

LAND TITLE SERVICES, INC.

RATES

EFFECTIVE MARCH 1, 2008

Charges for Escrow, Closing and/or Other Services

SERVICE:

CHARGE:

COMMERCIAL ESCROW CLOSINGS

Includes transfer of title documents, disbursement of funds, and
Compliance with IRS reporting requirements

\$250 TO \$1,500 (UP TO 1,000,000)
(\$10/1,000 PER EACH ADDITIONAL
1,000 OVER 1,000,000)

RESIDENTIAL REAL ESTATE CLOSINGS WITH
ASSISTANCE OF ATTORNEY AND/OR BROKER

Includes preparation of transfer of title documents, settlement
statements (HUD-1), disbursement of funds, and compliance with
IRS reporting requirements

\$150.00

FILED

MAR 6 - 2008

SANDY PRAEGER
Commissioner of InsuranceRESIDENTIAL REAL ESTATE DOCUMENT
PREPARATION/CLOSINGS WITHOUT ASSISTANCE OF
ATTORNEY AND/OR BROKER

Includes transfer of title documents, settlement statements (HUD-1),
disbursement of funds, and compliance with IRS reporting
requirements.

\$300.00

RESIDENTIAL REAL ESTATE CLOSINGS INVOLVING
RELOCATION COMPANY (with assistance of attorney
and/or broker)

Includes preparation of transfer of title documents, settlements,
disbursement of funds, and compliance with IRS reporting
requirements.

\$200.00

RESIDENTIAL LOAN CLOSING FOR A PURCHASE MONEY
MORTGAGE, REGARDLESS OF LENDER/MORTGAGE
BROKER/BANK LOCATION

Includes preparation of HUD-1 settlement
statement and processing of other required
loan documents, meeting with borrower,
disbursing funds.

\$200.00

RESIDENTIAL REFINANCE LOAN CLOSING FOR A
LENDER/MORTGAGE BROKER/BANK OFFICE LOCATED
IN SALINE COUNTY, KANSAS

Includes preparation of HUD-1 settlement statement and
processing of other required loan documents, meeting with
borrower, disbursing funds.

\$200.00

LAND TITLE SERVICES, INC.

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RESIDENTIAL REFINANCE LOAN CLOSING FOR A
LENDER/MORTGAGE BROKER/ BANK THAT DOES NOT
HAVE AN OFFICE LOCATED IN SALINE COUNTY, KANSAS
Includes preparation of HUD-1 settlement statement
and processing of other required loan documents,
meeting with borrower, disbursing funds. \$300.00

VACANT RESIDENTIAL LOT REAL ESTATE CLOSING
(with or without assistance of attorney and/or broker) transfer of
title document, settlement statements, and compliance with IRS
reporting requirements. \$150.00

VACANT RESIDENTIAL LOT REAL ESTATE CLOSING FOR
LAND DEVELOPER (with or without assistance of
attorney and/or broker)
Includes transfer of title documents, settlement statements, and
compliance with IRS reporting requirements \$100.00

DOCUMENT PREPARATION (when not included in closings) &/or Title work SEE ITEMIZATION

- 1) Warranty Deed - \$25.00
- 2) Quit Claim Deed - \$25.00
- 3) Affidavit to establish identity, death, heirs, etc. - \$25.00
- 4) Affidavit of Equitable Interest - \$25.00
- 5) Overnight mail fee - \$25.00
- 6) Fee for Escrowing funds following closing - \$25.00
- 7) Mortgage release - \$25.00
- 8) Wire fee - \$20.00

CHARGES FOR TITLE INSURANCE COMMITMENTS AND POLICIES

FORECLOSURE COMMITMENT

Title insurance commitment issued for purpose of filing

Foreclosure proceeding:

a. Where Policy is not issued \$150.00

b. Update of commitment \$75.00

PLATTING COMMITMENT

Issued to governmental body in lieu of attorney's opinion to show
easements, taxes, mortgages, etc., in nominal amount. \$200.00

INFORMATIONAL COMMITMENT

Issued for "amount to be agreed upon" where non-realtor customer
wants check of title before sale or mortgage. \$200.00

FILED

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Commissioner of Insurance

LAND TITLE SERVICES, INC.

