copy of	60% of Card Rate
Seller's prior owner's policy from Kansas Secured	But not less than the minimum charge.
<u>Title</u> within the last 3 years -	
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	\$225.00 to \$1,000,000.00 plus \$0.15 per
(Not exceeding the amount of the Owners Policy)	\$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	\$200.00 per each additional chain
following a different chain)	\$400.00 per each additional county plus \$200.00 per
	each additional chain
Relocation Commitments – prepared for	\$300.00
relocation third party companies	
Informational Commitments	\$500.00 for property valued up to \$500,000.00
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Each Update	If premium split is not available.
	\$100.00 per update
Title Insurance Update – commitment less than	No Charge
6 months old	
Title Insurance Update – commitment more	\$100.00
than 6 months old	4100.00
Foreclosure Binder – no policy, includes 1	\$300.00
update	+
Each Additional Update	\$100.00
Replacement of Lost Policy	\$50.00 plus any out-of-pocket expenses
Rush Fee – Commitment	
Kush ree – Communent	\$100.00 may be charged for commitments request within 72 hours/Closing within 5 days
	within 72 nours/Crosnig within 5 days

## **Title Insurance Rates - Residential**



Transportion Type	
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	\$270.00 up to \$1,000,000.00 plus \$0.15 per
(Not exceeding the amount of the owner's policy	\$1,000.00 over a million
issued simultaneous therewith)	(Plus, card rate for any amount exceeding the
Leasehold Policies	owner's policy amount) 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	60% of Card Rate
Seller's prior owner's policy from <u>Kansas Secured</u> <u>Title</u> within the last 3 years	But not less than the minimum charge.
Disbursement Policy	Card rate for policy plus \$100.00 for each
(Calling for periodic endorsement for increasing	endorsement
liability and extending the time of policy.)	
Additional Tract or Chain Charge, for	\$200.00 per each additional chain
multiple tracts or lots	\$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 \$100.00
Replacement of Lost Policy (within 2 years)	\$250.00
Replacement of Lost Policy (alter 2 years)	φ230.00

## **Title Insurance Rates - Commercial**



Enuors	sements
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	\$600.00 plus attorney's opinion fee
for 1 year prior to policy date)	
ALTA 3.1 and 3.2 Zoning – (New	25% of Policy Premium \$600.00 minimum
construction, New Zoning or change in property use within 1 year of policy date)	
ALTA 4 Series – Condominium	\$175.00 Residential -1-4 family-No Charge
ALTA 5 Series – Planned Unit	\$175.00 Residential -1-4 family-No Charge
Development	\$175.00 Residential 1 + family 100 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	\$175.00 Residential 1-4 family-No Charge
Encroachments (Except 9.7 and 9.8)	
ALTA 9.7 and 9.8 – Land under	\$300.00
development	
ALTA 10 Assignment of Mortgage (no	\$200.00 – Commercial
extension of policy date)	\$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and	\$350.00
Datedown	
ALTA 11 Series Residential Mortgage	\$200.00 plus card rate for additional
Modification	premium
ALTA 11 Series Commercial Mortgage	25% of original policy premium – plus card
Modification	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 \$200.00
ALTA 19 Series – Contiguity	\$200.00

#### **Endorsements**



ALTA 20 – First Loss	100/ of Doliou Promium minimum of
ALIA 20 - FIIST 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	\$200.00
Disbursement	
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to	Card Rate
additional administrative fees)	
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	e
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.	
120,000 \$750.00 \$470.00 600,000 \$1,690.00 \$1,014.	
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.	
160,000 \$840.00 \$504.00 640,000 \$1,730.00 \$1,038.	
170,000 \$860.00 \$516.00 650,000 \$1,740.00 \$1,044.	
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.	
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260,000 \$1,060.00 \$636.00 740,000 \$1,840.00 \$1,104.	
270,000 \$1,080.00 \$648.00 750,000 \$1,860.00 \$1,116.	
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 \$1,140,0	00
320,000 \$1,190.00 \$714.00 800,000 \$1,910.00 \$1,146.0	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 \$1,158.0	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 \$1,170.0	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 \$1,200.0	00
410,000 \$1,390.00 \$834.00 890,000 \$2,010.00 \$1,206.0	00
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430,000 \$1,430.00 \$858.00 910,000 \$2,030.00 \$1,218.	
440,000 \$1,450.00 \$870.00 920,000 \$2,050.00 \$1,230.0	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.	
510,000 \$1,590.00 \$954.00 990,000 \$2,120.00 \$1,272.	
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





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



# **Butler County Rate Filing Effective February 1, 2025**

# **Residential Real Estate Closing Services**

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





	state closing set tiees
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	\$300.00
with First mortgage closing	
Second mortgage closing	\$400.00

## **Commercial Real Estate Closing Services**

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.

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

#### **Escrow Services** Servicing long\_term contracts



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	\$400.00 (plus applicable state and county	
Home – TR-63	fees)	
Document Copies (flat fee)	\$25.00 within 1 year of closing	
	\$50.00 after 1 year of closing	
Disbursement Only (escrowed funds)	\$350.00 for up to 5 disbursements	
-customer to provide lien waivers and all other relevant documents	\$50.00 each additional disbursement	
Construction Disbursement	\$2,000.00 Initial Set-Up (up to 6	
Construction Disoursement	disbursements \$100.00 each after)	
	**See Title charges for update fees	
Mechanic's Lien Work Out	\$500.00 up to 5 waivers	
(Obtaining lien waivers, disbursing funds to pay	\$50.00 each additional waiver	
claimants.)		
Miscellaneous Research	\$150.00 per hour	
(Not in conjunction with a title policy)		
1 hour minimum	φ <u>το οο</u> <u>111 1 1 1 · · ·</u>	
Recording Service Fee	\$50.00 per recordable legal description	
(Not in conjunction with a closing) Security/Technology Fee	\$100.00 purchase \$50.00 refinance	
Escrow Agreement in conjunction with a	\$75.00	
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	\$2,500.00	
Property	<b>42,000.00</b>	

### Ancillary Services



Abstracting Services			
Transaction Type	Charge		
Ownership & Encumbrance Certificate	\$200.00		
Ownership & Encumbrance Certificate -	\$100.00		
(lender requested only)			
Ownership & Encumbrance Certificate –	\$150.00		
(lender requested only) - Includes 1 update			
Ownership & Encumbrance Certificate –	\$300.00		
(with easements)			
Document Prep with Ownership &	\$75.00		
Encumbrance Certificate			
Document Prep with waiver. No title or	\$150.00		
closing service.			
Update within 6 months of effective date	\$50.00		
UCC Search – County (per name, written or	\$200.00, plus \$1.50 per page for copies		
verbal)			
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	\$500.00plus \$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		

## **Abstracting Services**



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	60% of Card Rate
offered to builder/developer as buyer/seller.	But not less than the minimum charge.
Discount for Volume and simplicity of search.	
Re-Issue Rate – must be provided with a copy of	75% of Card Rate
Seller's prior owner's policy from Kansas Secured	But not less than the minimum charge.
<u>Title</u> within the last 3 years -	C 1D
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	\$225.00 to \$1,000,000.00 plus \$0.15 per
(Not exceeding the amount of the Owners Policy)	\$1,000.00 over a million
	(Plus, card rate for any amount exceeding the
	owner's policy amount)
Construction Loan Commitment (No policy	No Charge
issued)	¢150.00
Lot Sale Commitment (No policy issued	\$150.00
Builder/Developer)	\$250.00 for many angles
Cancellation Fee	\$250.00 fee may apply
Additional Tract Fee (for multiple tracts or lots	\$200.00 per each additional chain
following a different chain)	\$400.00 per each additional county plus \$200.00 per each additional chain
Relocation Commitments – prepared for	\$300.00
relocation third party companies	\$500.00
Informational Commitments	\$500.00 c + 1 1 + #500.000.00
Informational Commitments	\$500.00 for property valued up to \$500,000.00
Each Update	\$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	No Charge
6 months old	<b>*</b> 100.00
Title Insurance Update – commitment more	\$100.00
than 6 months old	<u> </u>
Foreclosure Binder – no policy, includes 1	\$300.00
update	<b>*</b> 100.00
Each Additional Update	\$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 - Residential**



Owner's PolicyCard rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafterLoan PolicySame as aboveSimultaneous - Loan Policy\$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 PoliciesCard RateSimultaneous - Leasehold Policy75% of Card RateSimultaneous - Leasehold Policy75% of Card RateLoan Policies - Refinance75% of Card RateBut not less than the minimum chargeSecond Mortgage PoliciesCard RateBut not less than the minimum chargeRe-Issue Rate - must be provided with a copy of Seller's prior owner's policy from Kanaas Secured Title within the last 3 yearsDisbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)Additional Tract or Chain Charge, for multiple tracts or lotsStach Update\$1000.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued ver \$1,000,000.00 \$1000.00 for proper	Transaction Type	Charge
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Replacement of Lost Policy (within 2 years) \$100.00		<b>1</b>

# **Title Insurance Rates - Commercial**



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	\$600.00 plus attorney's opinion fee		
for 1 year prior to policy date)			
ALTA 3.1 and 3.2 Zoning – (New	25% of Policy Premium \$600.00 minimum		
construction, New Zoning or change in property use			
within 1 year of policy date) ALTA 4 Series – Condominium	\$175.00 Pasidontial 1.4 family No Charge		
ALTA 5 Series – Planned Unit	\$175.00 Residential -1-4 family-No Charge		
	\$175.00 Residential -1-4 family-No Charge		
Development	\$175.00 Desidential 1.4 femily No Change		
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	\$175.00 Residential 1-4 family-No Charge		
Encroachments (Except 9.7 and 9.8)	<b>#2</b> 00.00		
ALTA 9.7 and 9.8 – Land under	\$300.00		
development			
ALTA 10 Assignment of Mortgage (no	\$200.00 – Commercial		
extension of policy date)	\$100.00 – Residential – 1-4 Family		
ALTA 10 Assignment of Mortgage and	\$350.00		
Datedown			
ALTA 11 Series Residential Mortgage	\$200.00 plus card rate for additional		
Modification	premium		
LTA 11 Series Commercial Mortgage 25% of original policy premium – pl			
Modification	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		

### Endorsements



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	\$200.00
Disbursement	
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to	Card Rate
additional administrative fees)	
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		660,000	\$1,750.00	\$1,050.00
190,000		\$534.00		\$1,760.00	\$1,056.00
	\$910.00	\$546.00 \$558.00	670,000		
200,000	\$930.00		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





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



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	\$750.00 minimum charge	
Professional	\$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	\$250.00	
with First mortgage closing		
Second mortgage closing	\$350.00	

## **Commercial Closing Services**

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.

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

### **Escrow Services** Servicing long\_term contracts



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	\$500.00 up to 5 waivers \$50.00 each additional waiver	
claimants.)	\$50.00 cach additional walver	
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	\$2,500.00	
Property		

# Ancillary Services

Abstracting Services			
Transaction Type	Charge		
Ownership & Encumbrance Certificate	\$200.00		
Ownership & Encumbrance Certificate -	\$100.00		
(lender requested only)			
Ownership & Encumbrance Certificate –	\$150.00		
(lender requested only) - Includes 1 update			
Ownership & Encumbrance Certificate –	\$300.00		
(with easements)			
Document Prep with Ownership &	\$75.00		
Encumbrance Certificate			
Document Prep with waiver. No title or	\$150.00		
closing service.			
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	\$500.00plus \$25.00 per parcel (radius of 350 feet		
1	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		

# **Abstracting Services**



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	60% of Card Rate
Seller's prior owner's policy from <u>Kansas Secured</u>	But not less than the minimum charge.
<u>Title within the last 3 years</u>	Card Data
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	\$230.00 to \$1,000,000.00 plus \$0.15 per
(Not exceeding the amount of the Owners Policy)	\$1,000.00 over a million
	(Plus, card rate for any amount exceeding the
Construction Loan Commitment (No policy	owner's policy amount) No Charge
issued)	No Charge
Lot Sale Commitment (No policy issued	\$150.00
Builder/Developer)	¢120.00
Cancellation Fee	\$250.00 fee may apply
Additional Tract Fee (for multiple tracts or lots	\$200.00 per each additional chain
following a different chain)	\$400.00 per each additional county plus \$200.00 per
	each additional chain
Relocation Commitments – prepared for	\$300.00
relocation third party companies	
Informational Commitments	\$500.00 for property valued up to \$500,000.00
	\$750.00 for property valued over \$500,000.00
Each Update	If premium split is not available.
	\$100.00 per update
Title Insurance Update – commitment less than	No Charge
6 months old	
Title Insurance Update – commitment more	\$100.00
than 6 months old	
Foreclosure Binder – no policy, includes 1	\$300.00
update	
Each Additional Update	\$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 - Residential**



Owner's PolicyCard Rate to \$1,000,000.00 Plus \$1.10 per \$1,000.00 thereafterLoan PolicySame as aboveSimultaneous - Loan Policy\$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 – PolicyCard RateLeasehold – PolicyCard RateSimultaneous - Leasehold Policy75% of Card RateLoan Policies – Refinance75% of Card RateBut not less than the minimum chargeSecond Mortgage Policies75% of Card RateBut not less than the minimum chargeRe-Issue Rate – must be provided with a copy of Seller's prior owner's policy from Kansas Secured Title within the last 3 years75% of Card RateBut not less than the minimum charge.Disbursement PolicyCard Rate for policy plus \$100.00 for each endorsementCalling for periodic endorsement for increasing liability and extending the ime of policy.S200.00 per each additional county plus \$200.00 per each additional chain \$400.00 per each additional chain \$400.00 per each additional chain \$400.00 per porty valued up to \$1,000,000.00 \$1000.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued over \$1,000,000.00 \$1000.00 for property valued over \$1,000,000.00 \$1000.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued up to \$1,000,000.00 \$1000.00 f	Transaction Type	Charge
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Replacement of Lost Policy (within 2 years)   \$100.00	Additional Research (1 hour minimum)	\$100.00 per hour
Replacement of Lost Policy (within 2 years)   \$100.00	Cancellation Fee	\$450.00 Fee may apply
	Replacement of Lost Policy (within 2 years)	
Replacement of Lost Policy (after 2 years) \$250.00		

# **Title Insurance Rates - Commercial**



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	\$600.00 plus attorney's opinion fee	
for 1 year prior to policy date)		
ALTA 3.1 and 3.2 Zoning – (New	25% of Policy Premium \$600.00 minimum	
construction, New Zoning or change in property use		
within 1 year of policy date)		
ALTA 4 Series – Condominium	\$175.00 Residential -1-4 family-No Charge	
ALTA 5 Series – Planned Unit	\$175.00 Residential -1-4 family-No Charge	
Development		
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	\$175.00 Residential 1-4 family-No Charge	
Encroachments (Except 9.7 and 9.8)		
ALTA 9.7 and 9.8 – Land under	\$300.00	
development		
ALTA 10 Assignment of Mortgage (no	\$200.00 – Commercial	
extension of policy date)	\$100.00 – Residential – 1-4 Family	
ALTA 10 Assignment of Mortgage and	\$350.00	
Datedown		
ALTA 11 Series Residential Mortgage	\$200.00 plus card rate for additional	
Modification	premium	
ALTA 11 Series Commercial Mortgage	25% of original policy premium – plus card	
Modification	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 15 Series – Leasenoid ALTA 14 Series – Future Advance	\$175.00 Residential -1-4 family-No Charge	
	25% of Policy Premium – minimum of	
ALTA 15 Series – Non-Imputation	\$500.00	
ALTA 16 Marzonina Einensina		
ALTA 16 – Mezzanine Financing	10% of Policy Premium – minimum of	
	\$500.00 \$200.00 Communicit	
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	

## Endorsements

KANSAS SECURED TITLE A TITLE MOWEST AGENCY Cowley County and Sumner County 7

	\$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	\$200.00
Disbursement	
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to	Card Rate
additional administrative fees)	
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.



60,000 70,000 80,000 90,000 100,000 110,000 120,000 130,000 140,000 150,000 160,000 170,000 180,000 190,000 200,000 210,000 220,000 230,000 240,000	\$470.00 \$540.00 \$570.00 \$620.00 \$620.00 \$700.00 \$730.00 \$730.00 \$750.00 \$780.00 \$800.00 \$820.00 \$820.00 \$840.00	\$470.00 \$470.00 \$470.00 \$470.00 \$470.00 \$470.00 \$470.00 \$470.00 \$470.00 \$470.00 \$480.00	530,000 540,000 550,000 560,000 570,000 580,000 590,000	\$1,620.00 \$1,630.00 \$1,640.00 \$1,650.00 \$1,660.00 \$1,670.00	\$972.00 \$978.00 \$984.00 \$990.00 \$996.00
70,000 80,000 90,000 100,000 110,000 120,000 130,000 140,000 150,000 160,000 170,000 180,000 190,000 200,000 210,000 220,000 230,000 240,000	\$570.00 \$620.00 \$700.00 \$730.00 \$750.00 \$780.00 \$800.00 \$800.00 \$820.00 \$840.00	\$470.00 \$470.00 \$470.00 \$470.00 \$470.00 \$470.00 \$470.00	550,000 560,000 570,000 580,000 590,000	\$1,640.00 \$1,650.00 \$1,660.00 \$1,670.00	\$984.00 \$990.00
80,000 90,000 100,000 110,000 120,000 130,000 140,000 150,000 150,000 160,000 170,000 180,000 190,000 200,000 210,000 220,000 230,000 240,000	\$620.00 \$660.00 \$700.00 \$730.00 \$750.00 \$780.00 \$800.00 \$800.00 \$820.00 \$840.00	\$470.00 \$470.00 \$470.00 \$470.00 \$470.00 \$470.00	560,000 570,000 580,000 590,000	\$1,650.00 \$1,660.00 \$1,670.00	\$990.00
90,000 100,000 110,000 120,000 130,000 140,000 150,000 160,000 170,000 170,000 180,000 190,000 200,000 210,000 220,000 230,000 240,000	\$660.00 \$700.00 \$730.00 \$750.00 \$780.00 \$800.00 \$820.00 \$820.00 \$840.00	\$470.00 \$470.00 \$470.00 \$470.00 \$470.00	570,000 580,000 590,000	\$1,660.00 \$1,670.00	
100,000 110,000 120,000 130,000 140,000 150,000 160,000 170,000 180,000 190,000 200,000 210,000 220,000 230,000 240,000	\$700.00 \$730.00 \$750.00 \$780.00 \$800.00 \$820.00 \$840.00	\$470.00 \$470.00 \$470.00 \$470.00	580,000 590,000	\$1,670.00	\$996.00
110,000 120,000 130,000 140,000 150,000 160,000 170,000 180,000 190,000 200,000 210,000 220,000 230,000 240,000	\$730.00 \$750.00 \$780.00 \$800.00 \$820.00 \$840.00	\$470.00 \$470.00 \$470.00	590,000		
120,000 130,000 140,000 150,000 160,000 170,000 180,000 190,000 200,000 210,000 220,000 230,000 230,000	\$750.00 \$780.00 \$800.00 \$820.00 \$840.00	\$470.00 \$470.00			\$1,002.0
130,000 140,000 150,000 170,000 180,000 190,000 200,000 210,000 220,000 230,000 240,000	\$780.00 \$800.00 \$820.00 \$840.00	\$470.00		\$1,680.00	\$1,008.0
140,000 150,000 160,000 170,000 180,000 190,000 200,000 210,000 220,000 230,000 240,000	\$800.00 \$820.00 \$840.00		600,000	\$1,690.00	\$1,014.0
150,000 160,000 170,000 180,000 200,000 210,000 220,000 230,000 240,000	\$820.00 \$840.00	\$480.00	610,000	\$1,700.00	\$1,020.0
160,000 170,000 180,000 200,000 210,000 220,000 230,000 240,000	\$840.00	4100.00	620,000	\$1,710.00	\$1,026.0
170,000 180,000 190,000 200,000 210,000 220,000 230,000 240,000		\$492.00	630,000	\$1,720.00	\$1,032.0
180,000 190,000 200,000 210,000 220,000 230,000 240,000	***	\$504.00	640,000	\$1,730.00	\$1,038.0
190,000 200,000 210,000 220,000 230,000 240,000	\$860.00	\$516.00	650,000	\$1,740.00	\$1,044.0
190,000 200,000 210,000 220,000 230,000 240,000	\$890.00	\$534.00	660,000	\$1,750.00	\$1,050.0
200,000 210,000 220,000 230,000 240,000	\$910.00	\$546.00	670,000	\$1,760.00	\$1,056.0
210,000 220,000 230,000 240,000	\$930.00	\$558.00	680,000	\$1,770.00	\$1,062.0
220,000 230,000 240,000	\$950.00	\$570.00	690,000	\$1,780.00	\$1,068.0
230,000 240,000	\$970.00	\$582.00	700,000	\$1,800.00	\$1,080.0
240,000	\$990.00	\$594.00	710,000	\$1,810.00	\$1,086.0
	\$1,020.00	\$612.00	720,000	\$1,820.00	\$1,092.0
	\$1,040.00	\$624.00	730,000	\$1,830.00	\$1,098.0
260,000	\$1,060.00	\$636.00	740,000	\$1,840.00	\$1,104.0
	\$1,080.00	\$648.00	750,000	\$1,860.00	\$1,116.0
	\$1,100.00	\$660.00	760,000	\$1,870.00	\$1,122.0
	\$1,120.00	\$672.00	770,000	\$1,880.00	\$1,128.0
	\$1,150.00	\$690.00	780,000	\$1,890.00	\$1,134.0
	\$1,170.00	\$702.00	790,000	\$1,900.00	\$1,140.0
	\$1,190.00	\$714.00	800,000	\$1,910.00	\$1,146.0
	\$1,210.00	\$726.00	810,000	\$1,920.00	\$1,152.0
	\$1,230.00	\$738.00	820,000	\$1,930.00	\$1,158.0
	\$1,260.00	\$756.00	830,000	\$1,940.00	\$1,164.0
	\$1,280.00	\$768.00	840,000	\$1,950.00	\$1,170.0
	\$1,300.00	\$780.00	850,000	\$1,960.00	\$1,176.0
	\$1,320.00	\$792.00	860,000	\$1,970.00	\$1,182.0
	\$1,340.00	\$804.00	870,000	\$1,990.00	\$1,194.0
	\$1,370.00	\$822.00	880,000	\$2,000.00	\$1,200.0
	\$1,390.00	\$834.00	890,000	\$2,010.00	\$1,206.0
	\$1,410.00	\$846.00	900,000	\$2,020.00	\$1,212.0
	\$1,410.00	\$858.00	910,000	\$2,020.00	\$1,212.0
	\$1,450.00	\$870.00	920,000	\$2,030.00	\$1,210.0
	\$1,450.00	\$882.00	930,000	\$2,050.00	\$1,230.0
	\$1,490.00				\$1,236.0
		\$894.00	940,000	\$2,070.00 \$2,080.00	\$1,242.0
	\$1,510.00	\$906.00	950,000		
		\$918.00	0/0/00	\$2,000,00	E1 3E / A
	\$1,530.00		960,000	\$2,090.00	\$1,254.0
	\$1,550.00	\$930.00	970,000	\$2,100.00	\$1,260.0
510,000 520,000					

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





# **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



Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge
	\$1.00/1,000 up to \$1,000,000.00 <b>plus</b> \$.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 <b>plus</b> \$.15/1,000 over 1,000,000
Second mortgage closing simultaneous	\$500.00
with First mortgage closing	
Prepare settlement statement only - no	\$500.00
presentation of documents or	
disbursements.	

# **Commercial Real Estate Closing Services**

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.

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

#### Escrow Services Servicing long-term contracts



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	\$400.00 (plus applicable state and county			
Elimination	fees)			
Document Copies (flat fee)	\$25.00 within 1 year of closing			
	\$50.00 after 1 year of closing			
Disbursement of Escrowed Funds	\$350.00 for up to 5 disbursements			
-customer to provide lien waivers and all	\$50.00 each additional disbursement			
other relevant documents				
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	\$500.00 up to 5 waivers			
(Obtaining lien waivers, disbursing funds to pay claimants.)	\$50.00 each additional waiver			
Recording Service Fee	\$50.00 per recordable legal description			
(Not in conjunction with closing)	\$50.00 per recordable regar 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			

**Ancillary Services** 



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

### **Abstracting Services**



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	60% of Card rate but not less than min. charge		
of prior KST order			
Simultaneous Issue Loan Policies	\$250.00		
(Not exceeding the amount of the Owners Policy)			
Loan Policy – Cooperative Closing	\$250.00		
Simultaneous Issue Leasehold –	30% of Policy Premium		
(Not exceeding the amount of the Owners Policy)	-		
Construction Loan Commitment -	\$175.00 – (\$100.00 credited against end		
Individual (No policy issued)	loan policy when issued)		
Construction to Perm –(One Mortgage filed)	Card Rate		
Lot Sale Commitment OR Construction	\$75.00 – no policy issued		
Binder – Developer/Builder only			
Construction Loan Update	\$50.00		
Additional Tract Fee (for multiple tracts or lots	\$125.00 per additional parcel (or Tax ID)		
following a different chain)			
Relocation Commitments – prepared for	\$300.00		
relocation third party companies	4200.00		
Title Insurance Update – commitment less	No Charge		
than 6 months old	No charge		
Title Insurance Update – commitment more	\$100.00		
than 6 months old	<b>\$100.00</b>		
ALTA Residential Junior Loan Policy			
Up to \$75,000.00	\$125.00		
Up to \$150,000.00	\$175.00		
Over \$200,000.00	\$200.00		
Out of County – add an additional	\$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 - Residential



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	\$500.00 up to \$1,000,000.00 plus .15 per
(Not exceeding the amount of the owner's policy	\$1,000.00 over a million
issued simultaneous therewith)	(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	60% of Card Rate
of prior KST order	But not less than the minimum charge.
Re-Issue Rate – must be provided with a copy of	75% of Card Rate
Seller's prior policy from another qualified national	But not less than the minimum charge.
underwriter within the last 3 years	
Disbursement Policy	Card rate for policy plus \$100.00 for each
(Calling for periodic endorsement for increasing liability and extending the time of policy.)	endorsement
Additional Tract or Chain Charge, for	\$125.00
multiple tracts or lots or Tax IDs	
Informational Title Report - If Premium	\$500.00 for property valued up to \$1,000,000
split is not available.	\$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

# **Title Insurance Rates - Commercial**



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	\$600.00			
for 1 year prior to policy date)				
ALTA 3.1 and 3.2 Zoning – (New	25% of Policy Premium \$600.00 minimum			
construction, New Zoning or change in property use within 1 year of policy date)				
ALTA 4 Series – Condominium	\$175.00 (Residential -1-4 family-No			
	Charge)			
ALTA 5 Series – Planned Unit	\$175.00 (Residential -1-4 family-No			
Development	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			
E E	Charge)			
ALTA 8.1 - Residential	\$175.00 (Residential -1-4 family-No			
	Charge)			
ALTA 8.2 – Commercial	\$175.00			
ALTA 9 Series – Restrictions and	\$175.00 (Residential 1-4 family-No			
Encroachments (Except 9.7 and 9.8)	Charge)			
ALTA 9.7 and 9.8 – Land under	\$300.00			
development	4200.00			
ALTA 10 Assignment of Mortgage (no	\$200.00 – Commercial			
extension of policy date)	\$100.00 – Residential – 1-4 Family			
ALTA 10 Assignment of Mortgage and	\$350.00			
Datedown	4330.00			
ALTA 11 Series Residential Mortgage	\$200.00 plus card rate for additional			
Modification	premium			
ALTA 11 Series Commercial Mortgage	25% of original policy premium – plus card			
Modification	rate for additional premium minimum of			
Wouncation	\$400.00			
ALTA 12 Aggregation (Tip In)	10% of Policy Premium – minimum of			
ALTA 12 – Aggregation (Tie-In)	\$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			





\$200.00 plus \$5.00 for each additional tax		
ID		
\$200.00		
10% of Policy Premium – minimum of		
\$500.00		
\$200.00 (Residential -1-4 family-No		
Charge)		
\$200.00		
\$175.00		
\$200.00		
\$175.00 (Residential -1-4 family-No		
Charge)		
\$250.00		
10% of Policy Premium – minimum of		
\$500.00		
\$175.00 (Residential -1-4 family-No		
Charge)		
\$200.00		
\$200.00		
\$175.00		
Card Rate		
\$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





# 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



Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 <b>plus</b>
	\$.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 <b>plus</b> \$.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	\$500.00
disbursements.	

## **Commercial Real Estate Closing Services**

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.

