



Lawyers Title of Kansas, Inc.

TITLE INSURANCE AND CLOSING SERVICES RATES LEAVENWORTH, JOHNSON, WYANDOTTE, MIAMI, AND ATCHISON COUNTY, KANSAS

January 22, 2025

Lawyers Title of Kansas, Inc.

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Residential Escrow and Closing Services

Real Estate Closing (Sale) \$495.00

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

Real Estate Closing (FSBO) \$795.00

A real estate sale by the owner **without** the assistance of a real estate agent. Includes assistance with contracts and the preparation of title documents, notary services, HUD Settlement Statement, and the disbursement of funds.

Split Real Estate Closing (Sale) \$225.00

A real estate closing in which we are representing either the buyer or seller only.

Split Real Estate Closing (FSBO) \$400.00

A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.

Real Estate Closing (Refinance) \$495.00

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

Real Estate Closing (Cash) \$350.00

Includes the preparation of title documents, notary services, HUD Settlement Statement, and the disbursement of funds.

Real Estate Closing (Second Mortgage) \$275.00

In conjunction with a subsequent simultaneous Mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.

After Hours Closings (Sale) Closing Cost + \$200.00

Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.

NOTE: If only one part in the sale transaction is closing after hours, the fee is reduced by half.

After Hours Closings (Refinance) Closing Cost + \$200.00

Real Estate refinance closings that take place after normally scheduled hours of operation.

Out of Office Closings (Sale)

Real Estate closings in which both the buyer and seller do not physically close at Lawyers Title of Kansas, Inc. and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$200.00

Out of Office Closings (Refinance)

Real Estate refinance closings that do not physically take place at Lawyers Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$200.00

Escrow Account Set-Up

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

\$250.00

Witness Only/Courtesy Closing

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

\$300.00

Disbursement Only Closing

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package.

\$200.00

Express/Courier Fee

A fee given for each separate overnight delivery or physical delivery of closing related documents.

\$50.00*

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

Closing Cost + \$200.00

Technology Fee

A fee for transactions involving transfer of electronic data

\$45.00

COMMERCIAL ESCROW AND CLOSING SERVICES

Real Estate Closing (Sale)

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$1.00/\$1,000.00 to \$2,000,000.00 +
\$0.25/\$1,000.00
(\$500.00 minimum)

Split Real Estate Closing (Sale)

A real estate closing in which we are representing either the buyer or seller only.

\$0.50/\$1,000.00 to \$2,000,000.00 +
\$0.15/\$1,000.00
(\$300.00 minimum)

Split Real Estate Closing (FSBO)

A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.

\$0.75/\$1,000.00 to \$2,000,000.00 +
\$0.15/\$1,000.00
(\$350.00 minimum)

Real Estate Closing (Refinance)

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$1.00/\$1,000.00 to \$2,000,000.00 +
\$0.25/\$1,000.00
(\$500.00 minimum)

Real Estate Closing (Cash)

In conjunction with a subsequent simultaneous Mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.

\$495.00

After Hours Closings (Sale)

Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.

Closing Cost + \$200.00

After Hours Closings (Refinance)

Real Estate refinance closings that take place after normally scheduled hours of operation.

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Closing Cost + \$200.00

Escrow Account Set-Up

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

\$250.00 for 1 disbursement
\$50.00 for each additional disbursement

Witness Only/Courtesy Closing

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

\$300.00

Disbursement Only Closing

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package.

\$350.00

Express/Courier Fee

A fee given for each separate overnight delivery or physical delivery of closing related documents.

\$50.00*

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

Closing Cost + \$200.00

Technology Fee

A fee for transactions involving transfer of electronic data

\$45.00

RESIDENTIAL TITLE INSURANCE RATES (1-4 Single Family Dwelling Units)

Owner's Title Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential property.	
Loan Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the mortgagee in residential property.	
Simultaneous Issued Loan Policy	<u>\$395.00</u>
A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.	
Simultaneous Issued Loan Policy	<u>\$395.00 + Rate Card amount in excess of Owner's Policy</u>
A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.	
Multiple Simultaneous Loan Policies	<u>\$350.00 for each additional policy</u>
A second or subsequent Loan Policy issued simultaneously with another Loan Policy.	
Builders Rate	<u>Rate Card</u>
A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.	
Leasehold Owner's Policy	<u>Rate Card</u>
Owner's Policy issued to protect the interest of a lessee in residential property.	
Leasehold Loan Policy	<u>Rate Card</u>
Loan Policy issued to protect the interest of the lender in residential property.	
Simultaneous Leasehold Loan Policy	<u>\$395.00</u>
Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.	
Simultaneous Leasehold Loan Policy	<u>\$395.00 + Rate Card amount in excess of Owner's Policy</u>
Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.	
Home Equity/Credit Line Loan Policy	<u>\$175.00</u>
Loan Policy for Home Equity \$75,000 and under	<u>+ Out of County Search Charges if any</u>
Home Equity/Credit Line Loan Policy	<u>\$295.00</u>
Loan Policy for Home Equity greater than \$75,000.00 up to \$150,000.00	<u>+ Out of County Search Charges if any</u>

COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

Owner's Title Policy

Rate Card

Policy of title insurance protecting the interest of the owner in residential property.

