

**KEYLINK AMERICA TITLE LLC**

**TITLE, CLOSING AND SETTLEMENT FEES AND CHARGES**

**FOR USE IN THE STATE OF KANSAS**

**WITH WESTCOR LAND TITLE INSURANCE COMPANY UNDERWRITING**

Please note that the Closing and Settlement Fees to be used for Kansas are the KeyLine America Title LLC fees in the pages immediately following this cover page. Any settlement fees included in the Westcor Land Title Insurance Company Rate Filing are Westcor's closing fees and will not be used by KeyLink unless otherwise noted.

## **Definitions**

**Bundled Refinance Escrow:** This fee is applicable to transactions where: (a) at least one existing encumbrance on the property is paid through closing; (b) a new loan is being obtained that is secured by a deed of trust or mortgage on the property; and (c) a sale or transfer of title to the property is not occurring concurrently with the closing of the new loan. This fee to include certain third-party costs paid on client's behalf, including wire fees, courier fees, tax certification, notary signing, and recording service fees.

**Bundled Resale Escrow Fee:** This fee is applicable to resale transactions where a licensed real estate agent and/or broker represent at least one of the parties to the transaction. The fee includes handling, processing, and services associated with closing and escrow, to include production of settlement statements, mortgage payoff verification, document delivery and tracking, quality control, escrow disbursement, bank fees, and mailing. This fee includes certain third-party costs paid on client's behalf, including, wire fees, courier fees, and tax certification fees.

**Bundled New Loan Concurrent with Purchase Transaction Fee:** This fee is applicable to resale transactions falling under the Bundled Resale Escrow Fee where a loan secured by a first priority Deed of Trust on the property is closed concurrently with the sale of the property. This fee to include certain third-party costs paid on client's behalf, including, wire fees and courier fees. This fee is in addition to the fee charged pursuant to the *Bundled Resale Escrow Fee*.

**Bundled for Sale by Owner Transaction Fee:** This fee is applicable to resale transactions where neither the buyer nor the seller is represented by a licensed real estate broker or agent. The fee includes the basic resale escrow closing services as well as courier fees, wire service fees and tax certification fees. This fee is in addition to the *Bundled Resale Escrow Fee*. If a loan is closed by Summit as part of the same transaction, an additional fee for loan escrow closing services will be charged pursuant to the *Bundled New Loan Concurrent with Purchase Transaction Fee*.

**Document Signing Service Fee:** This fee is applicable where Summit scheduling coordination is merely meeting with a party to the transaction and presenting them with documents to be signed.

**Notary Signing:** A closing conducted by a notary who has been contracted by a title company or notary signing company. In states where customary, this service is typically limited to witnessing and notarizing signatures on closing documents, and processing and returning signed closing documents. This fee is only charged in addition to the bundled escrow fee if there are multiple notary signings required on a transaction, or if a standalone notary signing is requested.

**Sub-Escrow:** The processing, payout, delivery and tracking of escrow funds. This service may include additional fees incurred by the escrow agent such as wire fees, overnight delivery fees and check cancellation fees. This fee is only charged when sub-escrow services are being provided as a standalone service and a bundled refinance escrow fee is not being charged.

**REO Escrow Fee:** When the seller of a property is a bank or asset manager selling the property pursuant to a foreclosure an additional fee will be added to the escrow fee.

**Short Sale Escrow Fee:** When the seller of a property is selling the property as a short sale transaction an additional fee will be added to the escrow fee.

**Second Mortgage Escrow Fee:** The handling, processing and services associated with the processing of second mortgages or HELOCs, including but not limited to courier fees, wire fees, recording service fees, and notary coordination fees. This fee is only charged when the second mortgage, or HELOC, is being processed as a standalone transaction where a bundled refinance escrow fee is not being charged.

**Trustee Sale Guarantees Fee:** The handling, processing and services associated with Trustee Sale Guarantees, including but not limited to the preparation of a Bene Check report, a full scope search of the subject property, a Trustee Sale Guarantee, a complete mailing list, recording notice of sale, a publication date down, bankruptcy search and recording a notice of rescission.

**Deed in Lieu of Foreclosure Fee:** The handling, processing and services associated with closing and escrow, including scheduling coordination and signing for borrower, document delivery and tracking, quality control, escrow disbursement, bank fees and mailings.

**HOA CIC Retrieval Fee:** The process of requesting and obtaining HOA/CCR services from third-party service provider on Colorado purchases only.

**Document Preparation:** The preparation of legal documents, closing documents, affidavits and/or disclosures determined to be necessary as part of the title/closing process.