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

#### **Escrow Services** Servicing long\_term contracts



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	\$400.00 (plus applicable state and county	
Elimination	fees)	
Document Copies (flat fee)	\$25.00 within 1 year of closing	
	\$50.00 after 1 year of closing	
Disbursement of Escrowed Funds	\$350.00 for up to 5 disbursements	
-customer to provide lien waivers and all	\$50.00 each additional disbursement	
other relevant documents		
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	\$500.00 up to 5 waivers	
(Obtaining lien waivers, disbursing funds to pay claimants.)	\$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	
1		

### **Ancillary Services**



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

## **Abstracting Services**



Title Insurance Kates - Kesidentiai			
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	60% of Card rate but not less than the minimum		
of prior KST order	charge		
Simultaneous Issue Loan Policies	\$375.00		
(Not exceeding the amount of the Owners Policy)			
Loan Policy – Cooperative Closing	\$375.00		
Simultaneous Issue Leasehold –	30% of Policy Premium		
(Not exceeding the amount of the Owners Policy)	-		
Construction Loan Commitment -	175.00 - (100.00  credited against end loan)		
Individual (No policy issued)	policy when issued)		
Construction to Perm –(One Mortgage filed)	Card Rate		
Lot Sale Commitment OR Construction	\$75.00 – no policy issued		
Binder – Developer/Builder only			
Construction Loan Update	\$50.00		
Additional Tract Fee (for multiple tracts or lots	\$125.00 per additional parcel (or Tax ID)		
following a different chain)			
Relocation Commitments – prepared for	\$300.00		
relocation third party companies			
Title Insurance Update – commitment less	No Charge		
than 6 months old			
Title Insurance Update – commitment more	\$100.00		
than 6 months old			
ALTA Residential Junior Loan Policy			
Up to \$75,000.00	\$125.00		
Up to \$150,000.00 Over \$200,000.00	\$175.00 \$200.00		
Over \$200,000.00 Out of County – add an additional	\$150.00		
	<i>φ</i> 1 <i>J</i> 0.00		
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		
	Actual charges to company		

**Title Insurance Rates - Residential** 



Charge
Card rate to \$1,000,000.00
Plus \$1.10 per \$1,000.00 thereafter
Same as above
\$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)
70% of Card Rate
Not less than the minimum charge.
60% of Card Rate
But not less than the minimum charge.
75% of Card Rate
But not less than the minimum charge.
Card rate for policy plus \$100.00 for each
endorsement
\$125.00
\$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
\$150.00
\$400.00
\$150.00
Actual charges to company

**Title Insurance Rates - Commercial** 



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	\$175.00 (Residential -1-4 family-No		
Development	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	\$175.00 (Residential 1-4 family-No		
Encroachments (Except 9.7 and 9.8)	Charge)		
ALTA 9.7 and 9.8 – Land under	\$300.00		
development			
ALTA 10 Assignment of Mortgage (no	\$200.00 – Commercial		
extension of policy date)	\$100.00 – Residential – 1-4 Family		
ALTA 10 Assignment of Mortgage and Datedown	\$350.00		
ALTA 11 Series Residential Mortgage	\$200.00 plus card rate for additional		
Modification	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
L L	Charge)
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan	\$200.00
Disbursement	
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to	Card Rate
additional administrative fees)	
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	UpTo	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



# Jefferson County Rate Filing Effective February 1, 2025

### **Residential Real Estate Closing Services**

	Charge
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



Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge
	\$1.00/1,000 up to \$1,000,000.00 <b>plus</b> \$.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	\$500.00
with First mortgage closing	
Prepare settlement statement only - no	\$500.00
presentation of documents or	
disbursements.	

### **Commercial Real Estate Closing Services**

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.

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

#### Escrow Services Servicing long-term contracts



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	\$400.00 (plus applicable state and county	
Elimination	fees)	
Document Copies (flat fee)	\$25.00 within 1 year of closing	
	\$50.00 after 1 year of closing	
Disbursement of Escrowed Funds	\$350.00 for up to 5 disbursements	
-customer to provide lien waivers and all	\$50.00 each additional disbursement	
other relevant documents		
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	\$500.00 up to 5 waivers	
(Obtaining lien waivers, disbursing funds to pay claimants.)	\$50.00 each additional waiver	
Recording Service Fee	\$50.00 per recordable legal description	
(Not in conjunction with a closing)		
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	

### **Ancillary Services**



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

## **Abstracting Services**



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
Loan Policies	But not less than the minimum charge.
	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 -	\$175.00 - (\$100.00 credited against end
Individual (No policy issued)	loan policy when issued)
Construction to Perm –(One Mortgage filed)	Card Rate
Lot Sale Commitment OR Construction	\$75.00 – no policy issued
Binder – Developer/Builder only	
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	\$300.00
relocation third party companies	
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 - Residential**



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	\$500.00 up to \$1,000,000.00 plus .15 per
(Not exceeding the amount of the owner's policy	\$1,000.00 over a million
issued simultaneous therewith)	(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	60% of Card Rate
of prior KST order	But not less than the minimum charge.
Re-Issue Rate – must be provided with a copy of	75% of Card Rate
Seller's prior policy from another qualified national	But not less than the minimum charge.
underwriter within the last 3 years	
Disbursement Policy	Card rate for policy plus \$100.00 for each
(Calling for periodic endorsement for increasing liability and extending the time of policy.)	endorsement
Additional Tract or Chain Charge, for	\$125.00
multiple tracts or lots or Tax IDs	
Informational Title Report - If Premium	\$500.00 for property valued up to \$1,000,000
split is not available.	\$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

# **Title Insurance Rates - Commercial**



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	\$600.00			
for 1 year prior to policy date)				
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	\$175.00 (Residential 1-4 family-No			
Encroachments (Except 9.7 and 9.8)	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
ALTA 19 Series – Contiguity	\$200.00
ALTA 20 – First Loss	10% of Policy Premium – minimum of
ALTA 20 – Filst Loss	\$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
1	Charge)
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan	\$200.00
Disbursement	
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to	Card Rate
additional administrative fees)	
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.



U.T.		TT TP	D .	11.77	D .
Up To \$40,000	Rate \$400	Up To \$370,000	Rate \$1,020	Up To	Rate
			\$1,020	\$700,000	\$1,515
\$50,000	\$425	\$380,000		\$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



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 Real Estate Closing Services**

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.

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

#### **Escrow Services** Servicing long-term contracts



Charge
\$30.00
\$30.00
\$50.00
\$50.00
\$1.50 per page (Minimum charge \$25.00)
\$50.00
400.00 (plus applicable state and county fees)
\$25.00 within 1 year of closing
\$50.00 after 1 year of closing
\$350.00 for up to 5 disbursements
\$50.00 each additional disbursement
\$100.00
2,000.00 Initial Set-Up (up to 6 disbursements
100.00 each after)
**See Title charges for update fees
\$500.00 up to 5 waivers
\$50.00 each additional waiver
\$50.00 per recordable legal description
\$100.00 purchase \$50.00 refinance
\$50.00
\$6.00 per document
\$750.00
\$2,500.00

# **Ancillary Services**



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

## **Abstracting Services**



	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	60% of Card rate but not less than min. charge
of prior KST order	
Simultaneous Issue Loan Policies	\$350.00
(Not exceeding the amount of the Owners Policy)	
Loan Policy – Cooperative Closing	\$350.00
Simultaneous Issue Leasehold –	30% of Policy Premium
(Not exceeding the amount of the Owners Policy)	
Construction Loan Commitment -	175.00 - (100.00  credited against end loan)
Individual (No policy issued)	policy when issued)
Construction to Perm –(One Mortgage filed)	Card Rate
Lot Sale Commitment OR Construction	75.00 - no policy issued
Binder – Developer/Builder only	
Construction Loan Update	\$50.00
Additional Tract Fee (for multiple tracts or lots	\$125.00 per additional parcel (or Tax ID)
following a different chain)	
Relocation Commitments – prepared for	\$300.00
relocation third party companies	
Title Insurance Update – commitment less	No Charge
than 6 months old	
Title Insurance Update – commitment more	\$100.00
than 6 months old	
ALTA Residential Junior Loan Policy	¢105.00
Up to \$75,000.00	\$125.00
Up to \$150,000.00	\$175.00
Over \$200,000.00	\$200.00
Out of County – add an additional	\$150.00
Rush Fee	\$100.00 may be charged for commitments
	requested to be returned within 48 hours and/or
	closing within 5 days.
Pasidantial Cancellation Foo	Actual charges to company
Residential Cancellation Fee	Actual charges to company

### **Title Insurance Rates - Residential**



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	\$500.00 up to \$1,000,000.00 plus .15 per
(Not exceeding the amount of the owner's policy	\$1,000.00 over a million
issued simultaneous therewith)	(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	60% of Card Rate
of prior KST order	But not less than the minimum charge.
Re-Issue Rate – must be provided with a copy of	75% of Card Rate
Seller's prior policy from another qualified national	But not less than the minimum charge.
underwriter within the last 3 years	
Disbursement Policy	Card rate for policy plus \$100.00 for each
(Calling for periodic endorsement for increasing liability and extending the time of policy.)	endorsement
Additional Tract or Chain Charge, for	\$125.00
multiple tracts or lots or Tax IDs	
Informational Title Report - If Premium	\$500.00 for property valued up to \$1,000,000
split is not available.	\$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

# Title Insurance Rates - Commercial



Endors	sements
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	\$600.00
for 1 year prior to policy date)	
ALTA 3.1 and 3.2 Zoning – (New construction, New Zoning or change in property use	25% of Policy Premium \$600.00 minimum
within 1 year of policy date) ALTA 4 Series – Condominium	\$175.00 (Desidential 1.4 femily No
ALTA 4 Series – Condominium	\$175.00 (Residential -1-4 family-No Charge)
ALTA 5 Series – Planned Unit	\$175.00 (Residential -1-4 family-No
Development	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	\$175.00 (Residential 1-4 family-No
Encroachments (Except 9.7 and 9.8)	Charge)
ALTA 9.7 and 9.8 – Land under	\$300.00
development	
ALTA 10 Assignment of Mortgage (no	\$200.00 – Commercial
extension of policy date)	\$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and Datedown	\$350.00
ALTA 11 Series Residential Mortgage	\$200.00 plus card rate for additional
Modification	premium
ALTA 11 Series Commercial Mortgage	25% of original policy premium – plus card
Modification	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	\$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	
\$350,000	\$930	\$680,000	\$1,260	+=,,,	2 <b>-1</b>
\$360,000	\$940	\$690,000	\$1,270		

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





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



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	\$750.00 minimum charge
Professional	\$1.00/1,000 up to \$1,000,000.00 plus
	\$.15/1,000 over 1,000,000
Second mortgage closing simultaneous	\$250.00
with First mortgage closing	
Second mortgage closing	\$350.00

#### **Commercial Closing Services**

Commercial transactions are defined as follows:

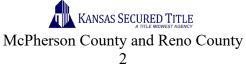
-Transactions of \$500,000.00 and above.

-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.

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

#### **Escrow Services** Servicing long\_term contracts



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			
Electronic Eile Ecc	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	\$2,500.00			
Property				

## Ancillary Services



Abstracting Services				
Transaction Type	Charge			
Ownership & Encumbrance Certificate	\$200.00			
Ownership & Encumbrance Certificate -	\$100.00			
(lender requested only)				
Ownership & Encumbrance Certificate –	\$150.00			
(lender requested only) - Includes 1 update				
Ownership & Encumbrance Certificate –	\$300.00			
(with easements)				
Document Prep with Ownership &	\$75.00			
Encumbrance Certificate				
Document Prep with waiver. No title or	\$150.00			
closing service.				
Update within 6 months of effective date	\$50.00			
UCC Search – County (per name, written or	\$200.00, plus \$1.50 per page for copies			
verbal)				
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	\$500.00plus \$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			

### **Abstracting Services**



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	60% of Card Rate		
offered to builder/developer as buyer/seller.	But not less than the minimum charge.		
Discount for Volume and simplicity of search.			
Re-Issue Rate – must be provided with a copy of	75% of Card Rate		
Seller's prior owner's policy from <u>Kansas Secured</u>	But not less than the minimum charge.		
<u>Title</u> within the last 3 years 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	\$225.00 to \$1,000,000.00 plus \$1.50 per		
(Not exceeding the amount of the Owners Policy)	\$1,000.00 over a million		
	(Plus, card rate for any amount exceeding the		
Construction Loan Commitment (No policy	owner's policy amount) No Charge		
issued)	No Charge		
Lot Sale Commitment (No policy issued	\$150.00		
Builder/Developer)	\$150.00		
Cancellation Fee	\$250.00 fee may apply		
Additional Tract Fee (for multiple tracts or lots	\$200.00 per each additional chain		
following a different chain)	\$400.00 per each additional county plus \$200.00 per		
ionowing a unicient chain)	each additional chain		
Relocation Commitments – prepared for	\$300.00		
relocation third party companies	\$500.00		
Informational Commitments	\$500.00 for property valued up to \$500,000.00		
informational communents	\$750.00 for property valued up to \$500,000.00		
Each Update	If premium split is not available.		
T'Al Lummun and Lin data the state	\$100.00 per update		
Title Insurance Update – commitment less than 6 months old	No Charge		
	\$100.00		
Title Insurance Update – commitment more than 6 months old	\$100.00		
Foreclosure Binder – no policy, includes 1	\$300.00		
update	\$500.00		
Each Additional Update	\$100.00		
	\$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		

# **Title Insurance Rates - Residential**



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	\$270.00 up to \$1,000,000.00 plus \$0.15 per
(Not exceeding the amount of the owner's policy	\$1,000.00 over a million
issued simultaneous therewith)	(Plus, card rate for any amount exceeding the
Leasthald Daliery	owner's policy amount) Card Rate
Leasehold Policy	
Simultaneous - Leasehold Policy	75% of Card Rate
Loan Policies – Refinance	75% of Card Rate
Concert Marta and Daliaian	But not less than the minimum charge
Second Mortgage Policies	75% of Card Rate
Do Jaque Date must be provided with a corry of	But not less than the minimum charge 60% of Card Rate
Re-Issue Rate – must be provided with a copy of Seller's prior owner's policy from Kansas Secured	But not less than the minimum charge.
<u>Title</u> within the last 3 years	But not less than the minimum charge.
Re-Issue Rate – must be provided with a copy of	75% of Card Rate
Seller's prior policy from another qualified national	But not less than the minimum charge.
underwriter within the last 3 years	
Disbursement Policy	Card rate for policy plus \$100.00 for each
(Calling for periodic endorsement for increasing	endorsement
liability and extending the time of policy.)	<b>#2</b> 00.00
Additional Tract or Chain Charge, for	\$200.00 per each additional chain
multiple tracts or lots	\$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)	±
· · · · ·	\$150.00
Foreclosure Commitment (no policy)	\$150.00 \$450.00
Foreclosure Commitment (no policy) Each Update	\$150.00 \$450.00 \$150.00
Foreclosure Commitment (no policy) Each Update Platting Commitment (no policy)	\$150.00 \$450.00 \$150.00 \$500.00
Foreclosure Commitment (no policy)Each UpdatePlatting Commitment (no policy)Lot Sale Commitment (no policy)	\$150.00 \$450.00 \$150.00 \$500.00 \$100.00
Foreclosure Commitment (no policy) Each Update Platting Commitment (no policy) Lot Sale Commitment (no policy) Additional Research (1 hour minimum)	\$150.00 \$450.00 \$150.00 \$500.00 \$100.00 \$100.00 per hour

# **Title Insurance Rates - Commercial**



Transaction TypeChargeALTA 1 - Street Access\$175.00 Residential -1-4 family-No ChargeALTA 3.0 - Zoning\$400.00ALTA 3.1 - Doning (Property without change for 1 year prior to policy date)\$600.00 plus attorney's opinion feeALTA 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 minimumALTA 4 Series - Condominium\$175.00 Residential -1-4 family-No ChargeALTA 5 Series - Planned Unit\$175.00 Residential -1-4 family-No ChargePevelopment\$175.00 Residential -1-4 family-No ChargeALTA 5 Series - Manufactured Housing\$175.00 Residential -1-4 family-No ChargeALTA 8.1 - Residential\$175.00 Residential -1-4 family-No ChargeALTA 8.2 - Commercial\$175.00 Residential -1-4 family-No ChargeALTA 9 Series - Restrictions and\$175.00 Residential -1-4 family-No ChargeALTA 10 Assignment of Mortgage (no extension of policy date)\$200.00ALTA 10 Assignment of Mortgage and Datedown\$200.00ALTA 11 Series Residential Mortgage\$200.00 plus card rate for additional premiumALTA 12 - Aggregation (Tie-In)10% of Policy Premium – minimum of \$200.00ALTA 14 Series - LeaseholdNo ChargeALTA 15 Series - LeaseholdNo ChargeALTA 16 - Mezzanine Financing10% of Policy Premium – minimum of \$200.00ALTA 17 Series - Access\$200.00 - Commercial \$200.00ALTA 16 - Mezzanine Financing10% of Policy Premium – minimum of \$200.00ALTA 17 Series - Contiguity\$200.00 <td< th=""><th colspan="5">Endorsements</th></td<>	Endorsements				
ALTA 3.0 - Zoning\$400.00ALTA 3.1 - Zoning (Property without change for 1 year prior to policy date)\$600.00 plus attorney's opinion fee for 1 year prior to policy date)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 minimumALTA 4 Series - Condominium\$175.00 Residential -1.4 family-No Charge DevelopmentALTA 5 Series - Planned Unit Development\$175.00 Residential -1.4 family-No Charge \$175.00 Residential -1.4 family-No Charge \$175.00 Residential -1.4 family-No Charge ALTA 8.1 - ResidentialALTA 8.7 Series - Manufactured Housing ALTA 8.2 - Commercial Encroachments (Except 9.7 and 9.8)\$175.00 Residential -1.4 family-No Charge \$175.00 Residential -1.4 family-No ChargeALTA 9.7 and 9.8 - Land under development\$200.00\$200.00ALTA 10 Assignment of Mortgage (no extension of policy date)\$200.00Residential -1.4 FamilyALTA 11 Series Commercial Mortgage Modification\$200.00 plus card rate for additional premiumALTA 13 Series - LeaseholdNo ChargeALTA 14 Series - LeaseholdNo ChargeALTA 14 Series - LeaseholdNo ChargeALTA 15 Series - Non-Imputation \$200.00\$200.00ALTA 14 Series - LeaseholdNo ChargeALTA 15 Series - LeaseholdNo ChargeALTA 16 - Mezzanine Financing \$200.0010% of Policy Premium - minimum of \$200.00ALTA 16 - Mezzanine Financing10% of Policy Premium - minimum of \$200.00ALTA 17 Series - Access \$200.00\$200.00 - Commercial \$100.00 - Residential -1.4 family-N	Transaction Type	Charge			
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ID       ALTA 19 Series – Contiguity     \$200.00					
	1	-			
	ALTA 19 Series – Contiguity	\$200.00			
		10% of Policy Premium – minimum of			
\$500.00					

#### Endorsements



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	\$200.00
Disbursement	
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to	Card Rate
additional administrative fees)	
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
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 \$762.00	930,000	\$2,230.00	\$1,338.00
450,000	\$1,270.00		940,000	\$2,250.00	\$1,350.00 \$1,362.00
460,000	\$1,290.00	\$774.00	950,000	\$2,270.00	\$1,362.00
470,000 480,000	\$1,310.00 \$1,330.00	\$786.00	960,000	\$2,290.00	
490,000	\$1,550.00	\$798.00 \$930.00	970,000	\$2,310.00 \$2,330.00	\$1,386.00 \$1,398.00
-	\$1,370.00	\$822.00	980,000	\$2,350.00	\$1,410.00
500,000			990,000		\$1,422.00
510,000	\$1,390.00	\$834.00	1,000,000	\$2,370.00	31,422.00

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





## Montgomery County and Neosho County Effective February 1, 2025

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

#### **Residential Real Estate 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	\$750.00 minimum charge	
Professional	\$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	\$250.00	
with First mortgage closing		
Second mortgage closing	\$350.00	

#### **Commercial Closing Services**

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



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	\$500.00 up to 5 waivers		
(Obtaining lien waivers, disbursing funds to pay claimants.)	\$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	\$2,500.00		
Property			

#### Ancillary Services



Abstracting Services			
Transaction Type	Charge		
Ownership & Encumbrance Certificate	\$200.00		
Ownership & Encumbrance Certificate -	\$100.00		
(lender requested only)			
Ownership & Encumbrance Certificate –	\$150.00		
(lender requested only) - Includes 1 update			
Ownership & Encumbrance Certificate –	\$300.00		
(with easements)			
Document Prep with Ownership &	\$75.00		
Encumbrance Certificate			
Document Prep with waiver. No title or	\$150.00		
closing service.			
Update within 6 months of effective date	\$50.00		
UCC Search – County (per name, written or	\$200.00, plus \$1.50 per page for copies		
verbal)			
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	\$500.00plus \$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		

### **Abstracting Services**

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	60% of Card Rate
Seller's prior owner's policy from Kansas Secured	But not less than the minimum charge.
<u>Title</u> within the last 3 years	C 1D /
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	\$230.00 to \$1,000,000.00 plus \$0.15 per
(Not exceeding the amount of the Owners Policy)	\$1,000.00 over a million.
	(Plus, card rate for any amount exceeding the owner's policy amount)
Construction Loan Commitment (No policy	No Charge
issued)	No Charge
Lot Sale Commitment (No policy issued	\$150.00
Builder/Developer)	¢120.00
Cancellation Fee	\$250.00 fee may apply
Additional Tract Fee (for multiple tracts or lots	\$200.00 per each additional chain
following a different chain)	\$400.00 per each additional county plus \$200.00 per
	each additional chain
Relocation Commitments – prepared for	\$300.00
relocation third party companies	
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	No Charge
6 months old	
Title Insurance Update – commitment more	\$100.00
than 6 months old	
Foreclosure Binder – no policy, includes 1	\$300.00
update	
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 - Residential**



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	\$270.00 up to \$1,000,000.00 plus \$0.15 per
(Not exceeding the amount of the owner's policy	\$1,000.00 over a million
issued simultaneous therewith)	(Plus, card rate for any amount exceeding the
Laggabald Daliay	owner's policy amount) Card Rate
Leasehold Policy	75% of Card Rate
Simultaneous - Leasehold Policy	
Loan Policies – Refinance	75% of Card Rate
Second Martanaa Daliaiaa	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	60% of Card Rate
Seller's prior owner's policy from <u>Kansas Secured</u>	But not less than the minimum charge.
<u>Title</u> within the last 10 years	But not less than the minimum enarge.
Re-Issue Rate – must be provided with a copy of	75% of Card Rate
Seller's prior policy from another qualified national	But not less than the minimum charge.
underwriter within the last 10 years	_
Disbursement Policy	Card rate for policy plus \$100.00 for each
(Calling for periodic endorsement for increasing	endorsement
liability and extending the time of policy.)	¢200.00 1.100 1.10
Additional Tract or Chain Charge, for multiple tracts or lots	\$200.00 per each additional chain
multiple tracts of lots	\$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 Undate	\$150.00
Each Update Foreclosure Commitment (no policy)	\$150.00 \$450.00
Each Update Foreclosure Commitment (no policy)	\$150.00 \$450.00
Foreclosure Commitment (no policy)	\$450.00
Foreclosure Commitment (no policy) Each Update	\$450.00 \$150.00
Foreclosure Commitment (no policy) Each Update Platting Commitment (no policy)	\$450.00 \$150.00 \$500.00
Foreclosure Commitment (no policy) Each Update Platting Commitment (no policy) Lot Sale Commitment (no policy)	\$450.00 \$150.00 \$500.00 \$100.00
Foreclosure Commitment (no policy) Each Update Platting Commitment (no policy) Lot Sale Commitment (no policy) Additional Research (1 hour minimum)	\$450.00 \$150.00 \$500.00 \$100.00 \$100.00 per hour

# **Title Insurance Rates - Commercial**



Endors	ements
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	\$600.00 plus attorney's opinion fee
for 1 year prior to policy date)	
ALTA 3.1 and 3.2 Zoning – (New	25% of Policy Premium \$600.00 minimum
construction, New Zoning or change in property use	
within 1 year of policy date)	4175.00 D 11 11 1 4 C 11 N C1
ALTA 4 Series – Condominium	\$175.00 Residential -1-4 family-No Charge
ALTA 5 Series – Planned Unit	\$175.00 Residential -1-4 family-No Charge
Development	4177.00 D 11 11 1 4 0 11 N 01
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	\$175.00 Residential 1-4 family-No Charge
Encroachments (Except 9.7 and 9.8)	
ALTA 9.7 and 9.8 – Land under	\$300.00
development	
ALTA 10 Assignment of Mortgage (no	\$200.00 – Commercial
extension of policy date)	\$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and	\$350.00
Datedown	
ALTA 11 Series Residential Mortgage	\$200.00 plus card rate for additional
Modification	premium
ALTA 11 Series Commercial Mortgage	25% of original policy premium – plus card
Modification	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 MOUNEST AGENCY Montgomery County and Neosho County 7

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	\$200.00
Disbursement	
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to	Card Rate
additional administrative fees)	
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.



Effective N	1ay 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 \$834.00	890,000 900,000	\$2,000.00	\$1,200.00
410,000	\$1,390.00			\$2,020.00	\$1,212.00
420,000 430,000	\$1,410.00 \$1,430.00	\$846.00 \$858.00	910,000 920,000	\$2,030.00 \$2,040.00	\$1,218.00
440,000	\$1,430.00	\$870.00	930,000	\$2,040.00	\$1,224.00 \$1,230.00
450,000	\$1,430.00	\$882.00	940,000	\$2,050.00	\$1,236.00
460,000	\$1,490.00	\$894.00	950,000	\$2,080.00	\$1,242.00
470,000	\$1,510.00	\$906.00	960,000	\$2,070.00	\$1,248.00
480,000	\$1,510.00	\$924.00	970,000	\$2,080.00	\$1,254.00
490,000	\$1,540.00	\$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
510,000	32,000.00	2700.00	2,000,000	32,230.00	44,47,000

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





## Sedgwick County Rate Filing Effective February 1, 2025

### **Residential Real Estate Closing Services**

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



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	\$300.00
with First mortgage closing	
Second mortgage closing	\$400.00

#### **Commercial Real Estate Closing Services**

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



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	\$2,500.00		
Property			

## **Ancillary Services**



Abstracting Services			
Transaction Type	Charge		
Ownership & Encumbrance Certificate	\$200.00		
Ownership & Encumbrance Certificate -	\$100.00		
(lender requested only)			
Ownership & Encumbrance Certificate –	\$150.00		
(lender requested only) - Includes 1 update			
Ownership & Encumbrance Certificate –	\$300.00		
(with easements)			
Document Prep with Ownership &	\$75.00		
Encumbrance Certificate			
Document Prep with waiver. No title or	\$150.00		
closing service.			
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	\$500.00plus \$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		

## **Abstracting Services**



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	60% of Card Rate		
offered to builder/developer as buyer/seller.	But not less than the minimum charge.		
Discount for Volume and simplicity of search.			
Re-Issue Rate – must be provided with a copy of	60% of Card Rate		
Seller's prior owner's policy from Kansas Secured	But not less than the minimum charge.		
<u>Title</u> within the last 3 years -	G 10		
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	\$225.00 to \$1,000,000.00 plus \$0.15 per		
(Not exceeding the amount of the Owners Policy)	\$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	\$150.00		
Builder/Developer)			
Cancellation Fee	\$250.00 fee may apply		
Additional Tract Fee (for multiple tracts or lots	\$200.00 per each additional chain		
following a different chain)	\$400.00 per each additional county plus \$200.00 per		
	each additional chain		
Relocation Commitments – prepared for	\$300.00		
relocation third party companies			
Informational Commitments	\$500.00 for property valued up to \$500,000.00		
	\$750.00 for property valued over \$500,000.00		
Each Update	If premium split is not available.		
	\$100.00 per update		
Title Insurance Update – commitment less than	No Charge		
6 months old			
Title Insurance Update – commitment more	\$100.00		
than 6 months old			
Foreclosure Binder – no policy, includes 1	\$300.00		
update			
Each Additional Update	\$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 - Residential**



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	\$270.00 up to \$1,000,000.00 plus \$0.15 per
(Not exceeding the amount of the owner's policy	\$1,000.00 over a million
issued simultaneous therewith)	(Plus, card rate for any amount exceeding the
Leasehold Policies	owner's policy amount) Card Rate
	75% of Card Rate
Simultaneous - Leasehold Policy	
Loan Policies – Refinance	75% of Card Rate
Second Martaga Daliaias	But not less than the minimum charge 75% of Card Rate
Second Mortgage Policies	But not less than the minimum charge
Re-Issue Rate – must be provided with a copy of	60% of Card Rate
Seller's prior owner's policy from <u>Kansas Secured</u>	But not less than the minimum charge.
<u>Title</u> within the last 3 years	But not less than the minimum energe.
Disbursement Policy	Card rate for policy plus \$100.00 for each
(Calling for periodic endorsement for increasing	endorsement
liability and extending the time of policy.)	
Additional Tract or Chain Charge, for	\$200.00 per each additional chain
multiple tracts or lots	\$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. \$150.00
Each Update	*
Foreclosure Commitment (no policy)	\$450.00
Each Undete	
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

# **Title Insurance Rates - Commercial**



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	\$600.00 plus attorney's opinion fee			
for 1 year prior to policy date)				
ALTA 3.1 and 3.2 Zoning – (New	25% of Policy Premium \$600.00 minimum			
construction, New Zoning or change in property use				
within 1 year of policy date)	\$175.00 Decidential 1.4 femilie Ne Change			
ALTA 4 Series – Condominium	\$175.00 Residential -1-4 family-No Charge			
ALTA 5 Series – Planned Unit	\$175.00 Residential -1-4 family-No Charge			
Development	\$175.00 D 1 1 1 1 4 C 1 N C1			
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	\$175.00 Residential 1-4 family-No Charge			
Encroachments (Except 9.7 and 9.8)				
ALTA 9.7 and 9.8 – Land under	\$300.00			
development				
ALTA 10 Assignment of Mortgage (no	\$200.00 – Commercial			
extension of policy date)	\$100.00 – Residential – 1-4 Family			
ALTA 10 Assignment of Mortgage and	\$350.00			
Datedown				
ALTA 11 Series Residential Mortgage	\$200.00 plus card rate for additional			
Modification	premium			
ALTA 11 Series Commercial Mortgage	25% of original policy premium – plus card			
Modification	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			
	•			

### Endorsements



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	\$200.00
Disbursement	
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to	Card Rate
additional administrative fees)	
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	\$1,092.00
260,000			740,000	\$1,840.00	\$1,104.00
270,000	\$1,060.00 \$1,080.00	\$636.00 \$648.00	750,000		\$1,116.00
				\$1,860.00	
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
510,000 520,000	\$1,590.00	\$954.00	990,000	\$2,120.00	\$1,272.00
	\$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





### **Shawnee County Rate Filing** Effective February 1, 2025

## **Residential Real Estate Closing Services**

Transaction Type		
Transaction Type	Charge	
Sales Transaction with the assistance of a	\$435.00	
Real Estate Professional		
Sales Transaction with the assistance of a	\$325.00	
Real Estate Professional- Cash Transaction		
Sales Transaction without the assistance of	\$725.00	
a Real Estate Professional		
Refinance Closing	\$435.00	
Loan Only or Witness Only Closing	\$300.00	
without disbursements		
Second Mortgage Closing simultaneous	\$195.00	
with a First Mortgage		
Vacant Lot Closing – Developer to Builder	\$75.00	
Transactions Commercial Closing fee if		
in excess of 4 Lots		
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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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	\$500.00
with First mortgage closing	
Prepare Settlement Statement only – no	\$500.00
presentation of documents or	
disbursements	

## **Commercial Real Estate Closing Services**

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.