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CONVERT CONTRACT PURCHASER'S POLICY TO
OWNER'S POLICY

Issued when contract purchaser pays off contract and wants
current policy showing title in his/her name

SEE RATE CARD

DEVELOPMENT LOAN POLICY

A mortgagee's policy issued for the protection of the lender who
provides the funds to make improvements to the land so that the
land can be resold for a different purpose (i.e., subdivision
development and subsequent land sales).

SEE RATE CARD **FILED****MAR 6 - 2008****SANDY PRAEGER**
Commissioner of InsuranceRESIDENTIAL MORTGAGEE'S POLICY FOR REFINANCE
OF EXISTING MORTGAGE

A rate afforded to homeowners where a mortgagee's policy is
required by the lender as the result of the refinancing of owner's
existing financing

SEE RATE CARD

CONSTRUCTION LOAN POLICY

A rate afforded to lenders for financing during the construction of
improvements on the subject property. The policy is effective
during the term of construction and a reasonable period of time
thereafter to allow for refinance or resale of the subject property.

SEE RATE CARD
(CREDIT GIVEN ON SALE
IF FINAL POLICY NOT
REQUIRED TO BE ISSUED)

MULTIPLE LOT OR TRACT CHARGES

A charge made in connection with the issuance of either an
owner's or a mortgagee's policy when the subject property consists
of more than one chain of title

SEE RATE CARD +
\$25.00 to \$250.00 FOR EACH
ADDITIONAL CHAIN
OF TITLE (Depending on availability of
old Title work)

The charges set forth herein are applicable to normal transactions. In cases involving unique or
unusual conditions of exposure or extraordinary risk, we reserve the right to make additional
charges.

ENDORSEMENTS TO TITLE POLICIES:

Coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer.

	Residential
Environmental	\$0.00
Comprehensive	\$0.00
Adjustable Rate	\$15.00
PUD	\$15.00
Future Advance	\$15.00 Issued simultaneously with policy
	\$30.00 Issued at later date
Condominium	\$30.00
Access	\$100.00
Assignment of Rents	\$100.00
Contiguity	\$100.00
Doing Business	\$100.00
Subdivision	\$100.00
Survey	\$100.00
Zoning 3.1	20% of premium - \$500.00 minimum
Zoning 3.0	20% of premium - \$250.00 minimum
Reverter	\$100.00
Variable Rate	\$100.00
Tie-in	\$100.00
First Loss	10% of premium - \$250.00 minimum
Last Dollar	10% of premium - \$250.00 minimum
Fairway	10% of premium - \$250.00 minimum
Location of improvements	
Land Location	\$30.00

FILED

MAR 6 - 2008

SANDY PRAEGER
Commissioner of InsuranceLEASEHOLD POLICIES -OWNER'S AND LOAN:

See Rate Card

Policies issued to protect the interest of a lessee in real property or lender on leased property.

Simultaneously issued Loan Policies: For loan policies not exceeding the amount of the owner's policy and issued simultaneously therewith, the premium amount is \$100.00. If the amount of the loan policy exceeds the amount of the owner's policy, add \$2.00/\$1,000 for each \$1,000 or fraction thereof exceeding the amount of the owner's policy

Reissue Owner's Policies: On owner's policies issued for the purchase of property where there is an existing policy of Title insurance for that property issued within one (1) year a 10% reissue credit will be given.

Reissue Loan Policies: On loan policies issued for refinanced loans where there is an existing policy of Title insurance issued for the subject property within two (2) years a 10% reissue credit will be given.