**Subordination:** The process of giving a current lien or interest an inferior status to the new mortgage for which the borrower wishes to apply. For example, an existing mortgage may be subordinated to the lien of a new mortgage in which case the new mortgage becomes the lien with priority.

**Recording Service Fee:** The process of manually recording legal documents.

**Current Owner Property Report Fee:** The preparation and delivery of an O&E Report including current owner property ownership information, open deeds of trust, mortgage lien information, judgments and encumbrances, real estate and property tax status, and legal description of the subject property. No insurance issued.

**Two Owner Property Report Fee:** The preparation and delivery of an O&E report including two-owner property ownership information, open deeds of trust, mortgage lien information, judgments and encumbrances, real estate and property tax status, and legal description of the subject property. No insurance issued.

**Full Search Property Report Fee:** The preparation and delivery of an O&E report including the statutory period of property ownership information, open deeds of trust, mortgage lien information, judgments and encumbrances, real estate and property tax status, and legal description of the subject property. No insurance issued.

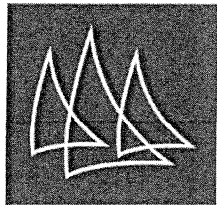
**Updated Current Owner Property Report Fee:** The preparation and delivery of an update to the O&E report from the date of the original O&E report with no insurance issued.

## **Schedule of Fees**

<b><u>Bundled Refinance Escrow:</u></b> To include:	\$475.00
Closing Fee	
Wire Fee (1)	
Courier Fee (1)	
Tax Certification Fee (1)	
Notary Signing Fee (1)	
Recording Service Fee (1)	
<b><u>Bundled Resale Escrow Fee:</u></b> To Include:	\$600.00
Closing Fee	
Wire Fee (1)	
Courier Fee (1)	
Tax Certification Fee (1)	
Recording Service Fee (1)	
<b><u>Bundled New Loan Concurrent with Purchase Transaction Fee:</u></b> To Include:	\$300.00
Closing Fee	
Wire Fee (1)	
Courier Fee (1)	
<b><u>Bundled for Sale by Owner Transaction Fee:</u></b> To Include:	\$450.00
Closing Fee	
Wire Fee (1)	
Courier Fee (1)	
Tax Certification Fee (1)	
<b><u>Additional Fees:</u></b>	
<b><u>Notary Signing:</u></b>	
Refinance Closing:	\$125.00
Purchase Closing:	\$150.00 (Cash Transaction) \$200.00 (Lender Transaction)
<b><u>Sub-Escrow:</u></b>	\$125.00
<b><u>REO Escrow:</u></b>	\$400.00
<b><u>Short Sale Escrow:</u></b>	\$500.00
<b><u>Second Mortgage Escrow Fee:</u></b>	\$250.00
<b><u>Trustee Sale Guarantees Fee:</u></b>	\$275.00

<b><u>Deed in Lieu of Foreclosure Fee:</u></b>	\$350.00
<b><u>HOA CIC Retrieval Fee:</u></b>	\$150 for first HOA, \$35 for each additional HOA
<b><u>Document Preparation:</u></b>	\$60.00 (per document)
<b><u>Subordination:</u></b>	\$175.00
<b><u>Recording Service Fee:</u></b>	\$18.00
<b><u>Current Owner Property Report Fee:</u></b>	\$55.00
<b><u>Two Owner Property Report Fee:</u></b>	\$90.00
<b><u>Full Search Property Report Fee:</u></b>	\$175.00
<b><u>Updated Current Owner Property Report Fee:</u></b>	\$20.00
<b><u>Tax Certificate (per Certificate):</u></b>	\$60.00
<b><u>Wire Fee (Per Wire):</u></b>	\$20.00
<b><u>Courier Fee:</u></b>	\$45.00
<b><u>Document Retrieval Fee</u></b>	\$60.00
<b><u>Document Signing Service Fee:</u></b>	\$50.00

\*\*\*Additional Charge/Hourly Rate: in the event of work beyond the bundled rates the Company reserves the right to charge an hourly rate of **\$100.00** per hour.



**WESTCOR**  
LAND TITLE INSURANCE COMPANY

# **RATE MANUAL**

## **SCHEDULE OF RATES FOR TITLE INSURANCE IN THE STATE OF KANSAS**

**Effective Date: July 02, 2021**

**Corporate Headquarters**  
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Suite 200  
Maitland, FL 32751  
Toll Free: 866.629.5842

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## **AREA COVERED**

The following rates apply to the entire State of Kansas.

The Premium charges contained herein include commission paid to this company's Agents or Agencies. These rates represent only Title Insurance premium charges and do not include charges made by abstractors, attorneys, title companies or our Agents or Agencies for abstracts of title searches, title examinations, escrow or closing services.