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

#### **Escrow Services** Servicing long-term contracts



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	\$400.00 (plus applicable state and county	
Modular Home – TR-63	fees)	
Document Copies (flat fee)	\$25.00 within 1 year of closing	
	\$50.00 after 1 year of closing	
Disbursement Only (escrowed funds)	\$350.00 for up to 5 disbursements	
-customer to provide lien waivers and all	\$50.00 each additional disbursement	
other relevant documents		
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	\$500.00 up to 5 waivers	
(Obtaining lien waivers, disbursing funds to pay claimants.)	\$50.00 each additional waiver	
Recording Service Fee	\$50.00 per recordable legal description	
(Not in conjunction with a closing)		
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	

### Ancillary Services



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

## **Abstracting Services**



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
1	But not less than the minimum charge.
Loan Policies	Rate card attached
Loan Policies – Refinance	Rate card attached
Simultaneous Issue Loan Policies	\$395.00
(Not exceeding the amount of the Owners Policy)	
Loan Policy – Cooperative Closing	\$395.00
Simultaneous Issue Leasehold –	70% of Card Rate but not less than min.
(Not exceeding the amount of the Owners Policy)	charge
Construction Loan Commitment -	\$175.00 - \$100.00 credited against end loan
Individual (No policy issued)	policy when issued
Construction to Perm –(One Mortgage filed)	Card Rate
Lot Sale Commitment/Construction	\$75.00
Binder (No policy issued Builder/Developer)	
Construction Loan Update	\$50.00
Additional Tract Fee (for multiple tracts or lots	\$200.00 per each additional chain
following a different chain)	\$400.00 per each additional county plus \$200.00
	per each additional chain
Relocation Commitments – prepared for	\$300.00
relocation third party companies	N. C1
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more	\$100.00
than 6 months old	\$100.00
Replacement of Lost Policy	\$50.00 plus any out-of-pocket expenses
ALTA Residential Junior Loan Policy	\$50.00 plus uny out of poeket expenses
Up to \$75,000.00	\$125.00
Up to \$150,000.00	\$175.00
Over \$200,000.00	\$200.00
Out of County an additional	\$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 - Residential**



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	\$500.00 up to \$1,000,000.00 plus .15 per
(Not exceeding the amount of the owner's policy	\$1,000.00 over a million
issued simultaneous therewith)	(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	60% of Card Rate
of Seller's prior owner's policy from Kansas	But not less than the minimum charge.
Secured Title within the last year	
Re-Issue Rate – must be provided with a copy	75% of Card Rate
of Seller's prior policy from another qualified	But not less than the minimum charge.
national underwriter within the last 3 years	
Disbursement Policy	Card rate for policy plus \$100.00 for each
(Calling for periodic endorsement for increasing liability and extending the time of policy.)	endorsement
Additional Tract or Chain Charge, for	\$125.00 per each additional chain
multiple tracts or lots	
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	\$450.00
post-petition update Commercial/Agricultural	
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

# **Title Insurance Rates- Commercial**



Endors	ements
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	\$600.00 plus attorney's opinion fee
for 1 year prior to policy date)	
ALTA 3.1 and 3.2 Zoning – (New	25% of Policy Premium \$600.00
construction, New Zoning or change in property	minimum
use within 1 year of policy date)	
ALTA 4 Series – Condominium	\$175.00 Residential -1-4 family-No
	Charge
ALTA 5 Series – Planned Unit	\$175.00 Residential -1-4 family-No
Development	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	\$175.00 Residential 1-4 family-No
Encroachments (Except 9.7 and 9.8)	Charge
ALTA 9.7 and 9.8 – Land under	\$300.00
development	
ALTA 10 Assignment of Mortgage (no	\$200.00 – Commercial
extension of policy date)	\$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and	\$350.00
Datedown	
ALTA 11 Series Residential Mortgage	\$200.00 plus card rate for additional
Modification	premium
ALTA 11 Series Commercial Mortgage	25% of original policy premium – plus
Modification	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
111111 1 / DUILO - MUUUSS	

#### Endorsements



	\$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	\$200.00
Disbursement	
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to	Card Rate
additional administrative fees)	
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



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	\$1017	\$690,000	\$1,578		

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

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





# 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

### **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 <b>plus</b>
	\$.15/1,000.00 over 1,000,000.00
Sale without the assistance of a Real Estate	\$750.00 minimum charge
Professional	\$1.00/1,000 up to \$1,000,000.00 <b>plus</b>
	\$.15/1,000 over 1,000,000
Second mortgage closing simultaneous	\$250.00
with First mortgage closing	
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

# **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	\$400.00 (plus applicable state and county
Home – TR-63	fees)
Document Copies (flat fee)	<ul><li>\$25.00 within 1 year of closing</li><li>\$50.00 after 1 year of closing</li></ul>
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	\$500.00 up to 5 waivers
(Obtaining lien waivers, disbursing funds to pay claimants.)	\$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	\$2,500.00
Property	

# **Abstracting Services**

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate -	\$100.00
(lender requested only)	
Ownership & Encumbrance Certificate –	\$150.00
(lender requested only) - Includes 1 update	
Ownership & Encumbrance Certificate –	\$300.00
(with easements)	
Document Prep with Ownership &	\$75.00
Encumbrance Certificate	
Document Prep with waiver. No title or	\$150.00
closing service.	
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or	\$200.00, plus \$1.50 per page for copies
verbal)	
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	\$500.00plus \$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

### 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	75% of Card Rate
Seller's prior owner's policy from Kansas Secured	But not less than minimum charge.
<u>Title</u> within the last 3 years	G 1D
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	\$225.00 to \$1,000,000.00 plus \$1.50 per
(Not exceeding the amount of the Owners Policy)	\$1,000.00 over a million
	(Plus card rate for any amount exceeding the owner's policy amount)
Construction Loan Commitment (No policy	No Charge
issued)	rio charge
Lot Sale Commitment (No policy issued	\$150.00
Builder/Developer)	
Cancellation Fee	\$250.00 fee may apply
Additional Tract Fee (for multiple tracts or lots	\$200.00 per each additional chain
following a different chain)	\$400.00 per each additional county plus \$200.00 per
	each additional chain
Relocation Commitments – prepared for	\$300.00
relocation third party companies	4700.00
Informational Commitments	\$500.00 for property valued up to \$500,000.00
Each Undata	\$750.00 for property valued over \$500,000.00
Each Update	If premium split is not available.
	\$100.00 per update
Title Insurance Update – commitment less than	No Charge
6 months old	\$100.00
Title Insurance Update – commitment more than 6 months old	\$100.00
Foreclosure Binder – no policy, includes 1	\$300.00
update	\$500.00
Each Additional Update	\$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

Commerciai			
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	\$270.00 up to \$1,000,000.00 plus \$0.15 per		
(Not exceeding the amount of the owner's policy	\$1,000.00 over a million		
issued simultaneous therewith)	(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	60% of Card Rate		
Seller's prior owner's policy from <u>Kansas Secured</u> <u>Title</u> within the last 3 years	But not less than minimum charge.		
Re-Issue Rate – must be provided with a copy of	75% of Card Rate		
Seller's prior policy from another qualified national	But not less than minimum charge.		
underwriter within the last 3 years			
Disbursement Policy	Card rate for policy plus \$100.00 for each		
(Calling for periodic endorsement for increasing	endorsement		
liability and extending the time of policy.)	¢200.00 1 11: 1 1 1		
Additional Tract or Chain Charge, for	\$200.00 per each additional chain		
multiple tracts or lots	\$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		
r oreerosure communent (no poney)	\$ 130.00		
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		
	-		

#### Title Insurance Rates Commercial

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	\$600.00 plus attorney's opinion fee		
for 1 year prior to policy date)			
ALTA 3.1 and 3.2 Zoning – (New	25% of Policy Premium \$600.00 minimum		
construction, New Zoning or change in property use			
within 1 year of policy date)	#175.00 D 11 11 1 4 C 11 N C		
ALTA 4 Series – Condominium	\$175.00 Residential -1-4 family-No Charge		
ALTA 5 Series – Planned Unit	\$175.00 Residential -1-4 family-No Charge		
Development			
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	\$175.00 Residential 1-4 family-No Charge		
Encroachments (Except 9.7 and 9.8)			
ALTA 9.7 and 9.8 – Land under	\$300.00		
development			
ALTA 10 Assignment of Mortgage (no	\$200.00 – Commercial		
extension of policy date)	\$100.00 – Residential – 1-4 Family		
ALTA 10 Assignment of Mortgage and	\$350.00		
Datedown			
ALTA 11 and 11.1 Mortgage Modification	25% of original policy premium –		
	minimum of \$400.00		
ALTA 11.2 Mortgage Modification –	Alta 11 fee, plus Mortgage Policy premium		
Increase of coverage amount	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		
	φ300.00		

#### **Endorsements**

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	\$200.00
Disbursement	
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to	Card Rate
additional administrative fees)	
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 Incurence	Effective May 1, 20	24 Refinance
Fitle Insurance	Rate	
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

#### **Title Insurance Rates**

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

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

# **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)	<ul><li>\$25.00 within 1 year of closing</li><li>\$50.00 after 1 year of closing</li></ul>
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	\$500.00 up to 5 waivers \$50.00 each additional waiver
claimants.)	
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

# **Abstracting Services**

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate -	\$100.00
(lender requested only)	
Ownership & Encumbrance Certificate –	\$150.00
(lender requested only) - Includes 1 update	
Ownership & Encumbrance Certificate –	\$300.00
(with easements)	
Document Prep with Ownership &	\$75.00
Encumbrance Certificate	
Document Prep with waiver. No title or	\$150.00
closing service.	
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	\$500.00plus \$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

## 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	60% of Card Rate
Seller's prior owner's policy from Kansas Secured	But not less than minimum charge.
<u>Title</u> within the last 3 years	C ID
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	\$230.00 to \$1,000,000.00 plus \$0.15 per
(Not exceeding the amount of the Owners Policy)	\$1,000.00 over a million.
	(Plus card rate for any amount exceeding the
Construction Loon Commitment (No realized	owner's policy amount) No Charge
Construction Loan Commitment (No policy issued)	No Charge
Lot Sale Commitment (No policy issued	\$150.00
Builder/Developer)	\$150.00
Cancellation Fee	\$250.00 fee may apply
Additional Tract Fee (for multiple tracts or lots	\$200.00 per each additional chain
following a different chain)	\$400.00 per each additional county plus \$200.00 per
	each additional chain
Relocation Commitments – prepared for	\$300.00
relocation third party companies	
Informational Commitments	\$500.00 for property valued up to \$500,000.00
	\$750.00 for property valued over \$500,000.00
Each Update	If premium split is not available.
	\$100.00 per update
Title Insurance Update – commitment less than	No Charge
6 months old	
Title Insurance Update – commitment more	\$100.00
than 6 months old	4200.00
Foreclosure Binder – no policy, includes 1	\$300.00
update	
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.

Comm	hercial
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	\$270.00 up to \$1,000,000.00 plus \$0.15 per
(Not exceeding the amount of the owner's policy	\$1,000.00 over a million
issued simultaneous therewith)	(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	60% of Card Rate
Seller's prior owner's policy from Kansas Secured	But not less than minimum charge.
<u>Title</u> within the last 10 years	
Re-Issue Rate – must be provided with a copy of	75% of Card Rate
Seller's prior policy from another qualified national	But not less than minimum charge.
underwriter within the last 10 years	Conducts for policy plus \$100.00 for each
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.)	endorsement
Additional Tract or Chain Charge, for	\$200.00 per each additional chain
multiple tracts or lots	\$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
r oreerosare communent (no poney)	
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 (within 2 years)	\$250.00
Replacement of Lost Policy (after 2 years)	φ230.00

#### Title Insurance Rates Commercial

Endors	sements
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	\$600.00 plus attorney's opinion fee
for 1 year prior to policy date)	
ALTA 3.1 and 3.2 Zoning – (New	25% of Policy Premium \$600.00 minimum
construction, New Zoning or change in property use	
within 1 year of policy date)	#175.00 D 11 11 1 4 C 11 N C
ALTA 4 Series – Condominium	\$175.00 Residential -1-4 family-No Charge
ALTA 5 Series – Planned Unit	\$175.00 Residential -1-4 family-No Charge
Development	
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	\$175.00 Residential 1-4 family-No Charge
Encroachments (Except 9.7 and 9.8)	
ALTA 9.7 and 9.8 – Land under	\$300.00
development	
ALTA 10 Assignment of Mortgage (no	\$200.00 – Commercial
extension of policy date)	\$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and	\$350.00
Datedown	
ALTA 11 and 11.1 Mortgage Modification	25% of original policy premium –
	minimum of \$400.00
ALTA 11.2 Mortgage Modification –	Alta 11 fee, plus Mortgage Policy premium
Increase of coverage amount	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
	φ300.00

#### **Endorsements**

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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	\$200.00
Disbursement	
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to	Card Rate
additional administrative fees)	
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.

	The insurance Ra	
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

#### **Title Insurance Rates**

	• • • • • • •	
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





"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

### **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 <b>plus</b>
	\$.10/1,000.00 over 1,000,000.00
Sale without the assistance of a Real Estate	\$750.00 minimum charge
Professional	\$1.00/1,000.00 up to \$1,000,000.00 <b>plus</b>
	\$.10/1,000.00 over 1,000,000.00
Second mortgage closing simultaneous	\$250.00
with First mortgage closing	
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

# **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)	<ul><li>\$25.00 within 1 year of closing</li><li>\$50.00 after 1 year of closing</li></ul>
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

# **Abstracting Services**

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate -	\$100.00
(lender requested only)	
Ownership & Encumbrance Certificate –	\$150.00
(lender requested only) - Includes 1 update	
Ownership & Encumbrance Certificate –	\$300.00
(with easements)	
Document Prep with Ownership &	\$75.00
Encumbrance Certificate	
Document Prep with waiver. No title or	\$150.00
closing service.	
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or	\$200.00, plus \$1.50 per page for copies
verbal)	
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	\$500.00plus \$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

## 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	60% of Card Rate
Seller's prior owner's policy from <u>Kansas Secured</u> <u>Title</u> within the last 3 years	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	\$230.00 to \$1,000,000.00 plus \$0.15 per
(Not exceeding the amount of the Owners Policy)	\$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	\$200.00 per each additional chain
following a different chain)	\$400.00 per each additional county plus \$200.00 per each additional chain
Relocation Commitments – prepared for	\$300.00
relocation third party companies	
Informational Commitments	\$500.00 for property valued up to \$500,000.00
	\$750.00 for property valued over \$500,000.00
Each Update	If premium split is not available.
	\$100.00 per update
Title Insurance Update – commitment less than	No Charge
6 months old	
Title Insurance Update – commitment more	\$100.00
than 6 months old	
Foreclosure Binder – no policy, includes 1	\$300.00
update	
Each Additional Update	\$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

Collin	lercial
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	\$270.00 up to \$1,000,000.00 plus \$0.15 per
(Not exceeding the amount of the owner's policy	\$1,000.00 over a million
issued simultaneous therewith)	(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	60% of Card Rate
Seller's prior owner's policy from Kansas Secured	But not less than minimum charge.
<u>Title</u> within the last 3 years	
Re-Issue Rate – must be provided with a copy of	75% of Card Rate
Seller's prior policy from another qualified national	But not less than minimum charge.
underwriter within the last 3 years Disbursement Policy	Card Rate for policy plus \$100.00 for each
(Calling for periodic endorsement for increasing	endorsement
liability and extending the time of policy.)	endorsement
Additional Tract or Chain Charge, for	\$200.00 per each additional chain
multiple tracts or lots	\$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
r oreerosare communent (no poney)	¢ 130100
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

#### Title Insurance Rates Commercial

Endors	ements
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	\$600.00 plus attorney's opinion fee
for 1 year prior to policy date)	
ALTA 3.1 and 3.2 Zoning – (New	25% of Policy Premium \$600.00 minimum
construction, New Zoning or change in property use	
within 1 year of policy date)	#175.00 D 11 (11.1.4.6 11 NL C)
ALTA 4 Series – Condominium	\$175.00 Residential -1-4 family-No Charge
ALTA 5 Series – Planned Unit	\$175.00 Residential -1-4 family-No Charge
Development	
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	\$175.00 Residential 1-4 family-No Charge
Encroachments (Except 9.7 and 9.8)	
ALTA 9.7 and 9.8 – Land under	\$300.00
development	
ALTA 10 Assignment of Mortgage (no	\$200.00 – Commercial
extension of policy date)	\$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and	\$350.00
Datedown	
ALTA 11 and 11.1 Mortgage Modification	25% of original policy premium –
	minimum of \$400.00
ALTA 11.2 Mortgage Modification –	Alta 11 fee, plus Mortgage Policy premium
Increase of coverage amount	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
1	\$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
	Ψ200.00

#### Endorsements

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	\$200.00
Disbursement	
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to	Card Rate
additional administrative fees)	
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.

	Effective May 1, 20	24
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
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#### **Title Insurance Rates**

	<b>A-</b>	<b>•</b> • • • • • •
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

<b>Commercial Real Estate</b>	<b>Closing Services</b>
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Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge
	\$1.00/1,000.00 up to \$1,000,000.00 <b>plus</b>
	\$.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 <b>plus</b>
	\$.15/1,000.00 over 1,000,000.00
Second mortgage closing simultaneous	\$300.00
with First mortgage closing	
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
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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

### **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)	<ul><li>\$25.00 within 1 year of closing</li><li>\$50.00 after 1 year of closing</li></ul>
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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

### **Abstracting Services**

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate -	\$100.00
(lender requested only)	
Ownership & Encumbrance Certificate –	\$150.00
(lender requested only) - Includes 1 update	
Ownership & Encumbrance Certificate –	\$300.00
(with easements)	
Document Prep with Ownership &	\$75.00
Encumbrance Certificate	
Document Prep with waiver. No title or	\$150.00
closing service.	
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or	\$200.00, plus \$1.50 per page for copies
verbal)	
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	\$500.00plus \$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

### 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	60% of Card Rate
Seller's prior owner's policy from <u>Kansas Secured</u> <u>Title</u> within the last 3 years -	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	\$225.00 to \$1,000,000.00 plus \$0.15 per
(Not exceeding the amount of the Owners Policy)	\$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	\$150.00
Builder/Developer)	
Cancellation Fee	\$250.00 fee may apply
Additional Tract Fee (for multiple tracts or lots	\$200.00 per each additional chain
following a different chain)	\$400.00 per each additional county plus \$200.00 per each additional chain
Relocation Commitments – prepared for	\$300.00
relocation third party companies	
Informational Commitments	\$500.00 for property valued up to \$500,000.00
	\$750.00 for property valued over \$500,000.00
Each Update	If premium split is not available.
	\$100.00 per update
Title Insurance Update – commitment less than	No Charge
6 months old	C
Title Insurance Update – commitment more	\$100.00
than 6 months old	
Foreclosure Binder – no policy, includes 1	\$300.00
update	
Each Additional Update	\$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

Transaction TypeChargeOwner's PolicyCard rate to \$1,000,000.00 Plus \$1.10 per \$1,000,000 thereafterLoan PolicySame as aboveSimultaneous - Loan Policy\$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 PoliciesCard RateSimultaneous - Leasehold Policy75% of Card Rate But not less than minimum chargeLoan Policies - Refinance75% of Card Rate But not less than minimum chargeRe-Issue Rate - must be provided with a copy of Seller's prior owner's policy from Kansas Secured Title within the last 3 years60% of Card Rate But not less than minimum charge.Disbursement PolicyCard rate for policy plus \$100.00 for each endorsement PolicyAdditional Tract or Chain Charge, for multiple tracts or lots\$200.00 per each additional county plus \$200.00 per each additional chain \$400.00 per each additional chain \$400.00 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\$150.00Foreclosure Commitment (no policy)\$450.00Leach Update\$150.00Foreclosure Commitment (no policy)\$100.00 per hour \$450.00Leach Update\$150.00Platting Commitment (no policy)\$100.00Additional Research (1 hour minimum)\$100.00Additional Research (1 hour minimum)\$100.00Replacement of Lost Policy (within 2 years)\$200.00Reclubation Fee\$450.00Reclubation Fee\$450.00R	Commercial		
Plus \$1.10 per \$1,000.00 thereafterLoan PolicySame as aboveSimultaneous - Loan Policy (Not exceeding the amount of the owner's policy issued simultaneous therewith)\$270.00 up to \$1,000,00.00 plus \$0.15 per \$1,000.00 over a million (Plus card rate for any amount exceeding the owner's policy amount)Leasehold PoliciesCard RateSimultaneous - Leasehold Policy75% of Card Rate But not less than minimum chargeSecond Mortgage Policies75% of Card Rate But not less than minimum chargeRe-Issue Rate - must be provided with a copy of Seller's prior owner's policy from Kansas Secured Title within the last 3 years60% of Card Rate But not less than minimum chargeDisbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.)\$200.00 per each additional chain \$400.00 per each additional chainInformational Title Commitment\$750.00 for property valued up to \$1,000,000.00 \$1000.00 for property valued over \$1,000,000.00 \$1000.00 per hour \$200.00 per hour Cancellation Research (1 hour minimum)Sto0.00\$100.00 per hour \$4450.00 Fee may apply Replacement of Lost Policy (within 2 years)	Transaction Type	Charge	
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Replacement of Lost Policy (within 2 years)\$100.00		*	
	Replacement of Lost Policy (within 2 years)		
		\$250.00	

### Title Insurance Rates Commercial

Transaction TypeChargeALTA 1 - Street Access\$175.00 Residential -1-4 family-No ChargeALTA 3.0 - Zoning\$600.00 plus attorney's opinion feeALTA 3.1 - Zoning (Property without change\$600.00 plus attorney's opinion feefor 1 year prior to policy date)25% of Policy Premium \$600.00 minimumALTA 3.1 and 3.2 Zoning - (New construction, New Zoning or change in property use25% of Policy Premium \$600.00 minimumALTA 4 Series - Condominium\$175.00 Residential -1-4 family-No ChargeALTA 5 Series - Planned Unit\$175.00 Residential -1-4 family-No ChargePevelopment\$175.00 Residential -1-4 family-No ChargeALTA 6 Series - Variable Rate\$175.00 Residential -1-4 family-No ChargeALTA 7 Series - Manufactured Housing\$175.00 Residential -1-4 family-No ChargeALTA 8.1 - Residential\$175.00 Residential -1-4 family-No ChargeALTA 9 Series - Restrictions and\$175.00 Residential 1-4 family-No ChargeALTA 9 Series - Restrictions and\$175.00 Residential 1-4 family-No ChargeALTA 10 Assignment of Mortgage (no extension of policy date)\$200.00 - CommercialALTA 11 and 11.1 Mortgage Modification25% of original policy premium - minimum of \$400.00ALTA 12 - Aggregation (Tie-In)10% of Policy Premium - minimum of \$200.00ALTA 14 Series - LeaseholdNo ChargeALTA 15 Series - LeaseholdNo ChargeALTA 15 Series - Non-Imputation25% of Policy Premium - minimum of \$200.00
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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

#### **Endorsements**

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	\$200.00
Disbursement	
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to	Card Rate
additional administrative fees)	
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.

		ale5
	Effective May 1, 20	24
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
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#### **Title Insurance Rates**

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"

### 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

Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge
	\$1.00/1,000 up to \$1,000,000.00 <b>plus</b>
	\$.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	\$500.00
with First mortgage closing	
Prepare settlement statement only - no	\$500.00
presentation of documents or	
disbursements.	

### **Commercial Real Estate Closing Services**

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

### **Ancillary Services**

Service	Charge
Overnight/Express Delivery Service	\$30.00*
*or actual charge if exceeds \$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	\$400.00 (plus applicable state and county
Elimination	fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing
	\$50.00 after 1 year of closing
Disbursement of Escrowed Funds	\$350.00 for up to 5 disbursements
-customer to provide lien waivers and all	\$50.00 each additional disbursement
other relevant documents	
Escrow Deposit held for non-title issues	\$100.00
Mechanic's Lien Work Out	\$500.00 up to 5 waivers
(Obtaining lien waivers, disbursing funds to pay claimants.)	\$50.00 each additional waiver
Recording Service Fee	\$50.00 per recordable legal description
(Not in conjunction with a closing in County)	
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

### **Abstracting Services**

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

### 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	60% of Card rate but not less than min. charge
of prior KST order	
Simultaneous Issue Loan Policies	\$375.00
(Not exceeding the amount of the Owners Policy)	
Loan Policy – Cooperative Closing	\$375.00
Simultaneous Issue Leasehold –	30% of Policy Premium
(Not exceeding the amount of the Owners Policy)	
Construction Loan Commitment -	\$175.00 – (\$100.00 credited against end
Individual (No policy issued)	loan policy when issued)
Construction to Perm –(One Mortgage filed)	Card Rate
Lot Sale Commitment OR Construction	\$75.00 – no policy issued
Binder – Developer/Builder only	
Construction Loan Update	\$50.00
Additional Tract Fee (for multiple tracts or lots	\$125.00 per additional parcel (or Tax ID)
following a different chain)	<b>*2</b> 00.00
Relocation Commitments – prepared for	\$300.00
relocation third party companies	
Title Insurance Update – commitment less	No Charge
than 6 months old	\$100.00
Title Insurance Update – commitment more than 6 months old	\$100.00
ALTA Residential Junior Loan Policy	
Up to \$75,000.00	\$125.00
Up to \$150,000.00	\$175.00
Over \$200,000.00	\$200.00
Out of County – add an additional	\$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

Commerciai				
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	\$500.00 up to \$1,000,000.00 plus .15 per			
(Not exceeding the amount of the owner's policy	\$1,000.00 over a million			
issued simultaneous therewith)	(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	60% of Card Rate			
of prior KST order	But not less than minimum charge.			
Re-Issue Rate – must be provided with a copy of	75% of Card Rate			
Seller's prior policy from another qualified national	But not less than minimum charge.			
underwriter within the last 3 years				
Disbursement Policy	Card rate for policy plus \$100.00 for each			
(Calling for periodic endorsement for increasing	endorsement			
liability and extending the time of policy.)	¢125.00			
Additional Tract or Chain Charge, for	\$125.00			
multiple tracts or lots or Tax IDs	\$500.00 for monorty valued up to \$1.000.000			
Informational Title Report - If Premium	\$500.00 for property valued up to \$1,000,000 \$1,000.00 for property valued up to \$1,000,000			
split is not available.	\$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			

#### Title Insurance Rates Commercial

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	\$600.00			
for 1 year prior to policy date)				
ALTA 3.1 and 3.2 Zoning – (New	25% of Policy Premium \$600.00 minimum			
construction, New Zoning or change in property use				
within 1 year of policy date)				
ALTA 4 Series – Condominium	\$175.00 (Residential -1-4 family-No			
	Charge)			
ALTA 5 Series – Planned Unit	\$175.00 (Residential -1-4 family-No			
Development	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			
6	Charge)			
ALTA 8.1 - Residential	\$175.00 (Residential -1-4 family-No			
	Charge)			
ALTA 8.2 – Commercial	\$175.00			
ALTA 9 Series – Restrictions and	\$175.00 (Residential 1-4 family-No			
Encroachments (Except 9.7 and 9.8)	Charge)			
ALTA 9.7 and 9.8 – Land under	\$300.00			
development	\$300.00			
ALTA 10 Assignment of Mortgage (no	\$200.00 – Commercial			
extension of policy date)	\$100.00 – Residential – 1-4 Family			
ALTA 10 Assignment of Mortgage and	\$350.00 Kesidentiai - 1-4 Fainity			
Datedown	\$550.00			
ALTA 11 and 11.1 Mortgage Modification	25% of original policy premium –			
ALTA IT and IT.1 Mongage Mounication	minimum of \$400.00			
ALTA 112 Montage Madification				
ALTA 11.2 Mortgage Modification –	Alta 11 fee, plus Mortgage Policy premium			
Increase of coverage amount	for coverage amount increase.			
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of			
ALTA 12 Series Level 11	\$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			

#### **Endorsements**

ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 (Residential -1-4 family-No
ALTA 16 & $16.3 - Shight Tax Falcel$	
	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
1	Charge
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan	\$200.00
Disbursement	
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to	Card Rate
additional administrative fees)	
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.