Loan Policy

Rate Card

Policy of title insurance protecting the interest of the mortgagee in residential property.

Simultaneous Issued Loan Policy

\$700.00 to \$1,000,000.00 + \$1.00/\$1,000.00 in excess of \$1,000,000.00

A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.

Simultaneous Issued Loan Policy

\$700.00 to \$1,000,000.00 + \$1.00/\$1,000.00 in excess of \$1,000,000.00

A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.

+ Rate Card amount in excess of Owner's Policy

Multiple Simultaneous Loan Policies

\$650.00 for each additional policy

A second or subsequent Loan Policy issued simultaneously with another Loan Policy.

Builders Rate

70% of Rate Card

A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.

Leasehold Owner's Policy

Rate Card

Owner's Policy issued to protect the interest of a lessee in residential property.

Leasehold Loan Policy

Rate Card

Loan Policy issued to protect the interest of the lender in residential property.

Simultaneous Leasehold Loan Policy

\$700.00

Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.

Simultaneous Leasehold Loan Policy

\$700.00 + Rate Card amount in excess of Owner's Policy

Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.

Home Equity/Credit Line Loan Policy

Loan Policy for Home Equity \$75,000 and under

\$175.00

+ Out of County Search Charges if any

Home Equity/Credit Line Loan Policy

Loan Policy for Home Equity greater than
\$75,000.00 up to \$150,000.00

\$295.00

+ Out of County Search Charges if any

OTHER FEES AND SERVICES

Foreclosure Report

Report issued for filing foreclosure proceedings.

- | | |
|---------------------------|------------------|
| a. Do not take policy | <u>\$450.00</u> |
| b. Do take policy | <u>Rate Card</u> |
| c. First update | <u>No Charge</u> |
| d. Each subsequent update | <u>\$75.00</u> |

Multiple Lot or Tract Charge (Residential)

\$125.00/Lot or Tract

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Multiple Lot or Tract Charge (Commercial)

\$250.00/Lot or Tract

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Preliminary Commitment

No Charge

Issued to seller or real estate agent for informational purposes prior to the buyer being identified.

Title Report (Residential)

\$295.00

A report providing information about the Ownership and encumbrances of the property in question.

Title Report (Commercial)

\$700.00

A report providing information about the Ownership and encumbrances of the property in question.

Construction Loan Binder

\$250.00

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.

Update Fee

\$100.00

A charge made in connection with a Title Report and it is requested that we update any work performed.

Search and Examination Fee

\$250.00

Document Preparation	<u>\$250.00</u>
Not in association with a closing or the issuance of a title insurance policy	
Document Preparation	<u>\$150.00</u>
Not in association with a closing but in association with the issuance of a title insurance policy or report	
Wire Fee	<u>\$95.00</u>
Endorsements	<u>See Below</u>
Unique and Unusual Conditions	<u>See Below</u>
Other	
Judgment Search	<u>\$150.00</u>
UCC Search	<u>\$100.00</u>
Miscellaneous Request/search	<u>\$100.00</u>
Copies	<u>We reserve the right to charge \$1.00/page</u>
Notary	<u>\$100.00</u>

Endorsement Fees

ALTA 3.0	<u>\$600.00 (with attorney's zoning opinion furnished by applicant)</u>
ALTA 3.1 Zoning, Structures, and use of property unchanged for at least one year	<u>25% of policy premium (with attorney's zoning opinion furnished by applicant)</u>
ALTA 3.1 and ALTA 3.2 New zoning, new construction, or change in use of property within last year	<u>25% of base policy premium</u>
ALTA 8.1 – Residential	<u>No Charge</u>
ALTA 11	<u>\$400 + 25% of base policy premium + card rate for any increase in amount of insurance (\$375.00 minimum)</u>
ALTA 12	<u>10% of base policy premium</u>
ALTA 13 Series	<u>No Charge</u>
ALTA 15 Series	<u>25% of base policy premium</u>
ALTA 16	<u>10% of base policy premium</u>
ALTA 20	<u>10% of base policy premium</u>
ALTA 29 Series	<u>10% of base policy premium (Minimum of \$300.00)</u>
ALTA 46-06	<u>10% of base policy premium</u>
All other filed endorsements	<u>\$300.00</u> <u>No Charge 1-4 Family</u>

Special Rule for Rating Unique or Unusual Conditions

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

If it can be clearly demonstrated that the circumstances behind the issuance of the title policy is a result from a unique or unusual condition, the fees charged 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.