RATE CARD

LAND TITLE SERVICES, INC.
136 N. 7TH STREET, P.O. BOX 922
SALINA, KS 67402-0922
Phone (785) 823-7223 Fax (785) 823-7303

\$10,000.00 or less	\$190.00	\$170.00
\$10,001.00 - \$15,000.00	\$208.00	\$183.00
\$15,001.00 - \$20,000.00	\$225.00	\$195.00
\$20,001.00 - \$25,000.00	\$243.00	\$208.00
\$30,001.00 - \$35,000.00	\$278.00	\$233.00
\$35,001.00 - \$40,000.00	\$295.00	\$245.00
\$40,001.00 - \$45,000.00	\$313.00	\$258.00
\$45,001.00 - \$50,000.00	\$330.00	\$270.00
\$55,001.00 - \$60,000.00	\$360.00	\$290.00
\$60,001.00 - \$65,000.00	\$375.00	\$300.00
\$65,001.00 - \$70,000.00	\$390.00	\$310.00
\$70,001.00 - \$75,000.00	\$405.00	\$320.00
\$80,001.00 - \$85,000.00	\$435.00	\$340.00
\$85,001.00 - \$90,000.00	\$450.00	\$350.00
\$90,001.00 - \$95,000.00	\$465.00	\$360.00
\$95,001.00 - \$100,000.00	\$480.00	\$370.00
\$105,001.00 - \$110,000.00	\$500.00	\$390.00
\$110,001.00 - \$115,000.00	\$510.00	\$400.00
\$115,001.00 - \$120,000.00	\$520.00	\$410.00
\$120,001.00 - \$125,000.00	\$530.00	\$420.00
\$130,001.00 - \$135,000.00	\$550.00	\$440.00
\$135,001.00 - \$140,000.00	\$560.00	\$450.00
\$140,001.00 - \$145,000.00	\$570.00	\$460.00
\$145,001.00 - \$150,000.00	\$580.00	\$470.00
\$155,001.00 - \$160,000.00	\$600.00	\$490.00
\$160,000.01 - \$165,000.00	\$610.00	\$500.00
\$165,001.00 - \$170,000.00	\$620.00	\$510.00
\$170,001.00 - \$175,000.00	\$630.00	\$520.00
\$180,001.00 - \$185,000.00	\$650.00	\$540.00
\$185,001.00 - \$190,000.00	\$660.00	\$550.00
\$190,001.00 - \$195,000.00	\$670.00	\$560.00
\$195,001.00 - \$200,000.00	\$680.00	\$570.00
\$205,001.00 - \$210,000.00	\$700.00	\$590.00
\$210,001.00 - \$215,000.00	\$710.00	\$600.00
\$215,001.00 - \$220,000.00	\$720.00	\$610.00
\$220,001.00 - \$225,000.00	\$730.00	\$620.00
\$230,001.00 - \$235,000.00	\$750.00	\$640.00
\$235,001.00 - \$240,000.00	\$760.00	\$650.00
\$240,001.00 - \$245,000.00	\$770.00	\$660.00
\$245,001.00 - \$250,000.00	\$780.00	\$670.00

FILED

MAR 6 - 2008

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Commissioner of Insurance

For Premiums over \$250,000.00 add \$2.00 for each additional \$1,000.00
Lender's Policy Issued Simultaneously with the Owner's Policy will be \$100.00

EFFECTIVE DATE: March 1, 2008

Residential Title Insurance Rates

(1-4 Single Family Living Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>SPECIAL COVERAGES</u>	\$ _____
<u>RESIDENTIAL NEW CONSTRUCTION LOAN</u> POLICY issued with owners policy on new construction	Lender's card rate over \$100,000.00 = +2.00/\$1,000
<u>SECOND MORTGAGE POLICIES</u> - loan policies issued on 2nd, 3rd or more loans	Lender's card rate over \$100,000.00 = +1.75/\$1,000
<u>HOLD OPEN CHARGES</u>	\$50.00
<u>RESIDENTIAL OWNERS POLICIES</u> - policies of title insurance protecting the owners interest in one-four family residences	Owner's card rate (add \$2.00/1,000 in excess of \$200,000.00)
<u>RESIDENTIAL MORTGAGEES POLICIES</u> - policies of title insurance protecting the interest of mortgage lenders	Lender's card rate (add \$2.00/1,000 in excess of \$100,000.00)
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> a loan policy issued simultaneously with the issue of an owners policy in an amount equal to or exceeding the amount of said loan policy	\$75.00
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> - a loan policy issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes.	Lender's card rate if policy is issued (\$50.00 finder fee to hold open)
<u>CONSTRUCTION LOAN BINDER (COMMITMENT)</u> a commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes	\$150.00 up to \$150,000.00 \$1.00/\$1,000 over \$150,000.00