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

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Jackson County - Holton

125 W. 4th St, Suite A Holton, KS 66436 Phone: 785-222-4133

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928\$	Simultaneous Issue Loan Policy	Rate	OT 9U	Rate	Sates Effectiv	Rate	UP TO	Rate	OT 9U
	Not exceeding amount of Owner's Policy	עמופ		ימוב		ימוב		י גמופ	
	Simultaneous Issue and Refinance rates include loan endorsements:	\$1,625	000'092\$	\$1,240	\$250,000	998\$	\$280,000	\$322	000'075
	muinimobno	£1,645	000'022\$	\$1,255	\$230,000	028\$	\$590,000	\$382	000'099
	ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 Variable Rate	099'l\$	000'082\$	072,18	\$2 <b>4</b> 0'000	068\$	000'008\$	\$450	000'099
	ALTA S.8 ATJA	089'L\$	000'062\$	062'1\$	\$220,000	906\$	\$310 <sup>,</sup> 000	9422	000'029
	eviznedanga e ATJA	969'L\$	000'008\$	\$1,305	\$260,000	026\$	\$320,000	\$482	000,088
		012'1\$	\$810,000	\$1,330	000'029\$	986\$	\$330,000	919\$	000'069
		\$1,725	\$820,000	\$1 <sup>3</sup> 42	\$280,000	096\$	\$3 <b>4</b> 0'000	979\$	100,000
	RESIDENTIAL CLOSING FEES	072'1\$	\$830,000	\$92'1\$	000'069\$	026\$	\$320'000	999\$	000,011
\$452	als2 nso1 weV	992'I\$	840,000	086,12	000'009\$	986\$	000'09E\$	\$282	120,000
207\$	Refinance	022'1\$	\$8£0'000	\$1,395	000'019\$	000'1\$	000'02£\$	009\$	130,000
961\$	2 <sup>ND</sup> Mortgage Simultaneous closing with first mortgage	982'I\$	000'098\$	\$14,15	\$620,000	910,18	\$380,000	\$620	140,000
2002	Residential Sale Cash Realtor Or Attorney Assisted	008'1\$	000'028\$	\$1,430	000'0E9\$	0£0,1\$	000'06£\$	079\$	150,000
009\$	For Sale By Owner Residential	£18,18	000'088\$	\$7445 \$	000'079\$	090'1\$	000'00†\$	999\$	000,001
\$225	Split Closing – Seller Fee	\$1,835	000'068\$	\$1' <del>4</del> 60	\$650,000	£90'₽\$	\$ <b>4</b> 10 <sup>,</sup> 000	929\$	000,071
		098'l\$	000'006\$	927,125	000'099\$	080,1\$	\$450,000	969\$	180,000
	INSTALLMENT ESCROW FEES	£98,1≵	000'016\$	\$1'200	000'029\$	960ʻl\$	\$430,000	012\$	000,001
009\$	Initial Escrow Fee	088'1\$	\$920,000	\$1,515 515,15	000'089\$	011,18	\$440 <sup>,</sup> 000	087\$	200,000
\$ 52	Monthly Service Fee 1 check in/out	006'1\$	000'086\$	\$1'230	000'069\$	061,18	\$ <del>4</del> 20'000	977\$	000,012
9  \$	Additional Disbursements	916'1\$	000'076\$		000'002\$	\$71,145	000'09†\$	092\$	220,000
09\$				\$1 260 \$1,545		091'1\$	000'027\$	922\$	530,000
00 0		026'1\$	000 090\$	099'1\$	000'012\$	921'1\$	\$480,000	062\$	240,000
	Please call for quotes over \$990,000.00	996'l\$ 976'l\$	000'026\$ 000'096\$	069'1\$ 929'1\$	\$\500'000 \$\500'000	061,18	000'06†\$	018\$	520,000
		086'1\$	000'086\$	009'l\$	000'072\$	\$1,205	\$200 <sup>0</sup> 000	\$825	560,000
		\$5,000	000'066\$	319 <sup>,</sup> 18	000'092\$	\$1,220	\$210 <sup>,</sup> 000	078\$	000,072



## 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

Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge
	\$1.00/1,000 up to \$1,000,000.00 <b>plus</b>
	\$.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	\$500.00
with First mortgage closing	
Prepare settlement statement only - no	\$500.00
presentation of documents or	
disbursements.	

### **Commercial Real Estate Closing Services**

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

### **Ancillary Services**

Service	Charge
Overnight/Express Delivery Service	\$30.00*
*or actual charge if exceeds \$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	\$400.00 (plus applicable state and county
Elimination	fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing
	\$50.00 after 1 year of closing
Disbursement of Escrowed Funds	\$350.00 for up to 5 disbursements
-customer to provide lien waivers and all	\$50.00 each additional disbursement
other relevant documents	
Escrow Deposit held for non-title issues	\$100.00
Mechanic's Lien Work Out	\$500.00 up to 5 waivers
(Obtaining lien waivers, disbursing funds to pay claimants.)	\$50.00 each additional waiver
Recording Service Fee	\$50.00 per recordable legal description
(Not in conjunction with a closing in County)	\$50.00 per recordable legar 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

### **Abstracting Services**

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

### 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	60% of Card rate but not less than min. charge
of prior KST order	
Simultaneous Issue Loan Policies	\$250.00
(Not exceeding the amount of the Owners Policy)	
Loan Policy – Cooperative Closing	\$250.00
Simultaneous Issue Leasehold –	30% of Policy Premium
(Not exceeding the amount of the Owners Policy)	
Construction Loan Commitment -	\$175.00 – (\$100.00 credited against end
Individual (No policy issued)	loan policy when issued)
Construction to Perm –(One Mortgage filed)	Card Rate
Lot Sale Commitment OR Construction	\$75.00 – no policy issued
Binder – Developer/Builder only	
Construction Loan Update	\$50.00
Additional Tract Fee (for multiple tracts or lots	\$125.00 per additional parcel (or Tax ID)
following a different chain)	
Relocation Commitments – prepared for	\$300.00
relocation third party companies	
Title Insurance Update – commitment less	No Charge
than 6 months old	¢100.00
Title Insurance Update – commitment more than 6 months old	\$100.00
ALTA Residential Junior Loan Policy	
Up to \$75,000.00	\$125.00
· ·	\$175.00
Up to \$150,000.00 Over \$200,000.00	\$200.00
Out of County – add an additional	\$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
Residential Cancentation Fee	Actual charges to company

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	\$500.00 up to \$1,000,000.00 plus .15 per			
(Not exceeding the amount of the owner's policy	\$1,000.00 over a million			
issued simultaneous therewith)	(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	60% of Card Rate			
of prior KST order	But not less than minimum charge.			
Re-Issue Rate – must be provided with a copy of	75% of Card Rate			
Seller's prior policy from another qualified national	But not less than minimum charge.			
underwriter within the last 3 years				
Disbursement Policy	Card rate for policy plus \$100.00 for each			
(Calling for periodic endorsement for increasing	endorsement			
liability and extending the time of policy.)	¢105.00			
Additional Tract or Chain Charge, for	\$125.00			
multiple tracts or lots or Tax IDs	\$500.00 c			
Informational Title Report - If Premium	\$500.00 for property valued up to \$1,000,000			
split is not available.	\$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			

#### Title Insurance Rates Commercial

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	\$600.00			
for 1 year prior to policy date)				
ALTA 3.1 and 3.2 Zoning – (New	25% of Policy Premium \$600.00 minimum			
construction, New Zoning or change in property use				
within 1 year of policy date)				
ALTA 4 Series – Condominium	\$175.00 (Residential -1-4 family-No			
	Charge)			
ALTA 5 Series – Planned Unit	\$175.00 (Residential -1-4 family-No			
Development	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	\$175.00 (Residential 1-4 family-No			
Encroachments (Except 9.7 and 9.8)	Charge)			
ALTA 9.7 and 9.8 – Land under	\$300.00			
development	\$500.00			
	\$200.00 – Commercial			
ALTA 10 Assignment of Mortgage (no extension of policy date)				
	\$100.00 – Residential – 1-4 Family			
ALTA 10 Assignment of Mortgage and	\$350.00			
Datedown				
ALTA 11 and 11.1 Mortgage Modification	25% of original policy premium –			
	minimum of \$400.00			
ALTA 11.2 Mortgage Modification –	Alta 11 fee, plus Mortgage Policy premium			
Increase of coverage amount	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			

### **Endorsements**

	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	\$200.00
Disbursement	
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to	Card Rate
additional administrative fees)	
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 Phone (785) 843-2830 Fax (785) 318-4414 545 Columbia Dr, Suite 1004 Lawrence, KS 66049 Phone (785-843-2830 Fax (785) 318-4414 www.kstitle.comOrders:orders@kstitle.comClosing 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	
\$50,000	\$315	\$290,000	\$725	\$530,000	\$1,090	\$770,000	\$1,330	include loan endorsements: ALTA 4 Condominium	
\$60,000	\$340	\$300,000	\$745	\$540,000	\$1,100	\$780,000	\$1,340	ALTA 4 Condominidin ALTA 5 P.U.D.	
\$70,000	\$365	\$310,000	\$760	\$550,000	\$1,110	\$790,000	\$1,350	ALTA 6, 6.1 or 6.2 Variable Rate	
\$80,000	\$390	\$320,000	\$765	\$560,000	\$1,120	\$800,000	\$1,360	ALTA 8.2 Environmental	
\$90,000	\$415	\$330,000	\$770	\$570,000	\$1,130	\$810,000	\$1,370	ALTA 9 Comprehensive	
\$100,000	\$440	\$340,000	\$790	\$580,000	\$1,140	\$820,000	\$1,380	<b>Residential Closing Fees</b>	
\$110,000	\$450	\$350,000	\$805	\$590,000	\$1,150	\$830,000	\$1,390	Sale with New Loan	\$450
\$120,000	\$470	\$360,000	\$835	\$600,000	\$1,160	\$840,000	\$1,400	Refinance	\$300
\$130,000	\$490	\$370,000	\$845	\$610,000	\$1,170	\$850,000	\$1,410	2 <sup>ND</sup> Mortgage Simultaneous closing with first mortgage	\$195
\$140,000	\$505	\$380,000	\$870	\$620,000	\$1,180	\$860,000	\$1,420	Residential Sale Cash Realtor Or Attorney Assisted	\$300
\$150,000	\$520	\$390,000	\$890	\$630,000	\$1,190	\$870,000	\$1,430	For Sale by Owner Residential	\$600
\$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	Installment Escrow Fees	
\$180,000	\$565	\$420,000	\$940	\$660,000	\$1,220	\$900,000	\$1,460	Initial Escrow Fee	\$500
\$190,000	\$580	\$430,000	\$955	\$670,000	\$1,230	\$910,000	\$1,470	Monthly Service Fee 1 check in/out	\$ 25
\$200,000	\$595	\$440,000	\$965	\$680,000	\$1,240	\$920,000	\$1,480	Additional Disbursements	\$5
\$210,000	\$605	\$450,000	\$985	\$690,000	\$1,250	\$930,000	\$1,490	Termination Fee	\$ 50
\$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	Please call for quotes over \$990,000.00	
\$240,000	\$635	\$480,000	\$1,030	\$720,000	\$1,280	\$960,000	\$1,520	Rates quoted are for normal transactions.	
\$250,000	\$645	\$490,000	\$1,045	\$730,000	\$1,290	\$970,000	\$1,530	Additional charges may apply under extraordinary or unusual circu	Imstances
\$260,000	\$655	\$500,000	\$1,060	\$740,000	\$1,300	\$980,000	\$1,540	or for multiple parcel transactions	
\$270,000	\$685	\$510,000	\$1,070	\$750,000	\$1,310	\$990,000	\$1,550		



## 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

Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge
	\$1.00/1,000 up to \$1,000,000.00 <b>plus</b>
	\$.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	\$500.00
with First mortgage closing	
Prepare settlement statement only - no	\$500.00
presentation of documents or	
disbursements.	

### **Commercial Real Estate Closing Services**

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

### **Ancillary Services**

Service	Charge
Overnight/Express Delivery Service	\$30.00*
*or actual charge if exceeds \$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	\$400.00 (plus applicable state and county
Elimination	fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing
	\$50.00 after 1 year of closing
Disbursement of Escrowed Funds	\$350.00 for up to 5 disbursements
-customer to provide lien waivers and all	\$50.00 each additional disbursement
other relevant documents	
Escrow Deposit held for non-title issues	\$100.00
Mechanic's Lien Work Out	\$500.00 up to 5 waivers
(Obtaining lien waivers, disbursing funds to pay claimants.)	\$50.00 each additional waiver
Recording Service Fee	\$50.00 per recordable legal description
(Not in conjunction with a closing in County)	\$50.00 per recordable legar 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

### **Abstracting Services**

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

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

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	\$500.00 up to \$1,000,000.00 plus .15 per			
(Not exceeding the amount of the owner's policy	\$1,000.00 over a million			
issued simultaneous therewith)	(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	60% of Card Rate			
of prior KST order	But not less than minimum charge.			
Re-Issue Rate – must be provided with a copy of	75% of Card Rate			
Seller's prior policy from another qualified national	But not less than minimum charge.			
underwriter within the last 3 years				
Disbursement Policy	Card rate for policy plus \$100.00 for each			
(Calling for periodic endorsement for increasing	endorsement			
liability and extending the time of policy.)	¢105.00			
Additional Tract or Chain Charge, for	\$125.00			
multiple tracts or lots or Tax IDs	\$500.00 c			
Informational Title Report - If Premium	\$500.00 for property valued up to \$1,000,000			
split is not available.	\$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			

#### Title Insurance Rates Commercial

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	\$600.00								
for 1 year prior to policy date)									
ALTA 3.1 and 3.2 Zoning – (New	25% of Policy Premium \$600.00 minimum								
construction, New Zoning or change in property use	5								
within 1 year of policy date)									
ALTA 4 Series – Condominium	\$175.00 (Residential -1-4 family-No								
	Charge)								
ALTA 5 Series – Planned Unit	\$175.00 (Residential -1-4 family-No								
Development	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	\$175.00 (Residential 1-4 family-No								
Encroachments (Except 9.7 and 9.8)	Charge)								
ALTA 9.7 and 9.8 – Land under	\$300.00								
development	\$500.00								
ALTA 10 Assignment of Mortgage (no	\$200.00 – Commercial								
extension of policy date)	\$100.00 – Commercial \$100.00 – Residential – 1-4 Family								
	\$350.00 \$350.00								
ALTA 10 Assignment of Mortgage and Datedown	\$550.00								
	250/ of anisingly align growing								
ALTA 11 and 11.1 Mortgage Modification	25% of original policy premium –								
	minimum of \$400.00								
ALTA 11.2 Mortgage Modification –	Alta 11 fee, plus Mortgage Policy premium								
Increase of coverage amount	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								

### **Endorsements**

	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	\$200.00			
Disbursement				
ALTA 35 Series – Minerals	\$175.00			
Increase in Policy Amount (Subject to	Card Rate			
additional administrative fees)				
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



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	d Owne	rs & Loan Po	olicy Rates	s Effective 5/	1/2024				
UP TO	Rate	UP TO	Rate	UP TO	Rate	UP TO	Rate	Simultaneous Issue Loan Policy Not exceeding amount of Owner's Policy	\$350
\$40,000	\$400	\$280,000	\$860	\$520,000	\$1,100	\$760,000	\$1,340	Simultaneous Issue and Refinance rates include loan endorsements:	
\$50,000	\$425	\$290,000	\$870	\$530,000	\$1,110	\$770,000	\$1,350	ALTA 4 Condominium	
\$60,000	\$450	\$300,000	\$880	\$540,000	\$1,120	\$780,000	\$1,360	ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 Variable Rate	
\$70,000	\$475	\$310,000	\$890	\$550,000	\$1,130	\$790,000	\$1,370	ALTA 8.2 Environmental	
\$80,000	\$500	\$320,000	\$900	\$560,000	\$1,140	\$800,000	\$1,380	ALTA 9 Comprehensive As applicable no additional charge.	
\$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 <sup>ND</sup> 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	
\$270,000	\$850	\$510,000	\$1,090	\$750,000	\$1,330	\$990,000	\$1,570	coverage for the buyer, add 10% to the card rate	



### 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

Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge
	\$1.00/1,000 up to \$1,000,000.00 <b>plus</b>
	\$.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	\$500.00
with First mortgage closing	
Prepare settlement statement only - no	\$500.00
presentation of documents or	
disbursements.	

### **Commercial Real Estate Closing Services**

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

### **Ancillary Services**

Service	Charge
Overnight/Express Delivery Service	\$30.00*
*or actual charge if exceeds \$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	\$400.00 (plus applicable state and county
Elimination	fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing
	\$50.00 after 1 year of closing
Disbursement of Escrowed Funds	\$350.00 for up to 5 disbursements
-customer to provide lien waivers and all	\$50.00 each additional disbursement
other relevant documents	
Escrow Deposit held for non-title issues	\$100.00
Mechanic's Lien Work Out	\$500.00 up to 5 waivers
(Obtaining lien waivers, disbursing funds to pay claimants.)	\$50.00 each additional waiver
Recording Service Fee	\$50.00 per recordable legal description
(Not in conjunction with a closing in County)	\$50.00 per recordable legar 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

### **Abstracting Services**

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

### 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	60% of Card rate but not less than min. charge
of prior KST order	
Simultaneous Issue Loan Policies	\$395.00
(Not exceeding the amount of the Owners Policy)	
Loan Policy – Cooperative Closing	\$395.00
Simultaneous Issue Leasehold –	30% of Policy Premium
(Not exceeding the amount of the Owners Policy)	
Construction Loan Commitment -	\$175.00 - (\$100.00 credited against end
Individual (No policy issued)	loan policy when issued)
Construction to Perm –(One Mortgage filed)	Card Rate
Lot Sale Commitment OR Construction	\$75.00 – no policy issued
Binder – Developer/Builder only	
Construction Loan Update	\$50.00
Additional Tract Fee (for multiple tracts or lots	\$125.00 per additional parcel (or Tax ID)
following a different chain)	
Relocation Commitments – prepared for	\$300.00
relocation third party companies	
Title Insurance Update – commitment less	No Charge
than 6 months old	¢100.00
Title Insurance Update – commitment more than 6 months old	\$100.00
ALTA Residential Junior Loan Policy	
Up to \$75,000.00	\$125.00
· ·	\$175.00
Up to \$150,000.00 Over \$200,000.00	\$200.00
Out of County – add an additional	\$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
	Actual charges to company

Commerciai							
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	\$500.00 up to \$1,000,000.00 plus .15 per						
(Not exceeding the amount of the owner's policy	\$1,000.00 over a million						
issued simultaneous therewith)	(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	60% of Card Rate						
of prior KST order	But not less than minimum charge.						
Re-Issue Rate – must be provided with a copy of	75% of Card Rate						
Seller's prior policy from another qualified national	But not less than minimum charge.						
underwriter within the last 3 years							
Disbursement Policy	Card rate for policy plus \$100.00 for each						
(Calling for periodic endorsement for increasing	endorsement						
liability and extending the time of policy.)	0105.00						
Additional Tract or Chain Charge, for	\$125.00						
multiple tracts or lots or Tax IDs	\$500.00 c + 1 1 + #1.000.000.00						
Informational Title Report - If Premium	\$500.00 for property valued up to \$1,000,000.00						
split is not available.	\$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						

### Title Insurance Rates Commercial

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	\$600.00						
for 1 year prior to policy date)							
ALTA 3.1 and 3.2 Zoning – (New	25% of Policy Premium \$600.00 minimum						
construction, New Zoning or change in property use							
within 1 year of policy date)							
ALTA 4 Series – Condominium	\$175.00 (Residential -1-4 family-No						
	Charge)						
ALTA 5 Series – Planned Unit	\$175.00 (Residential -1-4 family-No						
Development	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						
6	Charge)						
ALTA 8.1 - Residential	\$175.00 (Residential -1-4 family-No						
	Charge)						
ALTA 8.2 – Commercial	\$175.00						
ALTA 9 Series – Restrictions and	\$175.00 (Residential 1-4 family-No						
Encroachments (Except 9.7 and 9.8)	Charge)						
ALTA 9.7 and 9.8 – Land under	\$300.00						
development	\$300.00						
ALTA 10 Assignment of Mortgage (no	\$200.00 – Commercial						
extension of policy date)	\$100.00 – Residential – 1-4 Family						
ALTA 10 Assignment of Mortgage and	\$350.00 Kesidentiai - 1-4 Fainity						
Datedown	\$550.00						
ALTA 11 and 11.1 Mortgage Modification	25% of original policy premium –						
ALTA IT and IT.1 Mongage Mounication	minimum of \$400.00						
ALTA 112 Montage Madification							
ALTA 11.2 Mortgage Modification –	Alta 11 fee, plus Mortgage Policy premium						
Increase of coverage amount	for coverage amount increase.						
ALTA 12 – Aggregation (Tie-In)	10% of Policy Premium – minimum of						
ALTA 12 Series Level 11	\$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						

### **Endorsements**

ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 (Residential -1-4 family-No
ALTA 16 & $16.3 - Shight Tax Falcel$	
	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
1	Charge
ALTA 32 Series – Construction Loan	\$200.00
ALTA 33 – Construction Loan	\$200.00
Disbursement	
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to	Card Rate
additional administrative fees)	
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           Not exceeding amount of Owner's Policy         \$
\$40,000	\$410	\$280,000	\$881	\$520,000	\$1,289		\$760,000	\$1,697	Simultaneous Issue and Refinance rates include loan endorsements:
\$50,000	\$432	\$290,000	\$898	\$530,000	\$1,306		\$770,000	\$1,714	ALTA 4 Condominium
\$60,000	\$475	\$300,000	\$915	\$540,000	\$1,323		\$780,000	\$1,731	ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 Variable Rate
\$70,000	\$500	\$310,000	\$932	\$550,000	\$1,340		\$790,000	\$1,746	ALTA 6, 0.1 01 0.2 Variable Kate
\$80,000	\$530	\$320,000	\$949	\$560,000	\$1,357		\$800,000	\$1,765	ALTA 9 Comprehensive As applicable no additional charge.
\$90,000	\$555	\$330,000	\$966	\$570,000	\$1,374	1	\$810,000	\$1,782	As applicable no additional charge.
\$100,000	\$575	\$340,000	\$983	\$580,000	\$1,391		\$820,000	\$1,799	
\$110,000	\$592	\$350,000	\$1,000	\$590,000	\$1,408		\$830,000	\$1,816	RESIDENTIAL CLOSING FEES
\$120,000	\$609	\$360,000	\$1017	\$600,000	\$1,425		\$840,000	\$1,833	New Loan Sale Or Refinance \$435
\$130,000	\$626	\$370,000	\$1,034	\$610,000	\$1,442		\$850,000	\$1,850	Split Closing – Seller fee \$225
\$140,000	\$643	\$380,000	\$1,051	\$620,000	\$1,459		\$860,000	\$1,867	2 <sup>ND</sup> MORTGAGE Simultaneous closing with first mortgage \$195
\$150,000	\$660	\$390,000	\$1,068	\$630,000	\$1,476		\$870,000	\$1,884	Residential Sale Cash Realtor Or Attorney Assisted \$325
\$160,000	\$677	\$400,000	\$1,085	\$640,000	\$1,493	1	\$880,000	\$1,901	For Sale By Owner Residential \$725
\$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	INSTALLMENT ESCROW FEES
\$190,000	\$728	\$430,000	\$1,136	\$670,000	\$1,544		\$910,000	\$1,952	Initial Escrow Fee \$500
\$200,000	\$745	\$440,000	\$1,153	\$680,000	\$1,561		\$920,000	\$1,969	Monthly Service Fee 1 check in/out \$ 25
\$210,000	\$762	\$450,000	\$1,170	\$690,000	\$1,578		\$930,000	\$1,986	Quarterly, Semi-annual or Annual Service fee \$ 30
\$220,000	\$779	\$460,000	\$1,177	\$700,000	\$1,595		\$940,000	\$2,003	Additional Disbursements \$ 5
\$230,000	\$796	\$470,000	\$1,204	\$710,000	\$1,612		\$950,000	\$2,020	Termination Fee \$ 50
\$240,000	\$813	\$480,000	\$1,221	\$720,000	\$1,629	1	\$960,000	\$2,037	
\$250,000	\$830	\$490,000	\$1,238	\$730,000	\$1,646	]	\$970,000	\$2,054	Please call for quotes over \$990,000.00
\$260,000	\$847	\$500,000	\$1,255	\$740,000	\$1,663	]	\$980,000	\$2,071	Rates quoted are for normal transactions. Additional charges may apply under
\$270,000	\$864	\$510,000	\$1,272	\$750,000	\$1,680		\$990,000	\$2,088	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

Transaction Type	Charge
Sale or Refinance Transaction	\$600.00 minimum charge
	\$1.00/1,000 up to \$1,000,000.00 <b>plus</b>
	\$.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	\$500.00
with First mortgage closing	
Prepare settlement statement only - no	\$500.00
presentation of documents or	
disbursements.	