Main Phone: 913-682-3368
Fax: 913-682-1220

121 Express Lane Suite A
Lansing, KS 66043

Title Insurance Rate Card
Leavenworth, Johnson, Wyandotte, Miami, and Atchison Counties

Amount of Insurance	Sale Rate	Refi Rate
Up to \$50,000	400	300
\$50,001 to \$60,000	435	350
\$60,001 to \$70,000	475	375
\$70,001 to \$80,000	510	400
\$80,001 to \$90,000	525	425
\$90,001 to \$100,000	545	470
\$100,001 to \$110,000	560	490
\$110,001 to \$120,000	610	505
\$120,001 to \$130,000	635	520
\$130,001 to \$140,000	730	535
\$140,001 to \$150,000	750	550
\$150,001 to \$160,000	770	565
\$160,001 to \$170,000	825	580
\$170,001 to \$180,000	850	595
\$180,001 to \$190,000	875	610
\$190,001 to \$200,000	900	625
\$200,001 to \$210,000	915	640
\$210,001 to \$220,000	935	655
\$220,001 to \$230,000	950	670
\$230,001 to \$240,000	965	685
\$240,001 to \$250,000	980	700
\$250,001 to \$260,000	995	715
\$260,001 to \$270,000	1015	730

Amounts Up To	Sale Rate	Refi Rate
\$270,001 to \$280,000	1040	745
\$280,001 to \$290,000	1055	760
\$290,001 to \$300,000	1075	775
\$300,001 to \$310,000	1090	790
\$310,001 to \$320,000	1105	805
\$320,001 to \$330,000	1120	820
\$330,001 to \$340,000	1135	835
\$340,001 to \$350,000	1150	850
\$350,001 to \$375,000	1175	875
\$375,001 to \$400,000	1200	900
\$400,001 to \$450,000	1250	935
\$450,001 to \$500,000	1300	970
\$500,001 to \$550,000	1350	1005
\$550,001 to \$600,000	1400	1040
\$600,001 to \$650,000	1450	1080
\$650,001 to \$700,000	1500	1120
\$700,001 to \$750,000	1550	1160
\$750,001 to \$800,000	1600	1200
\$800,001 to \$850,000	1650	1240
\$850,001 to \$900,000	1700	1300
\$900,001 to \$950,000	1750	1375
\$950,001 to \$1,000,000	1800	1450

Owners Policies over \$1,000,000 add \$1.75/\$1,000	Loan Policies over \$1,000,000 add \$1.50/\$1,000
ALTA Homeowner's Policy (or equivalent) will be issued to buyers on Residential owner-occupied transactions that qualify.	

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.



TITLE INSURANCE AND CLOSING SERVICES RATES
SHAWNEE COUNTY, KANSAS AND
ALL OTHER COUNTIES EXCEPT:
LEAVENWORTH, JOHNSON, WYANDOTTE, MIAMI, ATCHISON,
AND DOUGLAS

December 19, 2024

Lawyers Title of Kansas, Inc.

5715 SW 21st Street

Topeka, KS 66604

Phone: 785-271-9500

Fax: 785-271-6452



FILED

12/20/2024

RATE AND FORM COMPLIANCE DIVISION

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Residential Escrow and Closing Services

Real Estate Closing (Sale)	<u>\$495.00</u>
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A real estate sale by the owner without the assistance of a real estate agent. Includes assistance with contracts and the preparation of title documents, notary services, HUD Settlement Statement, and the disbursement of funds.	
Split Real Estate Closing (Sale)	<u>\$225.00</u>
A real estate closing in which we are representing either the buyer or seller only.	
Split Real Estate Closing (FSBO)	<u>\$400.00</u>
A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.	
Real Estate Closing (Mortgage)	<u>\$495.00</u>
Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.	
Real Estate Closing (Cash)	<u>\$395.00</u>
Includes the preparation of title documents, notary services, HUD Settlement Statement, and the disbursement of funds.	
After Hours Closings (Sale)	<u>Closing Cost + \$200.00</u>
Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.	
After Hours Closings (Refinance)	<u>Closing Cost + \$200.00</u>
Real Estate refinance closings that take place after normally scheduled hours of operation.	