## LOAN POLICIES OF TITLE INSURANCE

The premiums for Loan policies of title insurance are:

	Per Thousand
Up to \$50,000 of liability written	2.50
Over \$50,000 and up to \$100,000	2.00
Over \$100,000 and up to \$500,000	1.75
Over \$500,000 and up to \$10,000,000	1.50
Over \$10,000,000 and up to \$15,000,000	1.25
Over \$15,000,000	1.00

NOTE: To compute premium on a fractional thousand of insurance (except as to minimum premiums), round to the next highest thousand dollar figure and multiply by the rate per thousand applicable.

### The Reissue Title Insurance Rate for Loan Policies of Title Insurance is:

When the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner by any title insurance company with a currently valid Certificate of Authority within 10 years prior to such application, such owner shall be entitled to the following reissue rates on mortgage insurance up to the face amount of their owner's policy:

	Per Thousand
Amount up to \$50,000 of liability written	1.50
Amount over \$50,000 and up to \$100,000	1.20
Amount over \$100,000 and up to \$500,000	1.05
Amount over \$500,000	0.90

If the amount of insurance desired under the mortgage policy is in excess of the original owner's policy, the excess shall be computed at the original rates under the applicable bracket or brackets.

### The Substitution Loan Rate for Loan Policies of Title Insurance is:

When a substitution loan is made by the same lender to the same borrower on the same property, the title to which was insured by a reputable title insurance company in connection with the original loan, the following rates will be charged for issuing the policy in connection with the new loan.

AGE OF ORIGINAL LOAN	RATES
3 years or under	30% of regular rates
From 3 years to 4 years	40% of regular rates
From 4 years to 5 years	50% of regular rates
From 5 years to 6 years	60% of regular rates
From 6 years to 7 years	70% of regular rates
From 7 years to 8 years	80% of regular rates
8 years and over	100% of regular rates

At the time a substitution loan is made, the unpaid principal balance of the original loan will be considered the amount of insurance in force on which the foregoing rates shall be calculated. To these rates shall be added the regular rates for the new insurance, that is, the difference between the unpaid principal balance of the original loan and the amount of the new loan.

**The Extension Loan Rate for Loan Policies of Title Insurance is:**

When the indebtedness secured by a mortgage on real property, the title to which has previously been insured by any title insurance company with a currently valid Certificate of Authority, is renewed by an extension agreement, a new title policy or endorsement for the existing Westcor Land Title Insurance Company policy, furnishing coverage up to and including the date of the recording of the extension agreement will be issued at the following rates:

	Per Thousand
Up to \$10,000 of liability written	1.00
Over \$10,000, add	0.50

When a new title policy is issued in connection with the extension of a loan, the policy issued in connection with the original loan must be returned for cancellation.

**Simultaneous Issuance of Loan and Owners Policies of Title Insurance.**

When an owner's and mortgage policy covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owner's rate. The rate for the mortgage policy simultaneously issued will be \$-0- for an amount of insurance not in excess of the owner's policy. The premium on the amount of the mortgage policy exceeding the owner's policy is figured at the regular original title insurance rates for mortgage policies.

In all cases the owner's policy shall be issued for the full insurable value of the premises. The title must be certified down to a date which will include the filing for record of both the deed to the mortgagor and the mortgage itself. Both policies must bear identical date and the owner's policy must show the mortgage as an exception under Schedule "B" thereof. It is not essential that the property be acquired simultaneously with the giving of the mortgage, but this rate, where applicable has reference to the simultaneous issuance of an owner's and a mortgage policy.

**ALTA Residential Limited Coverage Junior Loan Policy**

When title insurance is requested for a mortgage that is second or junior to a prior mortgage a Residential Junior Loan Limited Coverage Policy may be issued. The maximum loan amount insured is \$150,000.00. The charge for the Limited Coverage Junior Loan Policy shall be a flat fee of \$95.

## OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

### The premiums for Owner's or Leasehold Owner's Policies of Title Insurance are:

An owner's policy, insuring fee simple estate, will not be issued for less than the full value of the premises. A standard Owner's policy issued with the appropriate ALTA Leasehold Endorsement, will not be issued for less than the present market value of the leasehold estate, but with a minimum of the value of the fee. The premium charge for original owner's or leasehold insurance shall be:

	Per Thousand
Up to \$50,000 of liability written	3.50
Over \$50,000 and up to \$100,000	3.00
Over \$100,000 and up to \$5,000,000	2.00
Over \$5,000,000 and up to \$10,000,000	1.75
Over \$10,000,000 and up to \$15,000,000	1.50
Over \$15,000,000	1.25

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), round to the next highest thousand dollar figure and multiply by the rate per thousand applicable.