### **Commercial Real Estate Closing Services**

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

### **Ancillary Services**

Service	Charge
Overnight/Express Delivery Service	\$30.00*
*or actual charge if exceeds \$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	\$400.00 (plus applicable state and county
Elimination	fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing
	\$50.00 after 1 year of closing
Disbursement of Escrowed Funds	\$350.00 for up to 5 disbursements
-customer to provide lien waivers and all	\$50.00 each additional disbursement
other relevant documents	
Escrow Deposit held for non-title issues	\$100.00
Mechanic's Lien Work Out	\$500.00 up to 5 waivers
(Obtaining lien waivers, disbursing funds to pay claimants.)	\$50.00 each additional waiver
Recording Service Fee	\$50.00 per recordable legal description
(Not in conjunction with a closing in County)	
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

### **Abstracting Services**

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

### 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	60% of Card rate but not less than min. charge
of prior KST order	
Simultaneous Issue Loan Policies	\$275.00
(Not exceeding the amount of the Owners Policy)	
Loan Policy – Cooperative Closing	\$275.00
Simultaneous Issue Leasehold –	30% of Policy Premium
(Not exceeding the amount of the Owners Policy)	
Construction Loan Commitment -	\$175.00 - (\$100.00 credited against end
Individual (No policy issued)	loan policy when issued)
Construction to Perm –(One Mortgage filed)	Card Rate
Lot Sale Commitment OR Construction	\$75.00 – no policy issued
Binder – Developer/Builder only	
Construction Loan Update	\$50.00
Additional Tract Fee (for multiple tracts or lots	\$125.00 per additional parcel (or Tax ID)
following a different chain)	
Relocation Commitments – prepared for	\$300.00
relocation third party companies	
Title Insurance Update – commitment less	No Charge
than 6 months old	¢100.00
Title Insurance Update – commitment more	\$100.00
than 6 months old ALTA Residential Junior Loan Policy	
Up to \$75,000.00	\$125.00
1 /	\$175.00
Up to \$150,000.00	\$200.00
Over \$200,000.00 Out of County – add an additional	\$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
Residential Callenation 1766	Actual charges to company

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	\$500.00 up to \$1,000,000.00 plus .15 per				
(Not exceeding the amount of the owner's policy	\$1,000.00 over a million				
issued simultaneous therewith)	(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	60% of Card Rate				
of prior KST order	But not less than minimum charge.				
Re-Issue Rate – must be provided with a copy of	75% of Card Rate				
Seller's prior policy from another qualified national	But not less than minimum charge.				
underwriter within the last 3 years					
Disbursement Policy	Card rate for policy plus \$100.00 for each				
(Calling for periodic endorsement for increasing	endorsement				
liability and extending the time of policy.)	¢105.00				
Additional Tract or Chain Charge, for	\$125.00				
multiple tracts or lots or Tax IDs	\$500.00 c				
Informational Title Report - If Premium	\$500.00 for property valued up to \$1,000,000				
split is not available.	\$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				

### Title Insurance Rates Commercial

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	\$600.00					
for 1 year prior to policy date)						
ALTA 3.1 and 3.2 Zoning – (New	25% of Policy Premium \$600.00 minimum					
construction, New Zoning or change in property use						
within 1 year of policy date)						
ALTA 4 Series – Condominium	\$175.00 (Residential -1-4 family-No					
	Charge)					
ALTA 5 Series – Planned Unit	\$175.00 (Residential -1-4 family-No					
Development	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	\$175.00 (Residential 1-4 family-No					
Encroachments (Except 9.7 and 9.8)	Charge)					
ALTA 9.7 and 9.8 – Land under	\$300.00					
development	\$500.00					
	\$200.00 – Commercial					
ALTA 10 Assignment of Mortgage (no extension of policy date)						
	\$100.00 – Residential – 1-4 Family					
ALTA 10 Assignment of Mortgage and	\$350.00					
Datedown						
ALTA 11 and 11.1 Mortgage Modification	25% of original policy premium –					
	minimum of \$400.00					
ALTA 11.2 Mortgage Modification –	Alta 11 fee, plus Mortgage Policy premium					
Increase of coverage amount	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					

### **Endorsements**

	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	\$200.00
Disbursement	
ALTA 35 Series – Minerals	\$175.00
Increase in Policy Amount (Subject to	Card Rate
additional administrative fees)	
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 Jefferson County**



319 Jefferson St. Fax:

Send orders to orders@kstjefferson.com

www.kstitle.com

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

Oskaloosa, KS 66066 Phone: 785-706-9900 785-403-0365





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

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	\$300.00
with First mortgage closing	
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

### **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	\$50.00 - Seller (per customer signing in
Additional fees may apply	different locations may apply)
	\$100.00 – Buyer (per customer signing
	loan documents in separate locations may
	apply)
Deed Preparation	\$250.00
(Includes preparation of a title report and deed.)	
Wire Fee	\$25.00
(Incoming and/or Outgoing)	
Closing Protection Letter	\$20.00
Escrow Agreement in conjunction with a	\$75.00
closing	
(For the purpose of escrowing money for repairs or	
clearing title defects.)	<b>#200.00.0</b> 1.1 1.1
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	\$400.00 may apply
Home	
Indemnity Deposit	\$300.00
(Held in escrow and no closing.)	
Short Sale Transaction	\$250.00 may apply
Mechanic's Lien Work Out	\$500.00
(Obtaining lien waivers, disbursing funds to pay	(Up to 5 waivers; \$50.00 each additional waiver)
claimants.)	h = 0, 0,0
Insufficient Funds Charge	\$50.00 per occurrence
Miscellaneous Research	\$150.00 per hour
(Not in conjunction with a title order. 1 hour min.)	Φ1.50 ( <b>λ</b> <i>t</i> <sup>*</sup> ) - 1
Copy Charge	\$1.50 per page (Minimum charge of
(Including but not limited to exception documents.)	\$25.00)
Recording Service	\$50.00 may apply
(In-county and not in conjunction with a title order)	\$75.00 more combr
Recording Service	\$75.00 may apply
(Out of County and not in conjunction with a title order)	
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)	\$150.00 (seller documents)
Transaction is subject to administrative fees.	\$250.00 (buyer documents)
Notary Fee (not in conjunction with a	\$20.00
closing)	
1031 Exchange	\$750.00
Reverse 1031 Exchange	\$2,500.00

### **Abstracting Services**

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
(Includes 1 update)	\$100.00 (Lender requested)
Additional Update within 6 months of	\$25.00
effective date	
(For the following products: Ownership &	
Encumbrance Certificate, Ownership &	
Encumbrance Certificate with Easements and Restrictions and Certificates of Title)	
Additional Update within 12 months of	\$75.00
effective date	\$75.00
(For the following products: Ownership &	
Encumbrance Certificate, Ownership &	
Encumbrance Certificate with Easements and	
Restrictions and Certificates of Title)	
Judgment Search	\$75.00 plus \$2.00 per page for copies
(Which includes UCC, Federal Tax Lien, State Tax	
Lien & Civil Search per name, written or verbal)	\$75.00 also \$2.00 as a second for a second
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 then 1 hour of research
	\$175.00 (more than 1 hour of research
	completed) – may apply

### Title Insurance Rates Residential

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	40% discount (off the Seller's portion of the
(Must be provided with a copy of the Seller's prior	charge)
owner's policy from <u>Kansas Secured Title</u> within	But not less than minimum charge.
the last 3 years.) Re-Issue Rate	25% diagonat (off the Sollar's portion of the
(Must be provided with a copy of the Seller's prior	25% discount (off the Seller's portion of the charge)
owners policy from another qualified national	But not less than the minimum charge.
underwriter within the last 3 years.)	
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	\$225.00 to \$1,000,000.00
(Not exceeding the amount of the Owners Policy)	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	\$1.00 per \$1,000.00
(No policy issued)	
Lot Sale Commitment	\$150.00
(No policy issued to Builder/Developer)	
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	\$250.00 may apply
Commitment	
Foreclosure Binder	\$300.00

Updates	\$100.00 per occurrence
Disbursement Policy	Card Rate for Policy plus \$75.00 for each
(Calling for periodic endorsements for increasing liability and extending the time of the policy)	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	\$250.00 may apply plus the actual amount of the
Search/Expenses	charge presented by the provider
Other requested endorsements	\$175.00 minimum, subject to U & U
(as filed in Kansas by any underwriter for which	
Kansas Secured Title, Inc is an agent)	

### 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	\$275.00 to \$1,000,000.00
(Not exceeding the amount of the owner's policy	plus \$.15 per \$1,000.00 thereafter
issued)	(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	40% Discount (off the Seller's portion of the
(Must be provided at the time product is ordered	charge)
with a copy of the Seller's prior policy issued by	But not less than minimum charge
Kansas Secured Title within the last 3 years.)	
Re-Issue Rate	25% Discount (off the Seller's portion of the
(Must be provided at the time product is ordered with a copy of the Seller's prior policy from	charge) But not less than minimum charge
another qualified national underwriter within	But not less than minimum charge
the last 3 years.)	
Disbursement Policy	Card rate for policy plus <b>\$125.00</b> for each
(Calling for periodic endorsement for increasing	endorsement
liability and extending the time of policy.)	
Additional Tract Charge, for multiple tracts or	\$200.00 per each additional tract
lots	
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.)
	1015000 mon undata
Update Fee	\$150.00 per update
Update Fee Foreclosure Commitment (no policy)	\$550.00 per update

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	\$300.00 plus the actual amount of the charge
Search/Expenses	presented by the provider

### Endorsements

Transaction Type	Charge
ALTA 1 – Street Access	\$175.00 Residential -1-4 family-No Charge
	\$400.00
ALTA 3.0 - Zoning	\$600.00 plus attorney's opinion fee
ALTA 3.1 – Zoning (Property without change for 1 year prior to policy date)	5000.00 plus attorney's opinion ree
ALTA 3.1 and 3.2 Zoning – (New	25% of Policy Premium \$600.00 minimum
construction, New Zoning or change in property use	
within 1 year of policy date)	
ALTA 4 Series – Condominium	\$175.00 Residential -1-4 family-No Charge
ALTA 5 Series – Planned Unit	\$175.00 Residential -1-4 family-No Charge
Development	
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	\$175.00 Residential 1-4 family-No Charge
Encroachments (Except 9.7 and 9.8)	
ALTA 9.7 and 9.8 – Land under	\$300.00
development	
ALTA 10 Assignment of Mortgage (no	\$200.00 – Commercial
extension of policy date)	\$100.00 – Residential – 1-4 Family
ALTA 10 Assignment of Mortgage and	\$350.00
Datedown	
ALTA 11 and 11.1 Mortgage Modification	25% of original policy premium –
	minimum of \$400.00
ALTA 11.2 Mortgage Modification -	Alta 11 fee, plus Mortgage Policy premium
Increase of coverage amount	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
1	\$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	
1	ID
ALTA 19 Series – Contiguity	\$200.00
ALTA 16 – Mezzanine Financing ALTA 17 Series – Access ALTA 18 & 18.3 – Single Tax Parcel ALTA 18.1 & 18.2 Multiple Tax Parcel ALTA 19 Series – Contiguity ALTA 20 – Frist Loss	\$500.00 \$200.00 - Commercial \$100.00 - Residential \$175.00 Residential -1-4 family-No Charge \$200.00 plus \$5.00 for each additional tax ID

\$200.00 Residential -1-4 family-No Charge
\$200.00
\$175.00
\$200.00
\$175.00 Residential -1-4 family-No Charge
\$250.00
10% of Policy Premium – minimum of
\$500.00
\$175.00 Residential -1-4 family-No Charge
\$200.00
\$200.00
\$175.00
Card Rate
\$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.



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#### 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	600,000 610,000	\$1,690.00 \$1,700.00	\$1,014.00 \$1,020.00
150,000	\$820.00	\$492.00	620,000	\$1,710.00	\$1,026.00
160,000	\$840.00	\$504.00	630,000	\$1,720.00	\$1,032.00
170,000	\$860.00	\$516.00	640,000	\$1,730.00	\$1,038.00
180,000	\$890.00	\$534.00	650,000	\$1,740.00	\$1,044.00
190,000	\$910.00	\$546.00	660,000	\$1,750.00	\$1,050.00
200,000	\$930.00	\$558.00	670,000	\$1,760.00	\$1,056.00
210,000	\$950.00	\$570.00	680,000	\$1,770.00	\$1,062.00
	\$970.00	\$582.00	690,000	\$1,780.00	\$1,068.00
220,000			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 \$1,128.00
290,000	\$1,120.00	\$672.00	770,000 780,000	\$1,880.00 \$1,890.00	\$1,134.00
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	\$1,260.00	\$756.00	840,000	\$1,950.00	\$1,170.00
360,000	\$1,280.00	\$768.00	850,000	\$1,960.00	\$1,176.00
370,000	\$1,300.00	\$780.00	860,000	\$1,970.00	\$1,182.00
380,000	\$1,320.00	\$792.00	870,000	\$1,990.00	\$1,194.00
390,000	\$1,340.00	\$804.00	880,000	\$2,000.00	\$1,200.00
400,000	\$1,370.00	\$822.00	890,000	\$2,010.00	\$1,206.00
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	920,000 930,000	\$2,050.00 \$2,060.00	\$1,230.00 \$1,236.00
440,000	\$1,450.00	\$870.00	940,000	\$2,000.00	\$1,230.00
450,000	\$1,470.00	\$882.00	950,000	\$2,080.00	\$1,248.00
460,000	\$1,490.00	\$894.00	960,000	\$2,090.00	\$1,254.00
470,000	\$1,510.00	\$906.00	970,000	\$2,100.00	\$1,260.00
480,000	\$1,530.00	\$918.00	980,000	\$2,110.00	\$1,266.00
490,000	\$1,550.00	\$930.00	990,000	\$2,120.00	\$1,272.00
500,000	\$1,570.00	\$942.00	1,000,000	\$2,140.00	\$1,284.00
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Effective 3-1-2023



# Kansas Secured Title

SERVICE BEYOND EXPECTATION

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

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

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



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

### **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	\$750.00 minimum charge
Professional	\$1.00/1,000 up to \$1,000,000.00 plus
	\$.10/1,000 over 1,000,000 may apply
Second mortgage closing simultaneous	\$250.00
with First mortgage closing	
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

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	

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
(outgoing)	
Document Preparation (not in conjunction	\$150.00 per document
with title insurance, O&E or a closing)	
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular	\$350.00 (plus applicable state and county
Home	fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing
	\$50.00 after 1 year of closing
Disbursement Only (escrowed funds)	\$350.00 for up to 5 disbursements
-customer to provide lien waivers and all	\$50.00 each additional disbursement
other relevant documents	
Mechanic's Lien Work Out	\$500.00 up to 5 waivers
(Obtaining lien waivers, disbursing funds to pay claimants.)	\$50.00 each additional waiver
Miscellaneous Research	\$100.00 per hour
(Not in conjunction with a title policy)	
1 hour minimum	
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	\$25.00 per recordable legal description
(Not in conjunction with a closing)	
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.

## **Abstracting Services**

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate -	\$100.00
(lender requested only)	
Ownership & Encumbrance Certificate –	\$150.00
(lender requested only) - Includes 1 update	
Ownership & Encumbrance Certificate –	\$300.00
(with easements)	
Document Prep on Ownership &	\$50.00 per document
Encumbrance Certificate (lender requested	
only)	
Document Prep with Ownership &	\$75.00
Encumbrance Certificate.	
Document Prep with waiver. No title or	\$150.00
closing service.	
Update within 6 months of effective date	\$50.00
UCC Search - County (per name, written or	\$100.00, plus \$1.00 per page for copies
verbal)	
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	\$500.00plus \$25.00 per parcel (radius of 350 feet
	or less)
	\$750.00 plus \$25.00 per parcel (radius more than
Secret and Even	350 feet)
Search and Exam	\$300.00

#### 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	60% of Card Rate
Seller's prior owner's policy from <u>Kansas Secured</u> <u>Title</u> within the last 10 years	But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of	75% of Card Rate
Seller's prior owners policy from another qualified national underwriter within the last 10 years	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	\$200.00
(Not exceeding the amount of the Owners Policy)	(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	\$300.00
relocation third party companies	
Informational Commitments	\$500.00 for property valued up to \$500,000.00
	\$750.00 for property valued over \$500,000.00
Each Update	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	\$300.00
update 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

#### Title Insurance Rates Commercial

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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	\$250.00	
(Not exceeding the amount of the owner's policy	(Plus card rate for any amount exceeding the	
issued simultaneous therewith)	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	60% of Card Rate	
Seller's prior owner's policy from Kansas Secured <u>Title</u> within the last 10 years	But not less than minimum charge.	
Re-Issue Rate – must be provided with a copy of	75% of Card Rate	
Seller's prior policy from another qualified national underwriter within the last 10 years	But not less than minimum charge.	
Disbursement Policy	Card rate for policy plus \$100.00 for each	
(Calling for periodic endorsement for increasing	endorsement	
liability and extending the time of policy.)		
Additional Tract Charge, for multiple tracts or	\$100.00 per each additional tract	
lots		
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	

<b>Endorsements to Owner's Policies – Commercial</b>	Endorsements	to Owner	's Policies -	Commercial
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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	\$500.00 plus attorney's opinion fee
(Requires an attorney's opinion)	
Assignment of Mortgage (no extension of	\$50.00
policy date)	
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

	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		\$978.00
\$550,000	\$1,630.00	
	\$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

	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 \$1,300.00	\$822.00
410,000	\$1,390.00 \$1,410.00	\$834.00
420,000	\$1,410.00 \$1,420.00	\$846.00 \$858.00
430,000	\$1,430.00	\$858.00
440,000	\$1,450.00	\$870.00
450,000	\$1,470.00	\$882.00

#### **Title Insurance Rates**



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 \$1,082.00
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	\$1,212.00 \$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	\$450.00
Real Estate Professional	
Sales Transaction without the assistance of	\$500.00
a Real Estate Professional	
Sales Transaction with the assistance of a	\$375.00
Real Estate Professional / Cash Transaction	
Refinance Closing	\$345.00
Loan Only or Witness Only Closing	\$345.00
with disbursements	
Loan Only or Witness Only Closing	\$250.00
without disbursements	
Second Mortgage Closing simultaneous	\$150.00
with a First Mortgage	
Vacant Lot Closing – – Developer to	\$75.00
Builder Transactions - Commercial Closing	
fee if in excess of 4 Lots	
New Construction Closing	
Builder (Seller) Fee	\$50.00
Buyer Fee	\$225.00



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

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

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
(outgoing)	
Document Preparation (not in conjunction	\$150.00 per document
with title insurance, O&E or a closing)	
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular	\$350.00 (plus applicable state and county
Home	fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing
	\$50.00 after 1 year of closing
Disbursement Only (escrowed funds)	\$350.00 for up to 5 disbursements
-customer to provide lien waivers and all	\$50.00 each additional disbursement
other relevant documents	
Mechanic's Lien Work Out	\$500.00 up to 5 waivers
(Obtaining lien waivers, disbursing funds to pay claimants.)	\$50.00 each additional waiver
Miscellaneous Research	\$100.00 per hour
(Not in conjunction with a title policy)	i i i i i i i i i i i i i i i i i i i
1 hour minimum	
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	\$25.00 per recordable legal description
(Not in conjunction with a closing)	
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.

## **Abstracting Services**

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate -	\$100.00
(lender requested only)	
Ownership & Encumbrance Certificate –	\$150.00
(lender requested only) - Includes 1 update	
Ownership & Encumbrance Certificate –	\$300.00
(with easements)	
Document Prep on Ownership &	\$50.00 per document
Encumbrance Certificate (lender requested	
only)	
Document Prep with Ownership &	\$75.00
Encumbrance Certificate.	
Document Prep with waiver. No title or	\$150.00
closing service.	
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or	\$100.00, plus \$1.00 per page for copies
verbal)	+100.00
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	\$500.00plus \$25.00 per parcel (radius of 350 feet
	or less)
	\$750.00 plus \$25.00 per parcel (radius more than
Security and Every	350 feet)
Search and Exam	\$300.00

### 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	60% of Card Rate
Seller's prior owner's policy from Kansas Secured	But not less than minimum charge.
<u>Title</u> within the last 10 years	
Re-Issue Rate – must be provided with a copy of	75% of Card Rate
Seller's prior owners policy from another qualified national underwriter within the last 10 years	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	\$200.00
(Not exceeding the amount of the Owners Policy)	(Plus card rate for any amount exceeding the
(Not exceeding the amount of the Owners Foney)	owner's policy amount)
Construction Loan Commitment (No policy	\$1.00 per \$1,000.00 indebtedness
issued)	·····
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	\$300.00
relocation third party companies	
Informational Commitments	\$500.00 for property valued up to \$500,000.00
	\$750.00 for property valued over \$500,000.00
Each Update	If premium split is not available.
	\$100.00 per update,
Title Insurance Update – commitment less than	No Charge
6 months old	-
Title Insurance Update – commitment more	\$100.00
than 6 months old	+200.00
Foreclosure Binder – no policy, includes 1	\$300.00
update Each Additional Undata	¢100.00
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

#### 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	\$250.00
(Not exceeding the amount of the owner's policy	(Plus card rate for any amount exceeding the
issued simultaneous therewith)	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	60% of Card Rate
Seller's prior owner's policy from <u>Kansas Secured</u>	But not less than minimum charge.
<u>Title</u> within the last 10 years	75% (C 1D /
Re-Issue Rate – must be provided with a copy of	75% of Card Rate
Seller's prior policy from another qualified national underwriter within the last 10 years	But not less than minimum charge.
Disbursement Policy	Card rate for policy plus \$100.00 for each
(Calling for periodic endorsement for increasing	endorsement
liability and extending the time of policy.)	chdorsenient
Additional Tract Charge, for multiple tracts or	\$100.00 per each additional tract
lots	L
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	15% of premium
(Current survey required)	
Zoning Endorsement 3	\$300.00
Zoning Endorsement 3.1	\$500.00 plus attorney's opinion fee
(Requires an attorney's opinion)	
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	\$500.00 plus attorney's opinion fee
(Requires an attorney's opinion)	
Assignment of Mortgage (no extension of	\$50.00
policy date)	
Mortgage Modification (no extension of policy	\$50.00
date)	
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

#### **Endorsements to Loan Policies – Commercial**

#### **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"

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



Transaction Type	Charge
Sale or Refinance Transaction	\$500.00 minimum charge
	\$1.00/1,000 up to \$1,000,000.00 <b>plus</b>
	\$.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 <b>plus</b>
	\$.10/1,000 over 1,000,000 may apply
Second mortgage closing simultaneous	\$250.00
with First mortgage closing	
Second mortgage closing	\$350.00

## **Commercial Closing Services**

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

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

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
(outgoing)	
Document Preparation (not in conjunction	\$150.00 per document
with title insurance, O&E or a closing)	
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular	\$350.00 (plus applicable state and county
Home	fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing
	\$50.00 after 1 year of closing
Disbursement Only (escrowed funds)	\$350.00 for up to 5 disbursements
-customer to provide lien waivers and all	\$50.00 each additional disbursement
other relevant documents	
Mechanic's Lien Work Out	\$500.00 up to 5 waivers
(Obtaining lien waivers, disbursing funds to pay claimants.)	\$50.00 each additional waiver
Miscellaneous Research	\$100.00 per hour
(Not in conjunction with a title policy)	
1 hour minimum	
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	\$25.00 per recordable legal description
(Not in conjunction with a closing)	
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

## **Abstracting Services**

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate -	\$100.00
(lender requested only)	
Ownership & Encumbrance Certificate –	\$150.00
(lender requested only) - Includes 1 update	
Ownership & Encumbrance Certificate –	\$300.00
(with easements)	
Document Prep on Ownership &	\$50.00 per document
Encumbrance Certificate (lender requested	
only)	
Document Prep with Ownership &	\$75.00
Encumbrance Certificate.	
Document Prep with waiver. No title or	\$150.00
closing service.	
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or	\$100.00, plus \$1.00 per page for copies
verbal)	
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	\$500.00plus \$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

### 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	60% of Card Rate
Seller's prior owner's policy from Kansas Secured	But not less than minimum charge.
<u>Title</u> within the last 10 years	
Re-Issue Rate – must be provided with a copy of	75% of Card Rate
Seller's prior owners policy from another qualified national underwriter within the last 10 years	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	\$200.00
(Not exceeding the amount of the Owners Policy)	(Plus card rate for any amount exceeding the
	owner's policy amount)
Construction Loan Commitment (No policy	No Charge
issued)	
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	\$300.00
relocation third party companies	
Informational Commitments	\$500.00 for property valued up to \$500,000.00
	\$750.00 for property valued over \$500,000.00
Each Update	If premium split is not available.
	\$100.00 per update
Title Insurance Update – commitment less than	No Charge
6 months old	
Title Insurance Update – commitment more	\$100.00
than 6 months old	<u> </u>
Foreclosure Binder – no policy, includes 1	\$300.00
update	¢100.00
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

### 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	\$250.00
(Not exceeding the amount of the owner's policy	(Plus card rate for any amount exceeding the
issued simultaneous therewith)	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	60% of Card Rate
Seller's prior owner's policy from <u>Kansas Secured</u> Title within the last 10 years	But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of	75% of Card Rate
Seller's prior policy from another qualified national	But not less than minimum charge.
underwriter within the last 10 years	
Disbursement Policy	Card rate for policy plus \$100.00 for each
(Calling for periodic endorsement for increasing	endorsement
liability and extending the time of policy.)	
Additional Tract Charge, for multiple tracts or	\$100.00 per each additional tract
lots	
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	\$500.00 plus attorney's opinion fee
(Requires an attorney's opinion)	
Assignment of Mortgage (no extension of	\$50.00
policy date)	
Mortgage Modification (no extension of policy	\$50.00
date)	
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.



Service Beyond Expectation

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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

Kansas Secured Title

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 1<sup>st</sup>, 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

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	\$250.00
with First mortgage closing	
Second mortgage closing	\$350.00

## **Commercial Closing Services**

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.

# **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	\$250.00	
(Includes preparation of a title report and deed.)		
Wire Fee	\$25.00	
(Incoming and/or Outgoing)		
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	\$500.00	
(Obtaining lien waivers, disbursing funds to pay claimants.)	(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.)	\$500.00.	
Termination Fee - \$50.00 Hold Documents Only - \$200.00 Insufficient Funds - \$50.00		
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	\$50.00 may apply	
(In-county and not in conjunction with a title order)		
Recording Service	\$75.00 may apply	
(Out of County and not in conjunction with a title order)		
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)	\$150.00 (seller documents)	
Transaction is subject to administrative fees.	\$250.00 (buyer documents)	
Notary Fee (not in conjunction with a	\$20.00	
closing)		

# Abstracting Services

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
(Includes 1 update)	\$100.00 (Lender requested)
Additional Update within 6 months of	\$25.00
effective date	
(For the following products: Ownership &	
Encumbrance Certificate, Ownership &	
Encumbrance Certificate with Easements and	
Restrictions and Certificates of Title)	
Additional Update within 12 months of	\$75.00
effective date	
(For the following products: Ownership &	
Encumbrance Certificate, Ownership &	
Encumbrance Certificate with Easements and	
Restrictions and Certificates of Title)	
Judgment Search	\$75.00 plus \$2.00 per page for copies
(Which includes UCC, Federal Tax Lien, State Tax	
Lien & Civil Search per name, written or verbal)	
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	40% discount (off of the Seller's portion of the	
(Must be provided with a copy of the Seller's prior	charge)	
owner's policy from Kansas Secured Title within	But not less than minimum charge.	
the last 10 years.) Re-Issue Rate		
(Must be provided with a copy of the Seller's prior	25% discount (off of the Seller's portion of the	
owners policy from another qualified national	charge) But not less than the minimum charge.	
underwriter within the last 10 years.)	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	\$200.00	
(Not exceeding the amount of the Owners Policy)	(Plus card rate for any amount exceeding the	
	owner's policy amount)	
Construction Loan Commitment	\$1.00 per \$1,000.00	
(No policy issued)		
Lot Sale Commitment	\$150.00	
(No policy issued to Builder/Developer)	#200.00 C 1	
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	\$200.00 may apply	
Commitment		
Foreclosure Binder	\$300.00	
Updates	\$100.00 per occurrence	

Disbursement Policy	Card Rate for Policy plus \$50.00 for each	
(Calling for periodic endorsements for increasing liability and extending the time of the policy)	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	\$250.00 may apply	
Search/Expenses		
Other requested endorsements	\$100.00 minimum, subject to U & U	
(as filed in Kansas by any underwriter for which		
Kansas Secured Title, Inc is an agent)		

# 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	\$250.00	
(Not exceeding the amount of the owner's policy	(Plus card rate for any amount exceeding the	
issued)	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	40% Discount (off of the Seller's portion of the	
(Must be provided at the time product is ordered	charge)	
with a copy of the Seller's prior policy issued by	But not less than minimum charge	
Kansas Secured Title within the last 10 years.)		
Re-Issue Rate	25% Discount (off of the Seller's portion of the	
(Must be provided at the time product is ordered	charge)	
with a copy of the Seller's prior policy from another	But not less than minimum charge	
qualified national underwriter within the last 10		
years.)		
Disbursement Policy	Card rate for policy plus \$100.00 for each	
(Calling for periodic endorsement for increasing	endorsement	

liability and extending the time of policy.)	
Additional Tract Charge, for multiple tracts or	\$100.00 per each additional tract
lots	
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	\$350.00 may apply
Search/Expenses	

# **Endorsements to Owner's Policies – Commercial**

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

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	\$175.00 minimum, subject to U & U
(as filed in Kansas by any underwriter for which	
Kansas Secured Title, Inc is an agent)	

# 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

	Effective M	arch 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	\$1,002.00
\$600,000	\$1,690.00	\$1,008.00
\$610,000	\$1,700.00	\$1,020.00
\$620,000	\$1,710.00	\$1,026.00
\$630,000 \$640,000	\$1,720.00	\$1,032.00
\$640,000 \$650,000	\$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

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\$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