Out of Office Closings (Sale)

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A fee for establishing a separate Escrow account and the disbursement of funds from that account.

\$250.00

Witness Only/Courtesy Closing

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

\$300.00

Disbursement Only Closing

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package.

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Express/Courier Fee

A fee given for each separate overnight delivery or physical delivery of closing related documents.

\$50.00*

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

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COMMERCIAL ESCROW AND CLOSING SERVICES

Real Estate Closing (Sale)

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Real Estate Closing (Cash)

In conjunction with a subsequent simultaneous Mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.

\$495.00

After Hours Closings (Sale)

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Technology Fee

A fee for transactions involving transfer of electronic data

\$45.00

RESIDENTIAL TITLE INSURANCE RATES (1-4 Single Family Dwelling Units)

Owner's Title Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential property.	
Homeowner's Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential owner-occupied property.	
Loan Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the mortgagee in residential property.	
Simultaneous Issued Loan Policy	<u>\$395.00</u>
A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.	
Simultaneous Issued Loan Policy	<u>\$395.00</u>
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Builders Rate	<u>70% of Rate Card</u>
A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.	
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Loan Policy for Home Equity greater than
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COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

Owner's Title Policy

Rate Card

Policy of title insurance protecting the interest of the owner in residential property.

Loan Policy

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Policy of title insurance protecting the interest of the mortgagee in residential property.

Simultaneous Issued Loan Policy

\$700.00 to \$1,000,000.00 + \$1.00/\$1,000.00 in excess of \$1,000,000.00

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Rate Card

Loan Policy issued to protect the interest of the lender in residential property.

Simultaneous Leasehold Loan Policy

\$700.00

Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.

Simultaneous Leasehold Loan Policy

\$700.00 + Rate Card amount in excess of Owner's Policy

Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.

Credit Line Loan Policy

Loan Policy for Credit Line \$75,000 and under

Credit Line Loan Policy

Loan Policy for Credit Line greater than
\$75,000.00 up to \$150,000.00

\$175.00

+ Out of County Search Charges if any

\$295.00

+ Out of County Search Charges if any

OTHER FEES AND SERVICES

Foreclosure Report

Report issued for filing foreclosure proceedings.

- a. Do not take policy
 - 1. Volume Customer
- b. Do take policy
- c. First update
- d. Each subsequent update

\$450.00

\$175.00

Rate Card

No Charge

\$75.00

\$125.00/Lot or Tract

Multiple Lot or Tract Charge (Residential)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Multiple Lot or Tract Charge (Commercial)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

\$250.00/Lot or Tract

Preliminary Commitment

Issued to seller or real estate agent for informational purposes prior to the buyer being identified.

No Charge

Title Report (Residential)

A report providing information about the Ownership and encumbrances of the property in question.

\$295.00

Title Report (Commercial)

A report providing information about the Ownership and encumbrances of the property in question.

\$700.00

Construction Loan Binder

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.

\$250.00

Update Fee

A charge made in connection with a Title Report and it is requested that we update any work performed.

\$100.00

Search and Examination Fee

\$250.00

Document Preparation	<u>\$250.00</u>
Not in association with a closing or the issuance of a title insurance policy	
Document Preparation	<u>\$150.00</u>
Not in association with a closing but in association with the issuance of a title insurance policy or report	
Wire Fee	<u>\$95.00</u>
Endorsements	<u>See Below</u>
Unique and Unusual Conditions	<u>See Below</u>
Other	
Judgment Search	<u>\$150.00</u>
UCC Search	<u>\$100.00</u>
Miscellaneous Request/search	<u>\$100.00</u>
Copies	<u>\$1.00/page</u>
Notary	<u>\$100.00</u>

Endorsement Fees

ALTA 3.0	<u>\$600.00(with attorney's zoning opinion furnished by applicant)</u>
ALTA 3.1	<u>25% of policy premium (with attorney's zoning opinion furnished by applicant)</u>
Zoning, Structures, and use of property unchanged for at least one year	
ALTA 3.1 and ALTA 3.2	<u>25% of base policy premium</u>
New zoning, new construction, or change in use of property within last year	
ALTA 8.1 – Residential	<u>No Charge</u>
ALTA 11	<u>\$400 + 25% of base policy premium + card rate for any increase in amount of insurance (\$375.00 minimum)</u>
ALTA 12	<u>10% of base policy premium</u>
ALTA 13 Series	<u>No Charge</u>
ALTA 15 Series	<u>25% of base policy premium</u>
ALTA 16	<u>10% of base policy premium</u>
ALTA 20	<u>10% of base policy premium</u>
ALTA 29 Series	<u>10% of base policy premium (Minimum of \$300.00)</u>
ALTA 46-06	<u>10% of base policy premium</u>
All other filed endorsements	<u>\$300.00</u> <u>No Charge 1-4 Family</u>

Special Rule for Rating Unique or Unusual Conditions

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

If it can be clearly demonstrated that the circumstances behind the issuance of the title policy is a result from a unique or unusual condition, the fees charged 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.