### The Re-issue Rate for Owner's or Leasehold Policies is:

The reissue rate, where applicable (see sections "1", "2", "3" below), is 60% of the published rate in force for original insurance. Reissue rates apply up to the face amount of the previous policy. If more insurance is required under a reissue policy than was written in the original policy, the coverage must be computed at original insurance rates under the applicable bracket or brackets.

	Per Thousand
Amount up to \$50,000 of liability written	2.10
Amount over \$50,000 and up to \$100,000	1.80
Amount over \$100,000 add	1.20
Minimum Premium	\$10.00

1. A purchaser of real estate from one whose title as owner has been insured prior to the application for a new policy shall be entitled to the reissue rate for owner's insurance in an amount up to the face of such former policy. Full rate as per published schedule in force will be charged for the excess up to the full value of the property.
2. When the insured under a mortgage policy of this company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and desires an owner's policy to be issued, such insured shall be entitled to the reissue rate on an owner's policy up to an amount equal to the face of such previous mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.
3. When acreage is platted into small subdivisions and covered by one blanket policy as of the approximate date of filing such subdivision plat, the subdivider, his successors or assigns will be allowed the owner's reissue rate on parcels sold out of such subdivision within 10 years from the date of the blanket policy or until the aggregate of the policies issued on such parcels equal the face amount of the original blanket policy. (Note: The minimum premium for reissue policies under this classification is \$7.50 instead of \$10.00). Thereafter additional blanket insurance should be purchased or subsequent policies will be charged for at original rates. The status of such lot purchasers with reference to future insurance is defined under paragraph "1" hereof.

## **ALTA HOMEOWNER'S POLICY FOR TITLE INSURANCE**

The rate for the policy is 110% of the rates shown herein the Owners' Leasehold Policies of Title Insurance.

### **MORTGAGE MODIFICATION GUARANTEE / ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY**

The premium charge for A Mortgage Modification Guarantee or ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Policy Amounts From Rate

\$0-\$1,000,000 .....	\$125
\$1,000,001 - \$1,500,000 .....	\$250
\$1,500,001 - \$2,000,000 .....	\$350

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

### **Bulk Centralized Refinance Rate (50 order minimum)**

The Bulk Centralized Refinance Rate applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$2,000,000
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
4. The Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
5. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
6. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.
7. The lender or mortgage broker would have a required minimum of fifty (50) monthly title openings ordered through an Underwritten Title Company of Westcor Land Title Insurance Company to qualify for the below rate.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$380
\$250,001 - \$500,000	\$560
\$500,001 - \$750,000	\$680
\$750,001 - \$1,000,000	\$820

\$1,000,001 - \$1,250,000	\$945
\$1,250,000 - \$1,500,000	\$1,020
\$1,500,000 - \$2,000,000	\$3,000

Rates include customarily issued endorsements.

### **Bulk Centralized Refinance Rate (100 order minimum)**

The Bulk Centralized Refinance Rate applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$2,000,000.00
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
4. The Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
5. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
6. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.
7. The lender or mortgage broker would have a required minimum of one hundred (100) monthly title openings ordered through an Underwritten Title Company of Westcor Land Title Insurance Company to qualify for the below rate.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$340
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$570
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$770
\$1,250,000 - \$1,500,000	\$895
\$1,500,000 - \$2,000,000	\$1,050

Rates include customarily issued endorsements.

### **Bulk Centralized Refinance Rate (200 order minimum)**

The Bulk Centralized Refinance Rate applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$2,000,000.00
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
4. The Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
5. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.

6. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.
7. The lender or mortgage broker would have a required minimum of two hundred (200) monthly title openings ordered through an Underwritten Title Company of Westcor Land Title Insurance Company to qualify for the below rate.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$300
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$760
\$1,250,000 - \$1,500,000	\$860
\$1,500,000 - \$2,000,000	\$1,050

**Rates include customarily issued endorsements.**

## **OTHER**

### **Builder Rates**

Owners and Loan Policies will be issued at 60% of the rates shown in II a. and III a. on property being sold by a Builder/Developer and which constitutes a sale of a home or condominium built by such Builder/Developer.

A Builder/Developer for the purpose of this filing shall be a person or entity in the business of Developing Subdivisions or the Building of Homes, Apartment Projects, Condominiums or Commercial Projects.

**All standard Form Endorsements on file with the Division of Insurance are issued at no charge. However, in instances of unusual risk, exposure or hazard, an appropriate charge will be made.**

Unique or specialized endorsements addressing a specific title matter may be issued at a charge appropriate to the risk assured.

### **SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS**

If it can be clearly demonstrated that a risk presents unique or unusual conditions or 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.