RATE	AND	FI ORM COMP	349 Top Pho Fax	/isio 7 S eka ne: : 7	N W Fa a, KS : 785- 85-27	Residentia irlawn 66614 -271-93 2-4984	al ( R) 35 4	Title Insu oad	rance R W	Rat	cured Title, Inc. es for Shawnee and Wabaunsee Counties w.kstitle.com Send orders to orders@ksttitle.com Send documents to: docs@kstitle.com Other Services	
UP TO	Rate	UP TO	Rate		UP TO	Rate		UP TO	Rate		Simultaneous Issue Loan Policy	\$375
\$40,000	\$380	\$280,000	\$871		520,000	\$1,279		\$760,000	\$1,687	$\left  \right $	Not exceeding amount of Owner's Policy Simultaneous Issue and Refinance rates	
\$50,000	\$422	\$290,000	\$888		530,000	\$1,296		\$770,000	\$1,704		include loan endorsements: ALTA 4 Condominium	
\$60,000	\$465	\$300,000	\$905		540,000	\$1,313		\$780,000	\$1,721		ALTA 5 P.U.D.	
\$70,000	\$490	\$310,000	\$922		\$550,000	\$1,330		\$790,000	\$1,736		ALTA 6, 6.1 or 6.2 Variable Rate ALTA 8.2 Environmental	
\$80,000	\$520	\$320,000	\$939		560,000	\$1,347		\$800,000	\$1,755		ALTA 9 Comprehensive As applicable no additional charge.	
\$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		RESIDENTIAL CLOSING FEES	
\$120,000	\$599	\$360,000	\$1007	\$	\$600,000	\$1,415		\$840,000	\$1,823		New Loan Sale Or Refinance Trid Compliant	\$400
\$130,000	\$616	\$370,000	\$1,024	\$	610,000	\$1,432		\$850,000	\$1,840		All inclusive fees includes borrower wire, delivery, overnight, doc prep	
\$140,000	\$633	\$380,000	\$1,041	\$	620,000	\$1,449		\$860,000	\$1,857		New Loan Non-Trid	\$350
\$150,000	\$650	\$390,000	\$1,058	\$	630,000	\$1,466		\$870,000	\$1,874		2 <sup>ND</sup> MORTGAGE Simultaneous closing with first mortgage	\$150
\$160,000	\$667	\$400,000	\$1,075	\$	640,000	\$1,483		\$880,000	\$1,891		Residential Sale Cash Realtor Or Attorney Assisted	\$300
\$170,000	\$684	\$410,000	\$1,092		650,000	\$1,500		\$890,000	\$1,908		For Sale By Owner Residential	\$500
\$180,000	\$701	\$420,000	\$1109		660,000	\$1,517		\$900,000	\$1,925	4		
\$190,000	\$718	\$430,000	\$1,126		670,000	\$1,534		\$910,000	\$1,942		INSTALLMENT ESCROW FEES	
\$200,000	\$735	\$440,000	\$1,143	-	680,000	\$1,551		\$920,000	\$1,959	_	Initial Escrow Fee	\$500
\$210,000	\$752	\$450,000	\$1,160		690,000	\$1,568		\$930,000	\$1,976	_	Monthly Service Fee 1 check in/out	\$ 20
\$220,000	\$769	\$460,000	\$1,177		5700,000	\$1,585		\$940,000	\$1,993		Additional Disbursements	\$5
\$230,000	\$786	\$470,000	\$1,194		5710,000	\$1,602		\$950,000	\$2,010		Termination Fee	\$ 50
\$240,000 \$250,000	\$803	\$480,000	\$1,211		5720,000	\$1,619 \$1,626		\$960,000 \$970,000	\$2,027			]
\$250,000	\$820	\$490,000	\$1,228		\$730,000	\$1,636		\$970,000	\$2,044		Please call for quotes over \$990,000.00 Rates quoted are for normal transactions. Additional charges may ap	oly under
\$260,000	\$837	\$500,000	\$1,245		\$740,000	\$1,653		\$980,000	\$2,061		extraordinary or unusual circumstances. or for multiple parcel transact	ions
\$270,000	\$854	\$510,000	\$1,262	\$	\$750,000	\$1,670		\$990,000	\$2,078			

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

### **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	\$425.00
All-inclusive fees includes borrower wire, delivery, overnight, doc prep	
New Loan Non-TRID	\$375.00
RESIDENTIAL SALE CASH	\$300.00
REALTOR OR ATTORNEY ASSISTED	
RESIDENTIAL SALE FSBO	\$525.00
2 <sup>ND</sup> MORTGAGE CLOSING Simultaneous closing with first	\$150.00
mortgage	
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	\$250.00
packages and closing statements prepared by another.	
FNF ServiceLink Witness Closing	\$125.00

#### CLOSING STATEMENT PREPARATION ONLY

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

### **DISBURSEMENT OF FUNDS ONLY**

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



### ANCILLARLY FEES

Service	Charge
Overnight Delivery Service	\$25.00*
*or actual charge by service if exceeds \$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

### 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	\$275.00
with Easement and Restrictions	
Additional Update within 6 months	\$50.00
Foreclosure Report 1-4 Family or Agricultural including 1	\$300.00
post-petition update	
Subsequent updates	\$100.00
Foreclosure Report Commercial including 1 post-petition	\$450.00
update	<b>#450.00</b>
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,

## TITLE INSURANCE RATES RESIDENTIAL

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

Transaction Type	Charge
OWNER'S POLICIES – RESIDENTIAL	Rate Card Attached
ENHANCED HTP OWNER'S POLICIES	110% of Rate Card
	Attached
BUILDER'S RATE – RESIDENTIAL	70% of Regular Card
	Rate
LOAN POLICIES – RESIDENTIAL	Rate Card Attached -
LOAN POLICIES – RESIDENTIAL	Rate Card Attached -
REFINANCE	
LOAN POLICIES – RESIDENTIAL	60% of Regular Card
REFINANCE – KST ISSUED POLICY WITHIN	Rate
ONE YEAR OF ORDER	Tate
SIMULTANEOUS ISSUE LOAN POLICIES	\$395.00
Not Exceeding The Amount Of Owner's Policy	φ000.00
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	30% Of Fee Policy
Owner's Policy Issued In Conjunction With	Premium
Owner's Policy	
CONSTRUCTION LOAN BINDER	\$175
INDIVIDUAL OWNER – no policy	\$100 credited against
	end loan policy when
	issued
CONSTRUCTION TO PERM ONE TIME	Card Rate
MORTGAGE	
CONSTRUCTION LOAN BINDER	\$75.00
FOR BUILDER OR DEVELOPER – no policy	·
Date-down search for construction loan	\$50.00
disbursement	·
LOT SALE COMMITMENT	\$50.00
Developer to Builder/No Policy	
HOLD OPEN CHARGE	\$100.00
ADDITIONAL PARCEL CHARGE	\$100.00
When Additional Parcel has separate chain of	\$100.00
title	
ENDORSEMENTS	Schedule Attached
INFORMATIONAL REPORT ISSUED TO	\$200.00
ANOTHER TITLE COMPANY	Ψ200.00
PRELIMINARY COMMITMENT ISSUED IN	N/C
ANTICIPATION OF POLICY TO BE ISSUED	11/0
UPON SALE	

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	30% of Fee Policy
Owner's Policy Issued In Conjunction With Owner's 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.

### 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 - SHAWNEE COUNTY

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



# **Kansas Secured Title**

Salina Title and Closing Office 121 N. 7<sup>th</sup> Ave., Salina, KS 67401 Phone: 785-823-3706 www.kstitle.com

SERVICE BEYOND EXPECTATION

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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 1<sup>st</sup>, 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,

A

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

# **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	\$750.00 minimum charge
Professional	\$1.00/1,000 up to \$1,000,000.00 plus
	\$.10/1,000 over 1,000,000 may apply
Second mortgage closing simultaneous	\$250.00
with First mortgage closing	
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

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	

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

# **Abstracting Services**

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate -	\$200.00
(with easements)	
Document Prep on Ownership &	\$50.00 per document
Encumbrance Certificate (lender requested	
only)	
Update within 6 months of effective date	\$50.00
UCC Search – Open Mortgage Search	\$100.00, plus \$1.00 per page for copies
County (per name, written or verbal)	
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

# 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	60% of Card Rate
Seller's prior owner's policy from Kansas Secured	But not less than minimum charge.
<u>Title</u> within the last 10 years	
Re-Issue Rate – must be provided with a copy of	75% of Card Rate
Seller's prior owners policy from another qualified	But not less than minimum charge.
national underwriter within the last 5 years	
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	\$125.00
(Not exceeding the amount of the Owners Policy)	(Plus card rate for any amount exceeding the
Construction Loon Commitment (No. 11)	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	\$200.00
relocation third party companies	\$200.00
Informational Commitments	\$500.00 for an and the day to \$500.000.00
	\$500.00 for property valued up to \$500,000.00
Each Update	\$750.00 for property valued over \$500,000.00
	If premium split is not available.
Tale Learning of Ladets to the detail	\$100.00 Update Fee
Title Insurance Update – commitment less than 6 months old	No Charge
Title Insurance Update – commitment more	\$100.00
than 6 months old	ψ100.00
Foreclosure Binder – no policy, includes 1	\$300.00
update	\$500.00
Each Additional Update	\$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
increase i one, i incunt Endorsement	\$75.00 update fee
Extend Effective Date Endorsement	\$100.00
Assignment of Mortgage Endorsement	\$25.00
Alta 7 Endorsement	\$25.00
	φ23.00

# 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	\$200.00
(Not exceeding the amount of the owner's policy	(Plus card rate for any amount exceeding the
issued simultaneous therewith)	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	60% of Card Rate
Seller's prior owner's policy from Kansas Secured <u>Title</u> within the last 5 years	But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of	75% of Card Rate
Seller's prior policy from another qualified national underwriter within the last 5 years	But not less than minimum charge.
Disbursement Policy	Card rate for policy plus \$100.00 for each
(Calling for periodic endorsement for increasing	endorsement
liability and extending the time of policy.)	4
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

<b>Endorsements to Owner's Policie</b>	es – Commercial
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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	\$500.00 plus attorney's opinion fee		
(Requires an attorney's opinion)			
Assignment of Mortgage (no extension of	\$50.00		
policy date)			
Mortgage Modification (no extension of policy	\$50.00		
date)			
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

	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		\$774.00
	\$1,290.00	-
\$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	\$1,002.00
\$710,000		
	\$1,710.00	\$1,026.00
\$720,000 \$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
<i>4520,000</i>	Ψ <b>=</b> , 100.00	Ψ1,270.00

\$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

	Effective Ap		
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	SER OF
150,000	\$590.00	\$354.00	
160,000	\$610.00	\$366.00	
170,000	\$630.00	\$378.00	
180,000	\$650.00	\$390.00	04/27/2023
190,000	\$670.00	\$402.00	RATE AND FORM COMPLIANCE DIVISION
200,000	\$690.00	\$414.00 <b>L</b>	
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	

# **Title Insurance Rates**

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 \$1,450.00	\$830.00 \$870.00
	\$1,430.00 \$1,470.00	\$870.00 \$882.00
590,000	•	•
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
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# **Kansas Secured Title**

Service Beyond Expectation

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

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 1<sup>st</sup>, 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	\$250.00
All inclusive fee includes wire, delivery, overnight, doc prep.	
Residential Sale Cash – Buyer	\$200.00
Residential Sale – Seller	\$200.00
REALTOR OR ATTORNEY ASSISTED	
Residential Sale FSBO – Seller	\$300.00
2 <sup>ND</sup> 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	\$150.00
instructions. No presentation of documents	

### **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

### **ANCILLARLY 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	\$275.00
with Easement and Restrictions	
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

#### 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
BOILDERGIVATE REGIDENTIAL	Rate
LOAN POLICIES - RESIDENTIAL	Rate Card Attached -
LOAN POLICIES – RESIDENTIAL	Rate Card Attached -
REFINANCE	
LOAN POLICIES – RESIDENTIAL	60% of Regular Card
REFINANCE - KST ISSUED POLICY WITHIN	Rate
ONE YEAR OF ORDER	
SIMULTANEOUS ISSUE LOAN POLICIES	\$225.00
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.	
SIMULTANEOUS ISSUE LEASEHOLD	30% Of Fee Policy
Owner's Policy Issued In Conjunction With	Premium
Owner's Policy	
CONSTRUCTION LOAN COMMITMENT	
No Policy - Builder or Developer	\$75.00
Individuals -	\$175.00
LOT SALE COMMITMENT	\$50.00
Developer to Builder/No Policy	
HOLD OPEN CHARGE	\$100.00
ADDITIONAL PARCEL CHARGE	\$100.00
When Additional Parcel has separate chain of	
title	
ENDORSEMENTS	Schedule Attached
INFORMATIONAL COMMITMENT ISSUED	\$200.00
TO ANOTHER TITLE COMPANY - Residential	
PRELIMINARY COMMITMENT ISSUED IN	N/C
ANTICIPATION OF POLICY TO BE ISSUED	
UPON SALE	
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

#### 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	\$50.00
disbursement	
SIMULTANEOUS ISSUE LOAN POLICIES	\$400.00
Not Exceeding The Amount Of Owner's Policy	
SIMULTANEOUS ISSUE LEASEHOLD	30% Of Fee Policy
Owner's Policy Issued In Conjunction With	Premium
Owner's Policy	
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

#### 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 – 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

		537-1696
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

303 S. Seth Child Rd.

Manhattan, KS 66502

Phone: 785-537-1677

	·	
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	<b>\$1</b> ,150
\$480,000	\$1,335	\$1,170
\$490,000	\$1,355	\$1,190
\$500,000	\$1,375	\$1,210

kstmaorders@kstitle.com www.kstitle.com

Simultaneous Issue Loan Policy Not exceeding amount of Owner's Policy	\$225.00
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
2 <sup>№</sup> Mortgage Residential 1-4 family not	
exceeding \$50,000.00- \$50,001.00 to \$150,000.00- Over \$150,000.00-	\$140.00 \$175.00

#### **CLOSING FEES**

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





#### Closing Services

#### RATE AND FORM COMPLIANCE DIVISION

#### **RISIDENTIAL 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 <sup>ND</sup> 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	\$150.00
instructions. No presentation of documents	

#### **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

#### 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

#### ANCILLARLY SERVICES

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

Service	Charge
Delivery Services	\$25.00*
*or actual charge by service if exceeds \$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	\$275.00
with Easement and Restrictions	
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

#### TITLE INSURANCE RATES RESIDENTIAL

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

Transaction Type	Charge
Transaction Type OWNER'S POLICIES – RESIDENTIAL	Charge Rate Card Attached
ENHANCED HTP OWNER'S POLICIES	110% of Rate Card
	Attached
BUILDER'S RATE – RESIDENTIAL	70% of Regular Card
	Rate
LOAN POLICIES – RESIDENTIAL	Rate Card Attached -
LOAN POLICIES – RESIDENTIAL	Rate Card Attached -
REFINANCE	
LOAN POLICIES – RESIDENTIAL	60% of Regular Card
REFINANCE – KST ISSUED POLICY WITHIN	Rate
ONE YEAR OF ORDER	
SIMULTANEOUS ISSUE LOAN POLICIES	\$225.00
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.	
SIMULTANEOUS ISSUE LEASEHOLD	30% Of Fee Policy
Owner's Policy Issued In Conjunction With	Premium
Owner's Policy	
CONSTRUCTION LOAN COMMITMENT	
No Policy - Builder or Developer	\$75.00
Individuals -	\$175.00
LOT SALE COMMITMENT	\$50.00
Developer to Builder/No Policy	\$00.00
HOLD OPEN CHARGE	\$100.00
ADDITIONAL PARCEL CHARGE	\$100.00
When Additional Parcel has separate chain of	\$100.00
title	
ENDORSEMENTS	Schedule Attached
INFORMATIONAL COMMITMENT ISSUED	\$200.00
TO ANOTHER TITLE COMPANY - Residential	\$200.00
PRELIMINARY COMMITMENT ISSUED IN	N//C
	N/C
ANTICIPATION OF POLICY TO BE ISSUED	
UPON SALE	<b>*</b> 050.00
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

#### 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	\$50.00
disbursement	
SIMULTANEOUS ISSUE LOAN POLICIES	\$400.00
Not Exceeding The Amount Of Owner's Policy	
SIMULTANEOUS ISSUE LEASEHOLD	30% Of Fee Policy
Owner's Policy Issued In Conjunction With	Premium
Owner's Policy	
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	<b>*</b> ••••
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	\$500.00
transaction based on documentation prepared.	
Residential	
Preparation settlement statement only no presentation	\$500.00
of documents or disbursements.	

#### 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 – Riley, Pottawatomie and Geary Counties

		1	1
NAME	RESIDENTIAL	COMMERCIAL	COMMERCIAL
		Under	Over \$1million
		\$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	\$100 Minimum	\$300 Minimum
	applicable	plus \$75.00/hr	plus \$75.00/hr
	premium for	after 2 hours,	after 2 hours,
	increase	plus applicable	plus applicable
		premium for	premium for
		increase	increase
Tie In Endorsement		10% of	10% of
		Premium	Premium
		\$250 Min	\$250 Min
		\$750 Max	\$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



# **Kansas Secured Title**

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

Service Beyond Expectation FILED 02/03/2023 RATE AND FORM COMPLIANCE DIVISION

Date: February 1<sup>st</sup>, 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 1<sup>st</sup>, 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	\$500.00
Real Estate Professional	
Sales Transaction with the assistance of a	\$420.00
Real Estate Professional – Cash Transaction	
Sales Transaction without the assistance of	\$650.00
a Real Estate Professional	
Refinance Closing	\$345.00
Loan Only or Witness Only Closing	\$345.00
with disbursements	<i>b</i>
Loan Only or Witness Only Closing	\$250.00
without disbursements	
Second Mortgage Closing simultaneous	\$150.00
with a First Mortgage	
Vacant Lot Closing – Developer to Builder	\$75.00
Transactions. – Commercial Closing fee if	
in excess of 4 Lots	-
New Construction Closing	
Builder (Seller) Fee	\$50.00
Buyer Fee	\$250.00

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	\$750.00 minimum charge
Professional	\$1.00/1,000 up to \$1,000,000.00 plus
	\$.10/1,000 over 1,000,000 may apply
Second mortgage closing simultaneous	\$250.00
with First mortgage closing	
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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2

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

### **Abstracting Services**

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate -	\$100.00
(lender requested only)	
Ownership & Encumbrance Certificate –	\$150.00
(lender requested only) - Includes 1 update	
Ownership & Encumbrance Certificate –	\$300.00
(with easements)	
Document Prep on Ownership &	\$50.00 per document
Encumbrance Certificate (lender requested	
only)	
Document Prep with Ownership &	\$75.00
Encumbrance Certificate.	
Document Prep with waiver. No title or	\$150.00
closing service.	
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or	\$100.00, plus \$1.00 per page for copies
verbal)	
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	\$500.00plus \$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

### 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	60% of Card Rate
Seller's prior owner's policy from <u>Kansas Secured</u> <u>Title</u> within the last 10 years	But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of	75% of Card Rate
Seller's prior owners policy from another qualified national underwriter within the last 10 years	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	\$200.00
(Not exceeding the amount of the Owners Policy)	(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
Each Update	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

### **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

#### 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	\$250.00	
(Not exceeding the amount of the owner's policy	(Plus card rate for any amount exceeding the	
issued simultaneous therewith)	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	60% of Card Rate	
Seller's prior owner's policy from <u>Kansas Secured</u> <u>Title</u> within the last 10 years	But not less than minimum charge.	
Re-Issue Rate - must be provided with a copy of	75% of Card Rate	
Seller's prior policy from another qualified national underwriter within the last 10 years	But not less than minimum charge.	
Disbursement Policy	Card rate for policy plus \$100.00 for each	
(Calling for periodic endorsement for increasing	endorsement	
liability and extending the time of policy.)		
Additional Tract Charge, for multiple tracts or	\$100.00 per each additional tract	
lots		
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	

#### **Endorsements to Loan Policies – Commercial**

#### 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

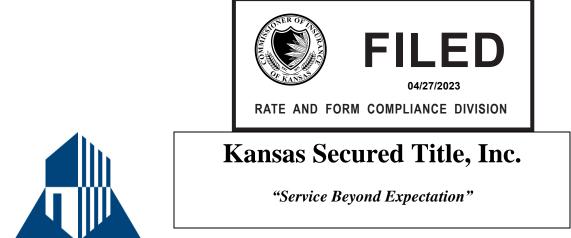
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	Effective M	larch 1, 2023
Title Insurance	Rate	Refinance
\$50,000	\$470.00	\$470.00
\$60,000	\$540.00	\$470.00
\$70,000	\$570.00	\$470.00
\$80,000	\$620.00	\$470.00
\$90,000	\$660.00	\$470.00
\$100,000	\$700.00	\$470.00
\$110,000	\$730.00	\$470.00
\$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
-	\$1,630.00	
\$540,000		\$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

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#### 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	¢50.00
Builder (Seller) Fee Buyer Fee	\$50.00 \$240.00

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

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

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

Service Isen.	Charge
Overnight/Express Delivery Service	\$25.00
Insufficient Funds or Returned Check	\$50.00
Wire Fee	\$20.00
(outgoing)	
Document Preparation (not in conjunction	\$150.00 per document
with title insurance, O&E or a closing)	_
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular	\$400.00 (plus applicable state and county
Home	fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing
	\$50.00 after 1 year of closing
Disbursement Only (escrowed funds)	\$350.00 for up to 5 disbursements
-customer to provide lien waivers and all	\$50.00 each additional disbursement
other relevant documents	
Mechanic's Lien Work Out	\$500.00 up to 5 waivers
(Obtaining lien waivers, disbursing funds to pay claimants.)	\$50.00 each additional waiver
· · · · · · · · · · · · · · · · · · ·	¢100.00 1
Miscellaneous Research (Not in conjunction with a title policy)	\$100.00 per hour
1 hour minimum	
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	\$25.00 per recordable legal description
(Not in conjunction with a closing)	
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

### **Abstracting Services**

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate -	\$100.00
(lender requested only)	
Ownership & Encumbrance Certificate –	\$150.00
(lender requested only) - Includes 1 update	
Ownership & Encumbrance Certificate –	\$300.00
(with easements)	
Document Prep on Ownership &	\$50.00 per document
Encumbrance Certificate (lender requested	
only)	
Document Prep with Ownership &	\$75.00
Encumbrance Certificate.	
Document Prep with waiver. No title or	\$150.00
closing service.	
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or	\$100.00, plus \$1.00 per page for copies
verbal)	
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	\$500.00plus \$25.00 per parcel (radius of 350 feet
	or less)
	\$750.00 plus \$25.00 per parcel (radius more than
Court and Errore	350 feet)
Search and Exam	\$300.00

#### 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	60% of Card Rate
Seller's prior owner's policy from <u>Kansas Secured</u> <u>Title</u> within the last 10 years	But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of	75% of Card Rate
Seller's prior owners policy from another qualified national underwriter within the last 10 years	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	\$150.00
(Not exceeding the amount of the Owners Policy)	(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	\$300.00
relocation third party companies	
Informational Commitments	\$500.00 for property valued up to \$500,000.00
	\$750.00 for property valued over \$500,000.00
Each Update	If premium split is not available.
	\$100.00 per update,
Title Insurance Update – commitment less than	No Charge
6 months old	
Title Insurance Update – commitment more	\$100.00
than 6 months old	<b>12</b> 00.00
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

#### 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	\$250.00
(Not exceeding the amount of the owner's policy	(Plus card rate for any amount exceeding the
issued simultaneous therewith)	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	60% of Card Rate
Seller's prior owner's policy from <u>Kansas Secured</u> <u>Title</u> within the last 10 years	But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of	75% of Card Rate
Seller's prior policy from another qualified national underwriter within the last 10 years	But not less than minimum charge.
Disbursement Policy	Card rate for policy plus \$100.00 for each
(Calling for periodic endorsement for increasing liability and extending the time of policy.)	endorsement
Additional Tract Charge, for multiple tracts or	\$100.00 per each additional tract
lots	
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 Tonetes – Commercial			
Transaction Type	Charge		
Zoning Endorsement 3	\$300.00		
Zoning Endorsement 3.1	\$500.00 plus attorney's opinion fee		
(Requires an attorney's opinion)			
Assignment of Mortgage (no extension of	\$50.00		
policy date)			
Mortgage Modification (no extension of policy	\$50.00		
date)			
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		

#### **Endorsements to Loan Policies – Commercial**

#### 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.

	Effective A	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	

### **Title Insurance Rates**



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

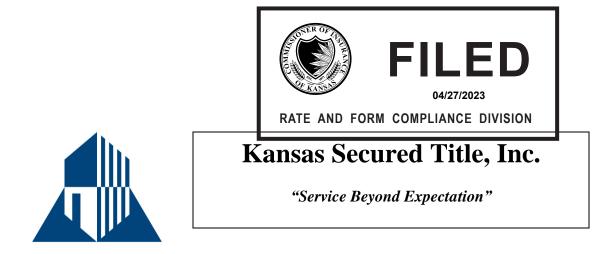
	Effective April 10, 2023	
Title Insurance	Rate	Refinance
50,000	\$470.00	\$470.00
60,000	\$540.00	\$470.00
70,000	\$570.00	\$470.00
80,000	\$620.00	\$470.00
90,000	\$660.00	\$470.00
100,000	\$700.00	\$470.00
110,000	\$730.00	\$470.00
120,000	\$750.00	\$470.00
130,000	\$780.00	\$470.00
140,000	\$800.00	\$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 \$1,510.00	\$894.00 \$896.00
470,000	\$1,510.00	\$906.00

### **Title Insurance Rates**



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 \$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 \$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



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

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

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

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
(outgoing)	
Document Preparation (not in conjunction	\$150.00 per document
with title insurance, O&E or a closing)	
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular	\$350.00 (plus applicable state and county
Home	fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing
	\$50.00 after 1 year of closing
Disbursement Only (escrowed funds)	\$350.00 for up to 5 disbursements
-customer to provide lien waivers and all	\$50.00 each additional disbursement
other relevant documents	
Mechanic's Lien Work Out	\$500.00 up to 5 waivers
(Obtaining lien waivers, disbursing funds to pay claimants.)	\$50.00 each additional waiver
Miscellaneous Research	\$100.00 per hour
(Not in conjunction with a title policy)	
1 hour minimum	
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	\$25.00 per recordable legal description
(Not in conjunction with a closing)	<u> </u>
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

# **Abstracting Services**

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate -	\$100.00
(lender requested only)	
Ownership & Encumbrance Certificate –	\$150.00
(lender requested only) - Includes 1 update	
Ownership & Encumbrance Certificate –	\$300.00
(with easements)	
Document Prep on Ownership &	\$50.00 per document
Encumbrance Certificate (lender requested	
only)	
Document Prep with Ownership &	\$75.00
Encumbrance Certificate.	
Document Prep with waiver. No title or	\$150.00
closing service.	
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or	\$100.00, plus \$1.00 per page for copies
verbal)	
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	\$500.00plus \$25.00 per parcel (radius of 350 feet
	or less)
	\$750.00 plus \$25.00 per parcel (radius more than
Court and Emery	350 feet)
Search and Exam	\$300.00

# 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	60% of Card Rate
Seller's prior owner's policy from <u>Kansas Secured</u> <u>Title</u> within the last 10 years	But not less than minimum charge.
Re-Issue Rate – must be provided with a copy of	75% of Card Rate
Seller's prior owners policy from another qualified national underwriter within the last 10 years	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	\$200.00
(Not exceeding the amount of the Owners Policy)	(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	\$300.00
relocation third party companies	
Informational Commitments	\$500.00 for property valued up to \$500,000.00
	\$750.00 for property valued over \$500,000.00
Each Update	If premium split is not available.
	\$100.00 per update
Title Insurance Update – commitment less than	No Charge
6 months old	
Title Insurance Update – commitment more	\$100.00
than 6 months old	
Foreclosure Binder – no policy, includes 1	\$300.00
update	
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

# 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	\$250.00
(Not exceeding the amount of the owner's policy	(Plus card rate for any amount exceeding the
issued simultaneous therewith)	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	60% of Card Rate
Seller's prior owner's policy from Kansas Secured	But not less than minimum charge.
<u>Title</u> within the last 10 years	
Re-Issue Rate – must be provided with a copy of	75% of Card Rate
Seller's prior policy from another qualified national underwriter within the last 10 years	But not less than minimum charge.
Disbursement Policy	Card rate for policy plus \$100.00 for each
(Calling for periodic endorsement for increasing	endorsement
liability and extending the time of policy.)	endorsement
Additional Tract Charge, for multiple tracts or	\$100.00 per each additional tract
lots	+
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	\$500.00 plus attorney's opinion fee
(Requires an attorney's opinion)	
Assignment of Mortgage (no extension of	\$50.00
policy date)	
Mortgage Modification (no extension of policy	\$50.00
date)	
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.