Main Phone: (785) 271-9500

Fax: (785) 271-6452

**5715 SW 21st Street
Topeka, KS 66604**

Title Insurance Rate Card

**Shawnee County, Kansas and All Other Counties Except:
Leavenworth, Johnson, Wyandotte, Miami, Atchison and Douglas**

Amounts Up To	Title Insurance Rates
40,000	475
50,000	523
60,000	550
70,000	583
80,000	611
90,000	633
100,000	651
110,000	670
120,000	689
130,000	707
140,000	726
150,000	745
160,000	763
170,000	782
180,000	801
190,000	820
200,000	838
210,000	857
220,000	876
230,000	894
240,000	913
250,000	932
260,000	950
270,000	969
280,000	988
290,000	1007
300,000	1025
310,000	1044
320,000	1063
330,000	1081
340,000	1100
350,000	1119
360,000	1137

Amounts Up To	Title Insurance Rates
370,000	1156
380,000	1175
390,000	1194
400,000	1212
410,000	1231
420,000	1250
430,000	1268
440,000	1287
450,000	1306
460,000	1324
470,000	1343
480,000	1362
490,000	1381
500,000	1399
510,000	1418
520,000	1437
530,000	1455
540,000	1474
550,000	1493
560,000	1511
570,000	1530
580,000	1549
590,000	1568
600,000	1586
610,000	1605
620,000	1624
630,000	1642
640,000	1661
650,000	1680
660,000	1698
670,000	1717
680,000	1736
690,000	1755

Amounts Up To	Title Insurance Rates
700,000	1773
710,000	1792
720,000	1811
730,000	1829
740,000	1848
750,000	1867
760,000	1885
770,000	1904
780,000	1923
790,000	1942
800,000	1960
810,000	1979
820,000	1998
830,000	2016
840,000	2035
850,000	2054
860,000	2072
870,000	2091
880,000	2110
890,000	2129
900,000	2147
910,000	2166
920,000	2185
930,000	2203
940,000	2222
950,000	2241
960,000	2259
970,000	2278
980,000	2297
990,000	2316
1,000,000	2335

Owners Policies over \$1,000,000 add \$1.75/\$1,000

Loan Policies over \$1,000,000 add \$1.50/\$1,000

ALTA Homeowner's Policy (or equivalent) will be issued to buyers on Residential owner-occupied transactions that qualify.

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.



**TITLE INSURANCE AND CLOSING SERVICES RATES
LEAVENWORTH, JOHNSON, WYANDOTTE, MIAMI, AND
ATCHISON COUNTY, KANSAS**

December 19, 2024

Lawyers Title of Kansas, Inc.

121 Express Lane, Suite A

Lansing, KS 66043

Phone: 913-682-3368

Fax: 913-682-1220



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Residential Escrow and Closing Services

Real Estate Closing (Sale) \$495.00

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

Real Estate Closing (FSBO) \$795.00

A real estate sale by the owner **without** the assistance of a real estate agent. Includes assistance with contracts and the preparation of title documents, notary services, HUD Settlement Statement, and the disbursement of funds.

Split Real Estate Closing (Sale) \$225.00

A real estate closing in which we are representing either the buyer or seller only.

Split Real Estate Closing (FSBO) \$400.00

A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.

Real Estate Closing (Refinance) \$495.00

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

Real Estate Closing (Cash) \$350.00

Includes the preparation of title documents, notary services, HUD Settlement Statement, and the disbursement of funds.

Real Estate Closing (Second Mortgage) \$275.00

In conjunction with a subsequent simultaneous Mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.

After Hours Closings (Sale) Closing Cost + \$200.00

Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.

NOTE: If only one part in the sale transaction is closing after hours, the fee is reduced by half.

After Hours Closings (Refinance) Closing Cost + \$200.00

Real Estate refinance closings that take place after normally scheduled hours of operation.