FILED

MAY 10 2006

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DEVELOPMENT LOAN POLICY - a

mortgagees policy issued for the protection of the lender who provides the funds to make improvements to the land so that said land can be resold for a different purpose (i.e. subdivision development and subsequent land sales)

\$ card rate less 10% if policy is issued

BUILDERS RATE - (Residential Owners Policies) - a rate afforded to builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination

\$ card rate less 10% if policy is issued

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES - a rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing

\$ lender's card rate

RE-ISSUE RATE - a rate afforded to the owner as a seller or borrower due to the fact that the title at issue had previously been searched and examined for durability as evidenced by the issuance of a policy of title insurance with a prior date.

\$ N/A

MULTIPLE LOT OR TRACT CHARGES - a charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title.

\$ 50.00 per additional legal description (up to 2 legals) (3rd additional legal on up - add \$25.00 per legal)

ABSTRACT RETIREMENT RATE - a reduction in the premium charge as a result of being furnished an abstract of title on the property to be insured and that the abstract remains the property of the insured

\$ ~~25.00~~ N/A

ENDORSEMENTS - coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer. Specify type of endorsement and the charge/rate for each.

\$ 50.00 (on commercial mortgage policies and all owner's policies)

\$ _____
\$ _____
\$ _____

LEASEHOLD POLICIES - policies issued to protect the interest of a lessee in real property

\$ same as owner's and mortgagee policy rates

Insuring the validity of an option to purchase granted to a lessee

MAY 10 2006

SANDY PRAEGER
Commissioner of Insurance

COMMERCIAL TITLE INSURANCE RATES -

premiums charged on policies issued on transactions involving commercial, multi-family, or industrial real estate

\$card rate to \$250,000.00
(see below)

CANCELLATION FEE - a charge made for actual work performed on a title insurance file that for some reason or circumstances does not result in the issuance of a title insurance policy

\$150.00 - residential
250.00 - commercial

OTHER - (Specify)

\$ _____
\$ _____
\$ _____
\$ _____

FCBW1A(ATTACHMENTS)
TXTBULL

Commercial title rates on projects in excess of \$250,000.00:
\$3.00/1,000 up to \$500,000.00
\$2.00/1,000 \$500,001.00 to \$3,000,000.00
\$1.25/1,000 \$3,000,001.00 to \$10,000,000.00
\$10,000,001.00 plus - contact underwriter

Simultaneously issued loan policies: (Commercial Transactions only)
\$250.00 \$250,000.00 - \$500,000.00
\$500.00 greater than \$500,000.00

FILED
MAY 10 2006
SANDY PRAEGER
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Settlement Fees: Effective May 15, 2006

ESCROW SETTLEMENT FEES

Realtor/Builder Residential:	\$150.00
Attorney Generated	\$250.00
FSBO	\$300.00-\$500.00
Out of County Residential	\$150.00-\$500.00
Commercial & 1031 Closings:	\$150.00-\$1,500.00

LOAN CLOSINGS

Local Lender w/Purchase	\$150.00
1st & 2nd	\$150.00/100.00
Local Lender refinance	\$200.00
1st & 2nd	\$200.00/150.00
In House Secondary Market w/Purchase	\$200.00
1st & 2nd	\$200.00/150.00
Out of Territory Lender	\$300.00
1st & 2nd	\$300.00/150.00

FILED

MAY 10 2006

SANDY PRAEGER
Commissioner of Insurance

**Land Title Services, Inc.**

136 N. 7th • P.O. Box 922 • Salina, KS 67402-0922
Phone (785) 823-7223 • FAX (785) 823-7303
www.landtitlesalina.com

February 29, 2008

Mr. Martin Hazen
Kansas Department of Insurance
420 S.W. 9th Street
Topeka, KS 66612-1678

RE: Rate Filing

Dear Mr. Hazen,

Effective March 1, 2008 our escrow charges will change. Enclosed are the pages of our schedule of charges containing the changes. If you have any questions please contact me. Thank you for your assistance in this matter.

Sincerely,

Charles N. Griffin

Enclosure

FILED

MAR 6 - 2008

SANDY PRAEGER
Commissioner of Insurance