SERVICE BEYOND

EXPECTATION

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# Kansas Secured Title

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



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 1<sup>st</sup>, 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

Comme	rcial	Closing	Services
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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	\$750.00 minimum charge
Professional	\$1.00/1,000 up to \$1,000,000.00 plus
	\$.10/1,000 over 1,000,000 may apply
Second mortgage closing simultaneous	\$250.00
with First mortgage closing	
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	

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
(outgoing)	
Document Preparation (not in conjunction	\$150.00 per document
with title insurance, O&E or a closing)	
Seller Ancillary Services	\$50.00
Elimination of Title for Mobile or Modular	\$400.00 (plus applicable state and county
Home	fees)
Document Copies (flat fee)	\$25.00 within 1 year of closing
	\$50.00 after 1 year of closing
Disbursement Only (escrowed funds)	\$350.00 for up to 5 disbursements
-customer to provide lien waivers and all	\$50.00 each additional disbursement
other relevant documents	
Mechanic's Lien Work Out	\$500.00 up to 5 waivers
(Obtaining lien waivers, disbursing funds to pay claimants.)	\$50.00 each additional waiver
Miscellaneous Research	\$100.00 per hour
(Not in conjunction with a title policy)	
1 hour minimum	
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	\$25.00 per recordable legal description
(Not in conjunction with a closing)	
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

# **Abstracting Services**

Transaction Type	Charge
Ownership & Encumbrance Certificate	\$200.00
Ownership & Encumbrance Certificate -	\$100.00
(lender requested only)	
Ownership & Encumbrance Certificate –	\$150.00
(lender requested only) - Includes 1 update	
Ownership & Encumbrance Certificate –	\$300.00
(with easements)	
Document Prep on Ownership &	\$50.00 per document
Encumbrance Certificate (lender requested	
only)	
Document Prep with Ownership &	\$75.00
Encumbrance Certificate.	
Document Prep with waiver. No title or	\$150.00
closing service.	
Update within 6 months of effective date	\$50.00
UCC Search – County (per name, written or	\$100.00, plus \$1.00 per page for copies
verbal)	
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	\$500.00plus \$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

# 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	60% of Card Rate
Seller's prior owner's policy from <u>Kansas Secured</u> <u>Title</u> within the last 10 years	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	\$150.00
(Not exceeding the amount of the Owners Policy)	(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	\$300.00
relocation third party companies	
Informational Commitments	\$500.00 for property valued up to \$500,000.00
Each Update	\$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 – 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

## 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	\$250.00
(Not exceeding the amount of the owner's policy	(Plus card rate for any amount exceeding the
issued simultaneous therewith)	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	60% of Card Rate
Seller's prior owner's policy from Kansas Secured	But not less than minimum charge.
Title within the last 10 years	
Re-Issue Rate – must be provided with a copy of	75% of Card Rate
Seller's prior policy from another qualified national underwriter within the last 10 years	But not less than minimum charge.
· · · · · · · · · · · · · · · · · · ·	Conducts for malion also \$100.00 for each
Disbursement Policy (Calling for periodic endorsement for increasing	Card rate for policy plus \$100.00 for each
liability and extending the time of policy.)	endorsement
Additional Tract Charge, for multiple tracts or	\$100.00 per each additional tract
lots	
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
Poreciosure Communent (no poney)	\$400.00
Each Update	\$150.00
Platting Commitment (no policy)	\$500.00
Lot Sale Commitment (no policy)	\$100.00
Additional Research (1 hour minimum)	
Cancellation Fee	\$100.00 per hour
	\$300.00 Fee may apply
Replacement of Lost Policy (within 2 years)	\$100.00
Replacement of Lost Policy (after 2 years)	\$250.00

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

# **Endorsements to Owner's Policies – Commercial**

## **Endorsements to Loan Policies – Commercial**

Transaction Type	Charge
Zoning Endorsement 3	\$300.00
Zoning Endorsement 3.1	\$500.00 plus attorney's opinion fee
(Requires an attorney's opinion)	
Assignment of Mortgage (no extension of policy date)	\$50.00
Mortgage Modification (no extension of policy	\$50.00
date)	
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

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

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\$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 \$650,000	\$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
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\$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**

Service Beyond Expectation

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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

In compliance with Kansas Insurance Department regulations, we wish to make this rate filing to be effective as of March 1<sup>st</sup>, 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

#### **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	\$325.00
All-inclusive fees includes borrower wire, delivery, overnight, doc prep	
Seller Side Sale	\$200.00
RESIDENTIAL SALE CASH	\$175.00
REALTOR OR ATTORNEY ASSISTED – EACH SIDE	
For Sale By Owner Assistance – ADD to Seller Side	\$200.00
2 <sup>ND</sup> MORTGAGE CLOSING Simultaneous closing with first	\$150.00
mortgage	
Vacant Lot Closing Developer to Builder	\$75.00
With Loan	\$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	\$250.00
packages and closing statements prepared by another.	
FNF ServiceLink Witness Closing	\$125.00

#### **CLOSING STATEMENT PREPARATION ONLY**

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

#### DISBURSEMENT OF FUNDS ONLY

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

#### ANCILLARLY 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

#### 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	\$300.00
with Easement and Restrictions	
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,

#### 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
LOAN POLICIES – RESIDENTIAL	Rate Rate Card Attached -
LOAN POLICIES - RESIDENTIAL	
REFINANCE	Rate Card Attached -
LOAN POLICIES – RESIDENTIAL	60% of Regular Card
REFINANCE – KST ISSUED POLICY WITHIN ONE YEAR OF ORDER	Rate
SIMULTANEOUS ISSUE LOAN POLICIES	\$275.00
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 No additional charge.	
SIMULTANEOUS ISSUE LEASEHOLD	30% Of Fee Policy
Owner's Policy Issued In Conjunction With	Premium
Owner's Policy	
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	\$125.00
When Additional Parcel has separate chain of title	1
ENDORSEMENTS	Schedule Attached
INFORMATIONAL REPORT ISSUED TO	\$200.00
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

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	30% of Fee Policy
Owner's Policy Issued In Conjunction With Owner's 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* *Based on county appraised value	\$1,500.00
Updates on above reports	\$50.00
Platting or Planning Dept. Commitment	\$400.00
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 - LEAVENWORTH COUNTY

NAME	RESIDENTIAL	COMMERCIAL BASIC	COMMERCIAL
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	10% of
		Premium \$300 Min \$750 Max	Premium \$300 Min \$750 Max
ALTA Leasehold	N/C	N/C	N/C
All Other Endorsements	\$50	\$50 \$100	

## KANSAS SECURED TITLE



LEAVENWORTH

360 Santa Fe Street

Phone: 913-682-8911

Fax: 913-946-4799

Leavenworth KS 66048

Residential Title Insurance Rates for Leavenworth County

www.kstitle.com

Send orders to orders@kstleavenworth.com

Send documents to: docs@kstleavensorth.com TONGANOXIE 866 NorthStar Court Tonganoxie KS 66086 Phone: 913-369-3333 Fax: 913-946-4799

	Owners	& Loan Po	licy Rates	s Ef	ffective 03/	01/2023				Other Services
UP TO	Rate	UP TO	Rate		UP TO	Rate		UP TO	Rate	Simultaneous Issue Loan Policy \$275 Not exceeding amount of Owner's Policy
\$40,000	\$300	\$280,000	\$630		\$520,000	\$870		\$760,000	\$1,110	Simultaneous Issue and Refinance rates
\$50,000	\$325	\$290,000	\$640		\$530,000	\$880	1	\$770,000	\$1,120	include loan endorsements: ALTA 4 Condominium
\$60,000	\$350	\$300,000	\$650		\$540,000	\$890	1	\$780,000	\$1,130	ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 Variable Rate
\$70,000	\$375	\$310,000	\$660		\$550,000	\$900	1	\$790,000	\$1,140	ALTA 8.2 Environmental
\$80,000	\$400	\$320,000	\$670	1	\$560,000	\$910	1	\$800,000	\$1,150	ALTA 9 Comprehensive As applicable no additional charge.
\$90,000	\$425	\$330,000	\$680	1	\$570,000	\$920	1	\$810,000	\$1,160	
\$100,000	\$450	\$340,000	\$690	1	\$580,000	\$930		\$820,000	\$1,170	
\$110,000	\$460	\$350,000	\$700	1	\$590,000	\$940		\$830,000	\$1,180	RESIDENTIAL CLOSING FEES
\$120,000	\$470	\$360,000	\$710		\$600,000	\$950		\$840,000	\$1,190	Buyer Side Sale Or Refinance \$325
\$130,000	\$480	\$370,000	\$720		\$610,000	\$960		\$850,000	\$1,200	All inclusive fees includes borrower wire, delivery, overnight, doc prep
\$140,000	\$490	\$380,000	\$730		\$620,000	\$970		\$860,000	\$1,210	Seller Side Sale \$200
\$150,000	\$500	\$390,000	\$740		\$630,000	\$980		\$870,000	\$1,220	2 <sup>ND</sup> MORTGAGE Simultaneous closing with first mortgage \$150
\$160,000	\$510	\$400,000	\$750		\$640,000	\$990		\$880,000	\$1,230	Residential Sale Cash Realtor Or Attorney Assisted EACH SIDE \$175
\$170,000	\$520	\$410,000	\$760		\$650,000	\$1,000		\$890,000	\$1,240	For Sale By Owner Doc Prep & Assistance ADD \$200
\$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	INSTALLMENT ESCROW FEES
\$200,000	\$550	\$440,000	\$780		\$680,000	\$1,030		\$920,000	\$1,270	Initial Escrow Fee \$500
\$210,000	\$560	\$450,000	\$800		\$690,000	\$1,040		\$930,000	\$1,280	Monthly Service Fee 1 check in/out \$ 25
\$220,000	\$570	\$460,000	\$810		\$700,000	\$1,050		\$940,000	\$1,290	Additional Disbursements \$ 5
\$230,000	\$580	\$470,000	\$820		\$710,000	\$1,060		\$950,000	\$1,300	Termination Fee \$ 50
\$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	Please call for quotes over \$990,000.00
\$260,000	\$610	\$500,000	\$850		\$740,000	\$1,090		\$980,000	\$1,330	Rates quoted are for normal transactions. Additional charges may apply under extraordinary or unusual circumstances. or for multiple parcel transactions
\$270,000	\$620	\$510,000	\$860		\$750,000	\$1,100		\$990,000	\$1,340	



### Kansas Secured Title, Inc.

**Fesidential Title Insurance Rates for Leavenworth County** 

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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

	Owner	s & Loan P	olicy Rate	s Effective 3/	1/2023			Other Services
UP TO	Rate	UP TO	Rate	UP TO	Rate	UP TO	Rate	Simultaneous Issue Loan Policy\$275Not exceeding amount of Owner's Policy
\$40,000	\$300	\$280,000	\$630	\$520,000	\$870	\$760,00	0 \$1,110	Simultaneous Issue and Refinance rates include loan endorsements:
\$50,000	\$325	\$290,000	\$640	\$530,000	\$880	\$770,00	0 \$1,120	ALTA 4 Condominium
\$60,000	\$350	\$300,000	\$650	\$540,000	\$890	\$780,00	0 \$1,130	ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 Variable Rate
\$70,000	\$375	\$310,000	\$660	\$550,000	\$900	\$790,00	0 \$1,140	ALTA 8.2 Environmental
\$80,000	\$400	\$320,000	\$670	\$560,000	\$910	\$800,00	0 \$1,150	ALTA 9 Comprehensive As applicable no additional charge.
\$90,000	\$425	\$330,000	\$680	\$570,000	\$920	\$810,00	0 \$1,160	· · · · · · · · · · · · · · · · ·
\$100,000	\$450	\$340,000	\$690	\$580,000	\$930	\$820,00	0 \$1,170	
\$110,000	\$460	\$350,000	\$700	\$590,000	\$940	\$830,00	0 \$1,180	RESIDENTIAL CLOSING FEES
\$120,000	\$470	\$360,000	\$710	\$600,000	\$950	\$840,00	0 \$1,190	Buyer Side Sale Or Refinance \$325
\$130,000	\$480	\$370,000	\$720	\$610,000	\$960	\$850,00	0 \$1,200	All inclusive fees includes borrower wire, delivery, overnight, doc prep
\$140,000	\$490	\$380,000	\$730	\$620,000	\$970	\$860,00	0 \$1,210	Seller Side Sale \$200
\$150,000	\$500	\$390,000	\$740	\$630,000	\$980	\$870,00	0 \$1,220	2 <sup>ND</sup> MORTGAGE Simultaneous closing with first mortgage \$150
\$160,000	\$510	\$400,000	\$750	\$640,000	\$990	\$880,00	0 \$1,230	Residential Sale Cash Realtor Or Attorney Assisted EACH SIDE \$175
\$170,000	\$520	\$410,000	\$760	\$650,000	\$1,000	\$890,00	0 \$1,240	For Sale By Owner Doc Prep & Assistance ADD \$200
\$180,000	\$530	\$420,000	\$770	\$660,000	\$1,010	\$900,00	0 \$1,250	
\$190,000	\$540	\$430,000	\$780	\$670,000	\$1,020	\$910,00	0 \$1,260	INSTALLMENT ESCROW FEES
\$200,000	\$550	\$440,000	\$780	\$680,000	\$1,030	\$920,00	0 \$1,270	Initial Escrow Fee \$500
\$210,000	\$560	\$450,000	\$800	\$690,000	\$1,040	\$930,00	0 \$1,280	Monthly Service Fee 1 check in/out \$ 20
\$220,000	\$570	\$460,000	\$810	\$700,000	\$1,050	\$940,00	0 \$1,290	Additional Disbursements \$ 5
\$230,000	\$580	\$470,000	\$820	\$710,000	\$1,060	\$950,00	0 \$1,300	Termination Fee \$ 50
\$240,000	\$590	\$480,000	\$830	\$720,000	\$1,070	\$960,00	0 \$1,310	
\$250,000	\$600	\$490,000	\$840	\$730,000	\$1,080	\$970,00		Please call for quotes over \$990,000.00
\$260,000	\$610	\$500,000	\$850	\$740,000	\$1,090	\$980,00	0 \$1,330	Rates quoted are for normal transactions. Additional charges may apply under extraordinary or unusual circumstances. or for multiple parcel transactions
\$270,000	\$620	\$510,000	\$860	\$750,000	\$1,100	\$990,00	0 \$1,340	

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



## **Kansas Secured Title**

Holton Closing Office 125 W. 4<sup>th</sup> St., Ste A Holton, KS 66436 Phone: 785-217-9020 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 1<sup>st</sup>, 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

### **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	\$425.00
COMPLIANT	
All inclusive fee includes wire, delivery, overnight, doc prep.	
NEW LOAN NON-RESPA	\$375.00
RESIDENTIAL SALE CASH	\$300.00
REALTOR OR ATTORNEY ASSISTED	
RESIDENTIAL SALE FSBO	\$525.00
2 <sup>ND</sup> MORTGAGE CLOSING Simultaneous closing with first	\$175.00
mortgage	
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	\$150.00
instructions. No presentation of documents	

### 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

### 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

### ANCILLARLY 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
	<b>#50.00</b>
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

### 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
BOIEDER OTWITE REGIDENTIAL	Rate
LOAN POLICIES - RESIDENTIAL	Rate Card Attached -
LOAN POLICIES - RESIDENTIAL	Rate Card Attached -
REFINANCE	
LOAN POLICIES - RESIDENTIAL	60% of Regular Card
REFINANCE KST ISSUED POLICY WITHIN	Rate
ONE YEAR OF ORDER	
SIMULTANEOUS ISSUE LOAN POLICIES	\$350.00
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.	
SIMULTANEOUS ISSUE LEASEHOLD	30% Of Fee Policy
Owner's Policy Issued In Conjunction With	Premium
Owner's Policy CONSTRUCTION LOAN COMMITMENT	
No Policy - Builder or Developer	\$75.00
Individuals -	\$75.00 \$175.00
	\$175.00
Developer to Builder/No Policy	φ30.00
HOLD OPEN CHARGE	\$100.00
ADDITIONAL PARCEL CHARGE	\$100.00
When Additional Parcel has separate chain of	\$100.00
title	
ENDORSEMENTS	Schedule Attached
INFORMATIONAL COMMITMENT ISSUED	\$200.00
TO ANOTHER TITLE COMPANY - Residential	+200.00
PRELIMINARY COMMITMENT ISSUED IN	N/C
ANTICIPATION OF POLICY TO BE ISSUED	
UPON SALE	
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

### 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	\$50.00
disbursement	
SIMULTANEOUS ISSUE LOAN POLICIES	\$500.00
Not Exceeding The Amount Of Owner's Policy	
SIMULTANEOUS ISSUE LEASEHOLD	30% Of Fee Policy
Owner's Policy Issued In Conjunction With	Premium
Owner's Policy	
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.

### ENDORSEMENT RATE SCHEDULE - SHAWNEE COUNTY

NAME	RESIDENTIAL	COMMERCIAL	COMMERCIAL
		Under	Over \$1million
		\$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
Tie In Endorsement		10% of Premium \$250 Min \$750 Max	increase 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: <u>www.kstitle.com</u>

Owners & Loan Policy Rates Effective 03/01/2023							Other Services		
UP TO	Rate	UP TO	Rate	UP TO	Rate	UP TO	Rate	Simultaneous Issue Loan Policy Not exceeding amount of Owner's Policy	\$350
\$40,000	\$355	\$280,000	\$855	\$520,000	\$1,240	\$760,000	\$1,625	Simultaneous Issue and Refinance rates	
\$50,000	\$385	\$290,000	\$870	\$530,000	\$1,255	\$770,000	\$1,645	include loan endorsements: ALTA 4 Condominium	
\$60,000	\$420	\$300,000	\$890	\$540,000	\$1,270	\$780,000	\$1,660	ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 Variable Rate	
\$70,000	\$455	\$310,000	\$905	\$550,000	\$1,290	\$790,000	\$1,680	ALTA 8.2 Environmental	
\$80,000	\$485	\$320,000	\$920	\$560,000	\$1,305	\$800,000	\$1,695	ALTA 9 Comprehensive	
\$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	RESIDENTIAL CLOSING FEES	_
\$120,000	\$585	\$360,000	\$985	\$600,000	\$1,380	\$840,000	\$1.755	New Loan Sale Or Refinance Trid Compliant	\$425
\$130,000	\$600	\$370,000	\$1,000	\$610,000	\$1,395	\$850,000	\$1,770	All inclusive fees includes borrower wire, delivery, overnight, doc prep	φ <del>4</del> 20
\$140,000	\$620	\$380,000	\$1,015	\$620,000	\$1,415	\$860,000	\$1,785	New Loan Non-Trid	\$375
\$150,000	\$640	\$390,000	\$1,030	\$630,000	\$1,430	\$870,000	\$1,800	2 <sup>ND</sup> MORTGAGE Simultaneous closing with first mortgage	\$175
\$160,000	\$655	\$400,000	\$1,050	\$640,000	\$1,445	\$880,000	\$1,815	Residential Sale Cash Realtor Or Attorney Assisted	\$300
\$170,000	\$675	\$410,000	\$1,065	\$650,000	\$1,460	\$890,000	\$1,835	For Sale By Owner Residential	\$525
\$180,000	\$695	\$420,000	\$1,080	\$660,000	\$1,475	\$900.000	\$1,850	Tor oue by owner residential	φ <u></u> 525
\$190,000	\$710	\$430,000	\$1,095	\$670,000	\$1,500	\$910,000	\$1,865	INSTALLMENT ESCROW FEES	
\$200,000	\$730	\$440,000	\$1,110	\$680,000	\$1,515	\$920,000	\$1,880	Initial Escrow Fee	<b>#F00</b>
\$210,000	\$745	\$450,000	\$1,130	\$690,000	\$1,530	\$930,000			\$500
\$220,000	\$760	\$460,000	\$1,145	\$700.000			\$1,900	Monthly Service Fee 1 check in/out	\$ 25
\$230,000	\$775	\$470,000	\$1,160		\$1,545	\$940,000	\$1,915	Additional Disbursements	\$ 5
\$240,000	\$790	\$480,000	\$1,175	\$710,000	\$1,560	\$950,000	\$1,930	Termination Fee	\$ 50
\$250,000	\$810	\$490,000	\$1,190	\$720,000	\$1,575	\$960,000	\$1,945		
				\$730,000	\$1,590	\$970,000	\$1,965	Please call for quotes over \$990,000.00	h f .
\$260,000	\$825	\$500,000	\$1,205	\$740,000	\$1,600	\$980,000	\$1,980	Rates quoted are for normal transactions. Additional charges may app extraordinary or unusual circumstances, or for multiple parcel transacti	iy under ons
\$270,000	\$840	\$510,000	\$1,220	\$750,000	\$1,615	\$990,000	\$2,000		

### 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



RATE AND FORM COMPLIANCE DIVISION

Owners & Loan Policy Rates Effective 03/01/2023 Other Services							Other Services		
UP TO	Rate	UP TO	Rate	UP TO	Rate	UP TO	Rate	Simultaneous Issue Loan Policy Not exceeding amount of Owner's Policy	\$350
\$40,000	\$355	\$280,000	\$855	\$520,000	\$1,240	\$760,000	\$1,625	Simultaneous Issue and Refinance rates include loan endorsements:	
\$50,000	\$385	\$290,000	\$870	\$530,000	\$1,255	\$770,000	\$1,645	ALTA 4 Condominium	
\$60,000	\$420	\$300,000	\$890	\$540,000	\$1,270	\$780,000	\$1,660	ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 Variable Rate	
\$70,000	\$455	\$310,000	\$905	\$550,000	\$1,290	\$790,000	\$1,680	ALTA 8.2 Environmental	
\$80,000	\$485	\$320,000	\$920	\$560,000	\$1,305	\$800,000	\$1,695	ALTA 9 Comprehensive	
\$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	RESIDENTIAL CLOSING FEES	
\$120,000	\$585	\$360,000	\$985	\$600,000	\$1,380	\$840,000	\$1,755	New Loan Sale Or Refinance Trid Compliant	\$425
\$130,000	\$600	\$370,000	\$1,000	\$610,000	\$1,395	\$850,000	\$1,770	All inclusive fees includes borrower wire, delivery, overnight, doc prep	
\$140,000	\$620	\$380,000	\$1,015	\$620,000	\$1,415	\$860,000	\$1,785	New Loan Non-Trid	\$375
\$150,000	\$640	\$390,000	\$1,030	\$630,000	\$1,430	\$870,000	\$1,800	2 <sup>ND</sup> MORTGAGE Simultaneous closing with first mortgage	\$175
\$160,000	\$655	\$400,000	\$1,050	\$640,000	\$1,445	\$880,000	\$1,815	Residential Sale Cash Realtor Or Attorney Assisted	\$300
\$170,000	\$675	\$410,000	\$1,065	\$650,000	\$1,460	\$890,000	\$1,835	For Sale By Owner Residential	\$525
\$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	INSTALLMENT ESCROW FEES	
\$200,000	\$730	\$440,000	\$1,110	\$680,000	\$1,515	\$920.000	\$1.880	Initial Escrow Fee	\$500
\$210,000	\$745	\$450,000	\$1,130	\$690,000	\$1,530	\$930,000	\$1,900	Monthly Service Fee 1 check in/out	\$ 25
\$220,000	\$760	\$460,000	\$1,145	\$700,000	\$1,545	\$940,000	\$1,915	Additional Disbursements	\$5
\$230,000	\$775	\$470,000	\$1,160	\$710,000	\$1,545 \$1,560	\$950,000	\$1,930	Termination Fee	\$ 50
\$240,000	\$790	\$480,000	\$1,175	\$720,000	\$1,575	\$960,000	\$1,930 \$1,945	ronning aon roo	<del>~ ~ ~</del>
\$250,000	\$810	\$490,000	\$1,190			\$970,000	\$1,965	Please call for quotes over \$990,000.00	
\$260,000	\$825	\$500,000	\$1,205	\$730,000	\$1,590	\$970,000	\$1,903	Rates quoted are for normal transactions. Additional charges may app	ly under
. ,		\$500,000	\$1,205	\$740,000	\$1,600	\$980,000	\$1,980	extraordinary or unusual circumstances. or for multiple parcel transaction	
\$270,000	\$840	\$510,000	\$1,220	\$750,000	\$1,615	\$990,000	\$2,000		

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





04/27/2023

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

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	\$425.00
COMPLIANT	
All inclusive fee includes wire, delivery, overnight, doc prep.	
NEW LOAN NON-RESPA	\$375.00
RESIDENTIAL SALE CASH	\$300.00
REALTOR OR ATTORNEY ASSISTED	
RESIDENTIAL SALE FSBO	\$525.00
2 <sup>ND</sup> MORTGAGE CLOSING Simultaneous closing with first	\$175.00
mortgage	
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	\$150.00
instructions. No presentation of documents	

### **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

### 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

### ANCILLARLY SERVICES

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

Service	Charge
Overnight Delivery Service	\$25.00*
*or actual charge by service if exceeds \$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	\$275.00
with Easement and Restrictions	
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

### TITLE INSURANCE RATES RESIDENTIAL

Transaction Type	Charge
OWNER'S POLICIES – RESIDENTIAL	Rate Card Attached
ENHANCED HTP OWNER'S POLICIES	110% of Rate Card
	Attached
BUILDER'S RATE – RESIDENTIAL	75% of Regular Card
	Rate
LOAN POLICIES – RESIDENTIAL	Rate Card Attached -
LOAN POLICIES – RESIDENTIAL	Rate Card Attached -
REFINANCE	
LOAN POLICIES – RESIDENTIAL	70% of Regular Card
REFINANCE – KST ISSUED POLICY WITHIN	Rate
ONE YEAR OF ORDER	
SIMULTANEOUS ISSUE LOAN POLICIES	\$350.00
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.	
SIMULTANEOUS ISSUE LEASEHOLD	30% Of Fee Policy
Owner's Policy Issued In Conjunction With	Premium
Owner's Policy	
CONSTRUCTION LOAN COMMITMENT	
No Policy - Builder or Developer	\$75.00
Individuals -	\$175.00
LOT SALE COMMITMENT	\$50.00
Developer to Builder/No Policy	
HOLD OPEN CHARGE	\$100.00
ADDITIONAL PARCEL CHARGE	\$100.00
When Additional Parcel has separate chain of	
title	
ENDORSEMENTS	Schedule Attached
INFORMATIONAL COMMITMENT ISSUED	\$200.00
TO ANOTHER TITLE COMPANY - Residential	
PRELIMINARY COMMITMENT ISSUED IN	N/C
ANTICIPATION OF POLICY TO BE ISSUED	
UPON SALE	
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

### 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	\$50.00
disbursement	
SIMULTANEOUS ISSUE LOAN POLICIES	\$500.00
Not Exceeding The Amount Of Owner's Policy	
SIMULTANEOUS ISSUE LEASEHOLD	30% Of Fee Policy
Owner's Policy Issued In Conjunction With	Premium
Owner's Policy	
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.

### ENDORSEMENT RATE SCHEDULE - JACKSON COUNTY

NAME	RESIDENTIAL	COMMERCIAL	COMMERCIAL
		Under	Over \$1million
		\$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	\$100 Minimum	\$300 Minimum
	applicable	plus \$75.00/hr	plus \$75.00/hr
	premium for	after 2 hours,	after 2 hours,
	increase	plus applicable	plus applicable
		premium for	premium for
		increase	increase
Tie In Endorsement		10% of	10% of
		Premium	Premium
		\$250 Min	\$250 Min
		\$750 Max	\$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 1<sup>st</sup>, 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

### **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	\$325.00
COMPLIANT	
All inclusive fee includes wire, delivery, overnight, doc prep.	
NEW LOAN NON-RESPA	\$250.00
RESIDENTIAL SALE CASH	\$200.00
REALTOR OR ATTORNEY ASSISTED	
RESIDENTIAL SALE FSBO	\$400.00
2 <sup>ND</sup> MORTGAGE CLOSING Simultaneous closing with first	\$125.00
mortgage	
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
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

### ANCILLARLY 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	\$275.00
with Easement and Restrictions	
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
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