Out of Office Closings (Sale)

Real Estate closings in which both the buyer and seller do not physically close at Lawyers Title of Kansas, Inc. and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$200.00

Out of Office Closings (Refinance)

Real Estate refinance closings that do not physically take place at Lawyers Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$200.00

Escrow Account Set-Up

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

\$250.00

Witness Only/Courtesy Closing

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

\$300.00

Disbursement Only Closing

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package.

\$200.00

Express/Courier Fee

A fee given for each separate overnight delivery or physical delivery of closing related documents.

\$50.00*

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

Closing Cost + \$200.00

Technology Fee

A fee for transactions involving transfer of electronic data

\$45.00

COMMERCIAL ESCROW AND CLOSING SERVICES

Real Estate Closing (Sale)

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$1.00/\$1,000.00 to \$2,000,000.00 +
\$0.25/\$1,000.00
(\$500.00 minimum)

Split Real Estate Closing (Sale)

A real estate closing in which we are representing either the buyer or seller only.

\$0.50/\$1,000.00 to \$2,000,000.00 +
\$0.15/\$1,000.00
(\$300.00 minimum)

Split Real Estate Closing (FSBO)

A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.

\$0.75/\$1,000.00 to \$2,000,000.00 +
\$0.15/\$1,000.00
(\$350.00 minimum)

Real Estate Closing (Refinance)

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$1.00/\$1,000.00 to \$2,000,000.00 +
\$0.25/\$1,000.00
(\$500.00 minimum)

Real Estate Closing (Cash)

In conjunction with a subsequent simultaneous Mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.

\$495.00

After Hours Closings (Sale)

Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.

Closing Cost + \$200.00

After Hours Closings (Refinance)

Real Estate refinance closings that take place after normally scheduled hours of operation.

Closing Cost + \$200.00

Out of Office Closings (Sale)

Real Estate closings in which both the buyer and seller do not physically close at Lawyers Title of Kansas, Inc. and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$200.00

Out of Office Closings (Refinance)

Real Estate refinance closings that do not physically take place at Lawyers Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$200.00

Escrow Account Set-Up

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

\$250.00 for 1 disbursement
\$50.00 for each additional disbursement

Witness Only/Courtesy Closing

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

\$300.00

Disbursement Only Closing

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package.

\$350.00

Express/Courier Fee

A fee given for each separate overnight delivery or physical delivery of closing related documents.

\$50.00*

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

Closing Cost + \$200.00

Technology Fee

A fee for transactions involving transfer of electronic data

\$45.00

RESIDENTIAL TITLE INSURANCE RATES (1-4 Single Family Dwelling Units)

Owner's Title Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential property.	
Loan Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the mortgagee in residential property.	
Simultaneous Issued Loan Policy	<u>\$395.00</u>
A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.	
Simultaneous Issued Loan Policy	<u>\$395.00 + Rate Card amount in excess of Owner's Policy</u>
A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.	
Multiple Simultaneous Loan Policies	<u>\$350.00 for each additional policy</u>
A second or subsequent Loan Policy issued simultaneously with another Loan Policy.	
Builders Rate	<u>Rate Card</u>
A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.	
Leasehold Owner's Policy	<u>Rate Card</u>
Owner's Policy issued to protect the interest of a lessee in residential property.	
Leasehold Loan Policy	<u>Rate Card</u>
Loan Policy issued to protect the interest of the lender in residential property.	
Simultaneous Leasehold Loan Policy	<u>\$395.00</u>
Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.	
Simultaneous Leasehold Loan Policy	<u>\$395.00 + Rate Card amount in excess of Owner's Policy</u>
Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.	
Home Equity/Credit Line Loan Policy	<u>\$175.00</u>
Loan Policy for Home Equity \$75,000 and under	<u>+ Out of County Search Charges if any</u>
Home Equity/Credit Line Loan Policy	<u>\$295.00</u>
Loan Policy for Home Equity greater than \$75,000.00 up to \$150,000.00	<u>+ Out of County Search Charges if any</u>

COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

Owner's Title Policy

Rate Card

Policy of title insurance protecting the interest of the owner in residential property.

Loan Policy

Rate Card

Policy of title insurance protecting the interest of the mortgagee in residential property.

Simultaneous Issued Loan Policy

\$700.00 to \$1,000,000.00 + \$1.00/\$1,000.00 in excess of \$1,000,000.00

A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.

Simultaneous Issued Loan Policy

\$700.00 to \$1,000,000.00 + \$1.00/\$1,000.00 in excess of \$1,000,000.00

A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.

+ Rate Card amount in excess of Owner's Policy

Multiple Simultaneous Loan Policies

\$650.00 for each additional policy

A second or subsequent Loan Policy issued simultaneously with another Loan Policy.

Builders Rate

70% of Rate Card

A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.

Leasehold Owner's Policy

Rate Card

Owner's Policy issued to protect the interest of a lessee in residential property.

Leasehold Loan Policy

Rate Card

Loan Policy issued to protect the interest of the lender in residential property.

Simultaneous Leasehold Loan Policy

\$700.00

Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.

Simultaneous Leasehold Loan Policy

\$700.00 + Rate Card amount in excess of Owner's Policy

Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.

Home Equity/Credit Line Loan Policy

Loan Policy for Home Equity \$75,000 and under

\$175.00

+ Out of County Search Charges if any

Home Equity/Credit Line Loan Policy

Loan Policy for Home Equity greater than
\$75,000.00 up to \$150,000.00

\$295.00

+ Out of County Search Charges if any

OTHER FEES AND SERVICES

Foreclosure Report

Report issued for filing foreclosure proceedings.

- a. Do not take policy
- b. Do take policy
- c. First update
- d. Each subsequent update

\$450.00

Rate Card

No Charge

\$75.00

\$125.00/Lot or Tract

Multiple Lot or Tract Charge (Residential)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Multiple Lot or Tract Charge (Commercial)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

\$250.00/Lot or Tract

Preliminary Commitment

Issued to seller or real estate agent for informational purposes prior to the buyer being identified.

No Charge

Title Report (Residential)

A report providing information about the Ownership and encumbrances of the property in question.

\$295.00

Title Report (Commercial)

A report providing information about the Ownership and encumbrances of the property in question.

\$700.00

Construction Loan Binder

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.

\$250.00

Update Fee

A charge made in connection with a Title Report and it is requested that we update any work performed.

\$100.00

Search and Examination Fee

\$250.00

Document Preparation	<u>\$250.00</u>
Not in association with a closing or the issuance of a title insurance policy	
Document Preparation	<u>\$150.00</u>
Not in association with a closing but in association with the issuance of a title insurance policy or report	
Wire Fee	<u>\$95.00</u>
Endorsements	<u>See Below</u>
Unique and Unusual Conditions	<u>See Below</u>
Other	
Judgment Search	<u>\$150.00</u>
UCC Search	<u>\$100.00</u>
Miscellaneous Request/search	<u>\$100.00</u>
Copies	<u>We reserve the right to charge \$1.00/page</u>
Notary	<u>\$100.00</u>

Endorsement Fees

ALTA 3.0	<u>\$600.00 (with attorney's zoning opinion furnished by applicant)</u>
ALTA 3.1 Zoning, Structures, and use of property unchanged for at least one year	<u>25% of policy premium (with attorney's zoning opinion furnished by applicant)</u>
ALTA 3.1 and ALTA 3.2 New zoning, new construction, or change in use of property within last year	<u>25% of base policy premium</u>
ALTA 8.1 – Residential	<u>No Charge</u>
ALTA 11	<u>\$400 + 25% of base policy premium + card rate for any increase in amount of insurance (\$375.00 minimum)</u>
ALTA 12	<u>10% of base policy premium</u>
ALTA 13 Series	<u>No Charge</u>
ALTA 15 Series	<u>25% of base policy premium</u>
ALTA 16	<u>10% of base policy premium</u>
ALTA 20	<u>10% of base policy premium</u>
ALTA 29 Series	<u>10% of base policy premium (Minimum of \$300.00)</u>
ALTA 46-06	<u>10% of base policy premium</u>
All other filed endorsements	<u>\$300.00</u> <u>No Charge 1-4 Family</u>

Special Rule for Rating Unique or Unusual Conditions

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

If it can be clearly demonstrated that the circumstances behind the issuance of the title policy is a result from a unique or unusual condition, the fees charged 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.



Main Phone: 913-682-3368
Fax: 913-682-1220

121 Express Lane Suite A
Lansing, KS 66043

Title Insurance Rate Card
Leavenworth, Johnson, Wyandotte, Miami, and Atchison Counties

Amounts Up To	Rate
50,000	402
60,000	429
70,000	457
80,000	484
90,000	495
100,000	517
110,000	539
120,000	556
130,000	572
140,000	589
150,000	605
160,000	622
170,000	638
180,000	655
190,000	659
200,000	670
210,000	681
220,000	692
230,000	703
240,000	714
250,000	747
260,000	768
270,000	790
280,000	812