OWNER'S POLICIES - RESIDENTIALRate Card AttachedBUILDER'S RATE - RESIDENTIAL70% of Regular Card RateLOAN POLICIES - RESIDENTIALRate Card Attached -LOAN POLICIES - RESIDENTIALRate Card Attached -REFINANCERESIDENTIALCOAN POLICIES - RESIDENTIAL60% of Regular Card Rate Card AttachedNONE YEAR OF ORDER60% of Regular CardSIMULTANEOUS ISSUE LOAN POLICIES NOTE: Simultaneous Issue and Refinance include loan endorsements:\$200.00ALTA 4 Condominium ALTA 5 P.U.D.ALTA 4 Condominium ALTA 5 P.U.D.ALTA 5 Comprehensive30% Of Fee PolicyAs applicable no additional charge.30% Of Fee PolicySIMULTANEOUS ISSUE LEASEHOLD30% Of Fee PolicyOwner's Policy9000000000000000000000000000000000000	Transaction Type	Charge
BUILDER'S RATE – RESIDENTIAL       70% of Regular Card Rate         LOAN POLICIES – RESIDENTIAL       Rate Card Attached –         LOAN POLICIES – RESIDENTIAL       Rate Card Attached –         LOAN POLICIES – RESIDENTIAL       Rate Card Attached –         LOAN POLICIES – RESIDENTIAL       60% of Regular Card         REFINANCE       60% of Regular Card         LOAN POLICIES – RESIDENTIAL       60% of Regular Card         REFINANCE       SIMULTANEOUS ISSUE DOLICY WITHIN         ONE YEAR OF ORDER       SIMULTANEOUS ISSUE LOAN POLICIES         SIMULTANEOUS ISSUE LOAN POLICIES       \$200.00         NOTE: Simultaneous Issue and Refinance       include Ioan endorsements:         ALTA 4 Condominium       ALTA 5 P.U.D.         ALTA 5 Comprehensive       As applicable no additional charge.         SIMULTANEOUS ISSUE LEASEHOLD       30% Of Fee Policy         Owner's Policy Issued In Conjunction With       Premium         Owner's Policy Issued In Conjunction With       \$175.00         Individuals -       \$175.00         Individuals -       \$175.00         LOT SALE COMMITMENT       \$50.00         Developer to Builder/INo Policy       \$100.00         HOLD OPEN CHARGE       \$100.00         When Additional Parcel has separate chain of title       \$200.00 </td <td></td> <td>Bate Card Attached</td>		Bate Card Attached
RateLOAN POLICIES - RESIDENTIALRate Card Attached -LOAN POLICIES - RESIDENTIALRate Card Attached -REFINANCE60% of Regular CardLOAN POLICIES - RESIDENTIAL60% of Regular CardREFINANCE - KST ISSUED POLICY WITHINRateONE YEAR OF ORDERSIMULTANEOUS ISSUE LOAN POLICIESSIMULTANEOUS ISSUE LOAN POLICIES\$200.00Not Exceeding The Amount Of Owner's PolicyNOTE: Simultaneous Issue and Refinanceinclude Ioan endorsements:ALTA 4 CondominiumALTA 5 P.U.D.ALTA 6, 6, 1 or 6, 2 Variable RateALTA 9 ComprehensiveAS applicable no additional charge.SIMULTANEOUS ISSUE LEASEHOLD30% Of Fee PolicyOwner's Policy Issued In Conjunction WithPremiumOwner's Policy\$175.00Individuals -\$175.00Individuals -\$175.00Individuals -\$100.00ADDITIONAL PARCEL CHARGE\$100.00When Additional Parcel has separate chain of tite\$200.00ENDORSEMENTSSchedule AttachedINFORMATIONAL COMMITMENT ISSUED IN ANTICIPATION OF POLICY TO BE ISSUED\$200.00TO ANOTHER TITLE COMPANY\$200.00PRELIMINARY COMMITMENT ISSUED IN ANTICIPATION OF POLICY TO BE ISSUED IN 		
LOAN POLICIES - RESIDENTIALRate Card Attached -LOAN POLICIES - RESIDENTIALRate Card Attached -REFINANCE60% of Regular CardLOAN POLICIES - RESIDENTIAL60% of Regular CardREFINANCE - KST ISSUED POLICY WITHINRateONE YEAR OF ORDER50% of Negular CardSIMULTANEOUS ISSUE LOAN POLICIES\$200.00Not Exceeding The Amount Of Owner's Policy\$200.00NOTE: Simultaneous Issue and Refinanceinclude Ioan endorsements:ALTA 4 CondominiumALTA 5 P.U.D.ALTA 5 P.U.D.ALTA 9 ComprehensiveAs applicable no additional charge.30% Of Fee PolicySIMULTANEOUS ISSUE LEASEHOLD30% Of Fee PolicyOwner's Policy Issued In Conjunction WithPremiumOwner's Policy\$175.00LOT SALE COMMITMENT\$50.00No Policy - Developer or Builder- Individuals -\$100.00ADDITIONAL PARCEL CHARGE\$100.00When Additional Parcel has separate chain of title\$200.00INFORMATIONAL COMMITMENT ISSUED\$200.00DO ANOTHER TITLE COMPANY\$200.00TO ANOTHER TITLE COMPANY\$200.00PRELIMINARY COMMITMENT ISSUED IN ANTICIPATION OF POLICY TO BE ISSUED\$200.00PON SALELOAN POLICY - Cooperative Closing\$250.00Residential Cancellation feeN/C unless U&U filedALTA Residential Limited Coverage Junior\$250.00	BOILDER'S RATE - RESIDENTIAL	
LOAN POLICIES - RESIDENTIAL REFINANCERate Card Attached -REFINANCE60% of Regular Card 60% of Regular Card RateREFINANCE - KST ISSUED POLICY WITHIN ONE YEAR OF ORDER60% of Regular Card 8200.00SIMULTANEOUS ISSUE LOAN POLICIES NOTE: Simultaneous Issue and Refinance include Ioan endorsements: ALTA 4 Condominium ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 Variable Rate ALTA 8 Comprehensive As applicable no additional charge.30% Of Fee Policy Premium Owner's PolicySIMULTANEOUS ISSUE LEASEHOLD Owner's Policy30% Of Fee Policy Premium Owner's Policy30% Of Fee Policy PremiumCONSTRUCTION LOAN COMMITMENT No Policy - Developer or Builder- Individuals - ADDITIONAL PARCEL CHARGE When Additional Parcel has separate chain of title\$100.00LOT SALE COMMITMENT NFORMATIONAL COMMITMENT NO POLICY TO BE ISSUED INFORMATIONAL COMMITMENT ISSUED IN ANTICIPATION OF POLICY TO BE ISSUED UPON SALE LOAN POLICY - Cooperative Closing ALTA Residential Limited Coverage JuniorN/C unless U&U filed	LOAN POLICIES - RESIDENTIAL	
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TO ANOTHER TITLE COMPANY         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       \$250.00		Schedule Attached
PRELIMINARY COMMITMENT ISSUED IN       N/C         ANTICIPATION OF POLICY TO BE ISSUED       UPON SALE         LOAN POLICY – Cooperative Closing       \$250.00         Residential Cancellation fee       N/C unless U&U filed         ALTA Residential Limited Coverage Junior       \$250.00	INFORMATIONAL COMMITMENT ISSUED	\$200.00
ANTICIPATION OF POLICY TO BE ISSUED UPON SALE LOAN POLICY – Cooperative Closing \$250.00 Residential Cancellation fee N/C unless U&U filed ALTA Residential Limited Coverage Junior	TO ANOTHER TITLE COMPANY	
UPON SALE       LOAN POLICY - Cooperative Closing       \$250.00         Residential Cancellation fee       N/C unless U&U filed         ALTA Residential Limited Coverage Junior       \$250.00		N/C
LOAN POLICY - Cooperative Closing       \$250.00         Residential Cancellation fee       N/C unless U&U filed         ALTA Residential Limited Coverage Junior       \$250.00		
Residential Cancellation fee       N/C unless U&U filed         ALTA Residential Limited Coverage Junior		
ALTA Residential Limited Coverage Junior		
	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

### 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	\$300.00
Not Exceeding The Amount Of Owner's Policy	
SIMULTANEOUS ISSUE LEASEHOLD	30% Of Fee Policy
Owner's Policy Issued In Conjunction With Owner's 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 guotation or being made effective.

### ENDORSEMENT RATE SCHEDULE - JEFFERSON COUNTY

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



### **Kansas Secured Title**

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

	Closing Offic 319 Jefferson Oskaloosa, Ki Phone: 785-8 Fax: 785-863-	<b>∶e</b> , P.O. Box 615 S 66066 63-2042	annar Fine Insura	nce kate	s for Jeffei	rson County 03/01/2023 orders@kstjefferson.com www.kstitle.com	
INSURANC UP TO		Refinance	INSURANCE UP TO	Regular	Refinance	Simultaneous Issue Loan Policy Not exceeding amount of Owner's Policy	\$200.00
\$10,00	00 \$175	\$175	\$260,000	\$851	\$678	Simultaneous Issue and Refinance	
\$20,00	00 \$220	\$220	\$270,000	\$866	\$689	include loan endorsements: ALTA 4 Condominium	
\$30,00	00 \$277	\$276	\$280,000	\$881	\$699	ALTA 5 P.U.D.	
\$40,00	00 \$330	\$314	\$290,000	\$896	\$710	ALTA 6, 6.1 or 6.2 Variable Rate	
\$50,00	00 \$382	\$350	\$300,000	\$911	\$720	ALTA 8.2 Environmental	
\$60,00	00 \$424	\$379	\$310,000	\$926	\$731	ALTA 9 Comprehensive	
\$70,00	00 \$466	\$409	\$320,000	\$941	\$741	JR LOAN POLICY	\$90.00
\$80,00	00 \$503	\$435	\$330,000	\$956	\$752	2 <sup>ND</sup> Mortgage Residential 1-4 family not	<b>\$90.00</b>
\$90,00	00 \$535	\$457	\$340,000	\$971	\$762	exceeding \$50,000.00 \$50,001.00 to \$150,000.00	\$140.00
\$100,00	00 \$566	\$479	\$350,000	\$986	\$773	Over \$150,000.00	\$175.00
\$110,00	00 \$586	\$493	\$360,000	\$1,001	\$783		
\$120,00	00 \$606	\$507	\$370,000	\$1,016	\$794	CLOSING FEES	
\$130,00	00 \$626	\$521	\$380,000	\$1,031	\$804	NEW LOAN SALE OR	\$325.00
\$140,00	0 \$646	\$535	\$390,000	\$1,046	\$815	REFINANCE RESPA COMPLIANT	
\$150,00	0 \$667	\$549	\$400,000	\$1,061	\$825	NEW LOAN NON-RESPA	\$250.00
\$160,00	00 \$686	\$563	\$410,000	\$1,076	\$836	RESIDENTIAL SALE CASH	\$200.00
\$170,00	0 \$706	\$577	\$420,000	\$1,091	\$846	REALTOR OR ATTORNEY ASSISTED RESIDENTIAL SALE FSBO	¢400.00
\$180,00	00 \$726	\$591	\$430,000	\$1,106	\$857	2 <sup>ND</sup> MORTGAGE CLOSING	\$400.00 \$125.00
\$190,00	0 \$746	\$605	\$440,000	\$1,121	\$867	Simultaneous closing with first mortgage	φ120.00
\$200,00	0 \$761	\$615	\$450,000	\$1,136	\$878	ESCROW FEES	
\$210,00	0 \$776	\$626	\$460,000	\$1,151	\$888	Installment Contracts	
\$220,00	0 \$791	\$636	\$470,000	\$1,166	\$899	Initial Escrow Fee	\$500.00
\$230,00	\$806	\$647	\$480,000	\$1,181	\$909	Monthly Service Fee Additional Disbursements	\$25.00
\$240,00	0 \$821	\$657	\$490,000	\$1,196	\$920	Termination Fee	\$5.00 \$50.00
\$250,00	00 \$836	\$668	\$500,000	\$1,211	\$930		ΨΟΟ.ΟΟ

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.



### Lansas Secured Title

RATE AND FORM COMPLIANCE DIVISION E202/10/E0 Vinu0 **Residential Title Insurance Rates for Jefferson** 



### www.kstitle.com

00.06\$ **JR LOAN POLICY** ALAA 9 Comprehensive Istnemnorivn3 S.8 ATJA ALTA 6, 6.1 or 6.2 Variable Rate . ALTA 5 P.U.D. muinimobno**D** 4 ATJA include loan endorsements: Simultaneous Issue and Refinance Not exceeding amount of Owner's Policy \$200.00 Simultaneous Issue Loan Policy

CLOSING FEES						
00.271\$ 00.041\$	2 <sup>ND</sup> Mortgage Residential 1-4 family not exceeding \$50,000,00 \$50,001,00 to \$150,000,00 Aver \$150,000,00					

	<b>ТИАИСЕ RESPA COMPLIANT</b>
\$325.00	NEM FORN SALE OR CLOSING FEES

00.002\$	Initial Escrow Fee
	Installment Contracts
	ESCKOM FEES
	Simultaneous closing with first mortgage
\$152.00	2 <sup>ND</sup> MORTGAGE CLOSING
00.004\$	RESIDENTIAL SALE FSBO
	DETRISSA YENROTTA AO AOTJAER
\$200.00	RESIDENTIAL SALE CASH
\$520.00	A9237-NON NAOJ WƏN

Termination Fee

Additional Disbursements

Monthly Service Fee

20.00

°00.28

\$22.00

026\$	112,12	000'00 <u>9</u> \$
\$650	961'1\$	000'06†\$
606\$	181,18	000'08†\$
668\$	991'1\$	000'027\$
888\$	131,151	000'09†\$
828\$	961,136	000'09†\$
298\$	121,12	000'077\$
L28\$	901'1\$	\$ <del>4</del> 30'000
978\$	160'1\$	\$450,000
988\$	920ʻl\$	000'014\$
\$829	190'1\$	000'00†\$
S18\$	9 <b>†</b> 0'l\$	000'06£\$
<b>†</b> 08\$	150,12	\$380,000
<b>7</b> 62\$	910,12	000'02£\$
82\$	100'1\$	000'09£\$
8773	986\$	\$3£0'000
792\$	↓Z6\$	\$3 <b>4</b> 0'000
297\$	996\$	\$330,000
177\$	↓⊅6\$	\$320,000
167\$	976\$	\$310,000
\$250	116\$	\$300,000
012\$	968\$	\$590,000
669\$	r88\$	\$280,000
689\$	998\$	\$520,000
829\$	\$824	\$260,000
Refinance	Regular	UP TO UP TO

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

Over \$500,000 add \$20						
899\$	988\$	\$520,000				
LG9\$	۶82µ	\$540,000				
L79\$	908\$	\$530,000				
989\$	l62\$	\$520,000				
\$626	922\$	\$210,000				
S19\$	192\$	\$500,000				
<u>909</u> \$	977\$	000'061\$				
¢69\$	977\$	000,081\$				
LLS\$	902\$	000'021\$				
299\$	989\$	000'091\$				
679\$	299\$	\$120'000				
\$232	979\$	\$1¢000				
\$23J	979\$	\$130,000				
209\$	909\$	\$120,000				
8463	985\$	000,011\$				
627\$	995\$	000'001\$				
29 <b>7</b> \$	\$232	000'06\$				
\$432	203	000'08\$				
60†\$	997\$	000'02\$				
628\$	\$424	000'09\$				
8320	\$382	000'09\$				
\$314	\$330	000'0†\$				
922\$	272\$	000'0E\$				
\$550	\$520	\$20,000				
92L\$	9ZL\$	000'01\$				
Refinance	Regular	UP TO UP TO				

oer \$10,000 increment; \$17 per 10,000 for reissue rate. Please call for quotes over \$1,000,000.00

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

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

**LED** Kansas Secured Title, Inc.

**Residential Title Insurance Rates for Douglas County** 

RATE AND FORM COMPLIANCE DIVISION

F

Orders: DCTorders(@kstitle.com

04/27/2023

4830 Bob Billings Parkway #200 Lawrence, KS 66049 Phone (785) 843-2830 Fax (785) 318-4414 www.kstitle.com

Closing Docs: <a href="https://www.docs.org">DCTdocs@kstitle.com</a>

Owners & Loan Policy Rates Effective 3/1/2023							Other Services		
UP TO	Rate	UP TO	Rate	UP TO	Rate	UP TO	Rate	Simultaneous Issue Loan Policy Not exceeding amount of Owner's Policy	\$200
\$40,000	\$285	\$280,000	\$705	\$520,000	\$1,080	\$760,000	\$1,320	Simultaneous Issue and Refinance rates	
\$50,000	\$315	\$290,000	\$725	\$530,000	\$1,090	\$770,000	\$1,330	include loan endorsements:	
\$60,000	\$340	\$300,000	\$745	\$540,000	\$1,100	\$780,000	\$1,340	ALTA 4 Condominium ALTA 5 P.U.D.	
\$70,000	\$365	\$310,000	\$760	\$550,000	\$1,110	\$790,000	\$1,350	ALTA 6, 6.1 or 6.2 Variable Rate	
\$80,000	\$390	\$320,000	\$765	\$560,000	\$1,120	\$800,000	\$1,360	ALTA 8.2 Environmental	
\$90,000	\$415	\$330,000	\$770	\$570,000	\$1,130	\$810,000	\$1,370	ALTA 9 Comprehensive As applicable no additional charge.	
\$100,000	\$440	\$340,000	\$790	\$580,000	\$1,140	\$820,000	\$1,380	Residential Closing Fees	
\$110,000	\$450	\$350,000	\$805	\$590,000	\$1,150	\$830,000	\$1,390	Sale with New Loan TRID Compliant	\$400
\$120,000	\$470	\$360,000	\$835	\$600,000	\$1,160	\$840,000	\$1,400	Refinance TRID Compliant	\$280
\$130,000	\$490	\$370,000	\$845	\$610,000	\$1,170	\$850,000	\$1,410	All inclusive fees include borrower wire, delivery, overnight, d	oc prep
\$140,000	\$505	\$380,000	\$870	\$620,000	\$1,180	\$860,000	\$1,420	2 <sup>ND</sup> MORTGAGE Simultaneous closing with first mortgage	\$150
\$150,000	\$520	\$390,000	\$890	\$630,000	\$1,190	\$870,000	\$1,430	Residential Sale Cash Realtor Or Attorney Assisted	\$250
\$160,000	\$535	\$400,000	\$910	\$640,000	\$1,200	\$880,000	\$1,440	For Sale By Owner Residential	\$500
\$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	Installment Escrow Fees	
\$190,000	\$580	\$430,000	\$955	\$670,000	\$1,230	\$910,000	\$1,470	Initial Escrow Fee	\$500
\$200,000	\$595	\$440,000	\$965	\$680,000	\$1,240	\$920,000	\$1,480	Monthly Service Fee 1 check in/out	\$ 25
\$210,000	\$605	\$450,000	\$985	\$690,000	\$1,250	\$930,000	\$1,490	Additional Disbursements	\$5
\$220,000	\$615	\$460,000	\$1,000	\$700,000	\$1,260	\$940,000	\$1,500	Termination Fee	\$ 50
\$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	Please call for quotes over \$990,000.00	
\$250,000	\$645	\$490,000	\$1,045	\$730,000	\$1,290	\$970,000	\$1,530	Rates quoted are for normal transactions.	
\$260,000	\$655	\$500,000	\$1,060	\$740,000	\$1,300	\$980,000	\$1,540	Additional charges may apply under extraordinary or unusual circum	stances
\$270,000	\$685	\$510,000	\$1,070	\$750,000	\$1,310	\$990,000	\$1,550	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 1<sup>st</sup>, 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

### **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	\$250.00
REALTOR OR ATTORNEY ASSISTED	
RESIDENTIAL SALE FSBO	\$500.00
2 <sup>ND</sup> MORTGAGE CLOSING Simultaneous closing with first	\$150.00
mortgage	
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	\$250.00
packages and closing statements prepared by another.	
FNF ServiceLink Witness Closing	\$125.00

#### **CLOSING STATEMENT PREPARATION ONLY**

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

#### DISBURSEMENT OF FUNDS ONLY

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

#### 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 plus
	\$.10 per \$1,000 over \$1,000,000.00

### ANCILLARLY 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

### ABSTRACTING

Transaction Type	Charge
Ownership & Encumbrance Certificate - Lender	\$150.00
Ownership & Encumbrance Certificate - Basic	\$200.00
Ownership & Encumbrance Certificate - Full	\$275.00
with Easement and Restrictions and Copies	
Additional Update within 6 months	\$50.00
Foreclosure Report - Residential	\$300.00
Updates	\$100.00
Foreclosure Report – Commercial	\$450.00
Updates	\$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

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

OWNER'S POLICIES - RESIDENTIAL	Charge
	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	75% of Card Rate
REFINANCE - KST ISSUED POLICY WITHIN	
ONE YEAR OF ORDER	
SIMULTANEOUS ISSUE LOAN POLICIES	\$200.00
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.	
SIMULTANEOUS ISSUE LEASEHOLD	30% Of Fee Policy
Owner's Policy Issued In Conjunction With	Premium
Owner's Policy	
CONSTRUCTION LOAN COMMITMENT	
Builder – (no policy issued)	\$75.00
Individuals – (no policy issued)	\$175.00
(\$100 credited towards Individuals Final Policy,	
when issued)	
LOT SALE COMMITMENT	\$50.00
Developer to Builder/No Policy	
HOLD OPEN CHARGE	\$100.00
ADDITIONAL PARCEL CHARGE	\$100.00
When Additional Parcel has separate chain of	\$100.00
title	
ENDORSEMENTS	Schedule Attached
INFORMATIONAL COMMITMENT ISSUED	\$200.00
TO ANOTHER TITLE COMPANY	φ200.00
PRELIMINARY COMMITMENT ISSUED IN	N/C
ANTICIPATION OF POLICY TO BE ISSUED	
UPON SALE	
LOAN POLICY – Cooperative Closing	\$250.00
	N/C unless U&U filed.
	The ameas due med.
Residential Cancellation fee	
Residential Cancellation fee ALTA Residential Limited Coverage Junior	\$00.00
Residential Cancellation fee	\$90.00 \$140.00

### **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	30% Of Fee Policy
Owner's Policy Issued In Conjunction With Owner's 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	COMMERCIAL
		BASIC	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	10% of
-		Premium \$300 Min \$750 Max	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

Closing document email:

Order email: DCTorders@kstitle.com

	DCTorders@kstitle.com DCTdocs@kstitle.c								
Owners & Loan Policy Rates Effective 3/1/2023					Other Services				
UP TO	Rate	UP TO	Rate	UP TO	Rate	UP TO	Rate	Simultaneous Issue Loan Policy Not exceeding amount of Owner's Policy	\$200
\$40,000	\$285	\$280,000	\$705	\$520,000	\$1,080	\$760,000	\$1,320	Simultaneous Issue and Refinance rates include loan endorsements:	
\$50,000	\$315	\$290,000	\$725	\$530,000	\$1,090	\$770,000	\$1,330	ALTA 4 Condominium	
\$60,000	\$340	\$300,000	\$745	\$540,000	\$1,100	\$780,000	\$1,340	ALTA 5 P.U.D. ALTA 6, 6.1 or 6.2 Variable Rate	
\$70,000	\$365	\$310,000	\$760	\$550,000	\$1,110	\$790,000	\$1,350	ALTA 8.2 Environmental	
\$80,000	\$390	\$320,000	\$765	\$560,000	\$1,120	\$800,000	\$1,360	ALTA 9 Comprehensive As applicable no additional charge.	
\$90,000	\$415	\$330,000	\$770	\$570,000	\$1,130	\$810,000	\$1,370	and approved the databased onergo.	
\$100,000	\$440	\$340,000	\$790	\$580,000	\$1,140	\$820,000	\$1,380	RESIDENTIAL CLOSING FEES	
\$110,000	\$450	\$350,000	\$805	\$590,000	\$1,150	\$830,000	\$1,390	Sale with New Loan TRID Compliant	\$400
\$120,000	\$470	\$360,000	\$835	\$600,000	\$1,160	\$840,000	\$1,400	Refinance TRID Compliant	\$280
\$130,000	\$490	\$370,000	\$845	\$610,000	\$1,170	\$850,000	\$1,410	All inclusive fees include borrower wire, delivery, overnight, doc prep	4200
\$140,000	\$505	\$380,000	\$870	\$620,000	\$1,180	\$860,000	\$1,420	2 <sup>ND</sup> MORTGAGE Simultaneous closing with first mortgage	\$150
\$150,000	\$520	\$390,000	\$890	\$630,000	\$1,190	\$870,000	\$1,430	Residential Sale Cash Realtor Or Attorney Assisted	\$250
\$160,000	\$535	\$400,000	\$910	\$640,000	\$1,200	\$880,000	\$1,440	For Sale By Owner Residential	\$500
\$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	INSTALLMENT ESCROW FEES	
\$190,000	\$580	\$430,000	\$955	\$670,000	\$1,230	\$910,000	\$1,470	Initial Escrow Fee	\$500
\$200,000	\$595	\$440,000	\$965	\$680,000	\$1,240	\$920,000	\$1,480	Monthly Service Fee 1 check in/out	\$ 25
\$210,000	\$605	\$450,000	\$985	\$690,000	\$1,250	\$930,000	\$1,490	Additional Disbursements	\$ 5
\$220,000	\$615	\$460,000	\$1,000	\$700,000	\$1,260	\$940,000	\$1,500	Termination Fee	\$ 50
\$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	Please call for quotes over \$990,000.00	
\$250,000	\$645	\$490,000	\$1,045	\$730,000	\$1,290	\$970,000	\$1,530	Rates quoted are for normal transactions.	
\$260,000	\$655	\$500,000	\$1,060	\$740,000	\$1,300	\$980,000	\$1,540	Additional charges may apply under extraordinary or unusual circums	stances
\$270,000	\$685	\$510,000	\$1,070	\$750,000	\$1,310	\$990,000	\$1,550	or for multiple parcel transactions	



### **Closing Services**

RATE AND FORM COMPLIANCE DIVISION

### **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	\$325.00
COMPLIANT	
All inclusive fee includes wire, delivery, overnight, doc prep.	
NEW LOAN NON-RESPA	\$250.00
RESIDENTIAL SALE CASH	\$200.00
REALTOR OR ATTORNEY ASSISTED	
RESIDENTIAL SALE FSBO	\$400.00
2 <sup>ND</sup> MORTGAGE CLOSING Simultaneous closing with first	\$125.00
mortgage	
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

### ANCILLARLY SERVICES

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

Service	Charge
Overnight Delivery Service	\$25.00*
*or actual charge by service if exceeds \$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

Transaction Type	Charge
	enaige
Ownership & Encumbrance Certificate - Lender	\$150.00
Ownership & Encumbrance Certificate - Basic	\$200.00
Ownership & Encumbrance Certificate - Full	\$275.00
with Easement and Restrictions	
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
Extension of Abstract – Certificate Fee	200.00
Recertification within 6 months – Certificate Fee	100.00
Per Entry Fee	20.00

### ABSTRACTING

### TITLE INSURANCE RATES RESIDENTIAL

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

Transaction Type	Charge
OWNER'S POLICIES – RESIDENTIAL	Rate Card Attached
ENHANCED HTP OWNER'S POLICIES	110% of Rate Card
	Attached
BUILDER'S RATE – RESIDENTIAL	70% of Regular Card
BOILDER S RATE - RESIDENTIAL	-
LOAN POLICIES – RESIDENTIAL	Rate Rate Card Attached -
LOAN POLICIES – RESIDENTIAL	Rate Card Attached -
REFINANCE	Rale Card Allached -
LOAN POLICIES – RESIDENTIAL	60% of Regular Card
REFINANCE – KST ISSUED POLICY WITHIN	
	Rate
	¢200.00
SIMULTANEOUS ISSUE LOAN POLICIES	\$200.00
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.	
SIMULTANEOUS ISSUE LEASEHOLD	30% Of Fee Policy
Owner's Policy Issued In Conjunction With	Premium
Owner's Policy	
CONSTRUCTION LOAN COMMITMENT	
No Policy – Developer or Builder-	\$75.00
Individuals -	\$175.00
LOT SALE COMMITMENT	\$50.00
Developer to Builder/No Policy	
HOLD OPEN CHARGE	\$100.00
ADDITIONAL PARCEL CHARGE	\$100.00
When Additional Parcel has separate chain of	
title	
ENDORSEMENTS	Schedule Attached
INFORMATIONAL COMMITMENT ISSUED	\$200.00
TO ANOTHER TITLE COMPANY	
PRELIMINARY COMMITMENT ISSUED IN	N/C
ANTICIPATION OF POLICY TO BE ISSUED	
UPON SALE	
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
	φ175.00

### **COMMERCIAL TITLE INSURANCE RATES**

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	\$300.00
Not Exceeding The Amount Of Owner's Policy	
SIMULTANEOUS ISSUE LEASEHOLD	30% Of Fee Policy
Owner's Policy Issued In Conjunction With Owner's 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.

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

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



### **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	\$250.00
REALTOR OR ATTORNEY ASSISTED	
RESIDENTIAL SALE FSBO	\$500.00
2 <sup>ND</sup> MORTGAGE CLOSING Simultaneous closing with first	\$150.00
mortgage	
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	\$250.00
packages and closing statements prepared by another.	
FNF ServiceLink Witness Closing	\$125.00

### CLOSING STATEMENT PREPARATION ONLY

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

#### DISBURSEMENT OF FUNDS ONLY

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

### 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 plus
	\$.10 per \$1,000 over \$1,000,000.00

### **ANCILLARLY SERVICES**

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

Service	Charge
Overnight Delivery Service	\$25.00*
*or actual charge by service if exceeds \$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	\$275.00
with Easement and Restrictions and Copies	
Additional Update within 6 months	\$50.00
Foreclosure Report - Residential	\$300.00
Updates	\$100.00
Foreclosure Report – Commercial	\$450.00
Updates	\$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	Rate Card Attached
ENHANCED HTP OWNER'S POLICIES	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 –	75% of Card Rate
KST ISSUED POLICY WITHIN ONE YEAR OF	
ORDER	
SIMULTANEOUS ISSUE LOAN POLICIES	\$200.00
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.	
SIMULTANEOUS ISSUE LEASEHOLD Owner's	30% Of Fee Policy
Policy Issued In Conjunction With Owner's Policy	Premium
CONSTRUCTION LOAN COMMITMENT	Ternium
Builder – (no policy issued)	\$75.00
Individuals – (no policy issued)	\$175.00
(\$100 credited towards Individuals Final Policy,	¢110.00
when issued)	
LOT SALE COMMITMENT	\$50.00
Developer to Builder/No Policy	,
HOLD OPEN CHARGE	\$100.00
ADDITIONAL PARCEL CHARGE	\$100.00
When Additional Parcel has separate chain of title	
ENDORSEMENTS	Schedule Attached
INFORMATIONAL COMMITMENT ISSUED TO	\$200.00
ANOTHER TITLE COMPANY	
PRELIMINARY COMMITMENT ISSUED IN	N/C
ANTICIPATION OF POLICY TO BE ISSUED UPON	
SALE	
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

### **COMMERCIAL TITLE INSURANCE RATES**

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	\$350.00
Not Exceeding The Amount Of Owner's Policy	
SIMULTANEOUS ISSUE LEASEHOLD	30% Of Fee Policy
Owner's Policy Issued In Conjunction With Owner's 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.

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

### 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	COMMERCIAL
	RESIDENTIAL	BASIC	MAJOR
Arbitration Endorsement	N/C	N/C	N/C
		N/C	N/C N/C
Correction Endorsement	N/C		
Creditors Rights Endorsement		10% of	10% of
		Premium	Premium
		\$250 Min	\$250 Min
		\$750 Max	\$750 Max
Mortgage Modification	\$100 plus	\$100 Minimum	\$300 Minimum
	applicable	plus \$75.00/hr	plus \$75.00/hr
	premium for	after 1 hours,	after 2 hours,
	increase	plus applicable	plus applicable
		premium for	premium for
		increase	increase
Tie In Endorsement		10% of	10% of
		Premium	Premium
		\$250 Min	\$250 Min
		\$750 Max	\$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	10% of
-		Premium	Premium
		\$300 Min	\$300 Min
		\$750 Max	\$750 Max
All Other Endorsements	\$50	\$100	\$125