Amounts Up To	Rate
290,000	821
300,000	826
310,000	832
320,000	853
330,000	869
340,000	902
350,000	913
360,000	940
370,000	961
380,000	983
390,000	990
400,000	1006
410,000	1022
420,000	1033
430,000	1054
440,000	1070
450,000	1086
460,000	1102
470,000	1118
480,000	1134
490,000	1140
500,000	1150
510,000	1161
520,000	1172

Amounts Up To	Rate
530,000	1182
540,000	1193
550,000	1203
560,000	1214
570,000	1225
580,000	1235
590,000	1246
600,000	1257
610,000	1267
620,000	1278
630,000	1289
640,000	1299
650,000	1310
660,000	1321
670,000	1331
680,000	1342
690,000	1353
700,000	1363
710,000	1374
720,000	1385
730,000	1395
740,000	1406
750,000	1416
760,000	1427

Amounts Up To	Rate
770,000	1438
780,000	1448
790,000	1459
800,000	1470
810,000	1480
820,000	1491
830,000	1502
840,000	1512
850,000	1523
860,000	1534
870,000	1544
880,000	1555
890,000	1566
900,000	1576
910,000	1587
920,000	1598
930,000	1608
940,000	1619
950,000	1629
960,000	1640
970,000	1651
980,000	1661
990,000	1670
1,000,000	1680

Owners Policies over \$1,000,000 add \$1.75/\$1,000

Loan Policies over \$1,000,000 add \$1.50/\$1,000

ALTA Homeowner's Policy (or equivalent) will be issued to buyers on Residential owner-occupied transactions that qualify.

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.



**TITLE INSURANCE AND CLOSING SERVICES RATES
DOUGLAS COUNTY, KANSAS**

December 19, 2024

Lawyers Title of Kansas, Inc.

1540 Wakarusa Dr., Suite H

Lawrence, KS 66047

Phone: 785-727-7762

Fax: 785-422-7524



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Residential Escrow and Closing Services

Real Estate Closing Sale with Loan.	<u>\$450.00</u>
Real Estate Closing Cash sale, no loan involved.	<u>\$350.00</u>
Real Estate Closing For sale by owner without assistance of real estate agent.	<u>\$795.00</u>
Real Estate Closing Refinance.	<u>\$450.00</u>
Second Mortgage Closing In conjunction with simultaneous first Mortgage closing.	<u>\$200.00</u>
Contract for Deed Closing Includes the preparation of documents specific to a contract for deed transaction.	<u>\$600.00</u>
After Hours Closings Real Estate refinance closings that take place after normally scheduled hours of operation.	<u>Closing Cost + \$200.00</u>
Out of Office Closings Real Estate closings in which a closing representative of Lawyers Title of Kansas, Inc. must travel to a location outside of the office. This includes closings in other counties.	<u>Closing Cost + \$200.00</u>
Witness Only/Courtesy Closing A closing in which the closing agent witnesses and notarizes the closing package including loan documents.	<u>\$300.00</u>
Witness Only/Courtesy Closing A closing in which the closing agent witnesses and notarizes the closing package NOT including loan documents.	<u>\$200.00</u>
Express/Courier Fee A fee given for each separate overnight delivery or physical delivery of closing related documents.	<u>\$50.00</u>
Escrow Deposit On property for which we are providing title insurance.	<u>\$250.00</u>
Technology Fee A Fee for transactions involving transfer of electronic data.	<u>\$45.00</u>

COMMERCIAL ESCROW AND CLOSING SERVICES

Real Estate Closing

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$1.00/\$1,000.00 to \$2,000,000.00 +
\$0.25/\$1,000.00
(\$500.00 minimum)

Split Real Estate Closing (Sale)

A real estate closing in which we are representing either the buyer or seller only.

\$0.50/\$1,000.00 to \$2,000,000.00 +
\$0.15/\$1,000.00
(\$300.00 minimum)

Split Real Estate Closing (FSBO)

A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.

\$0.75/\$1,000.00 to \$2,000,000.00 +
\$0.15/\$1,000.00
(\$350.00 minimum)

Real Estate Closing (Mortgage)

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$1.00/\$1,000.00 to \$2,000,000.00 +
\$0.25/\$1,000.00
(\$500.00 minimum)

Real Estate Closing (Cash)

In conjunction with a subsequent simultaneous Mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.

\$495.00

Witness Only/Courtesy Closing

A closing in which the closing agent witnesses and notarizes the closing package NOT including loan documents.

\$300.00

Express/Courier Fee

A fee given for each separate overnight delivery or physical delivery of closing related documents.

\$50.00*

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Includes the preparation of documents specific to a contract for deed transaction.

Closing Cost + \$200.00

Escrow Deposit

On property for which we are providing title insurance.

\$250.00 for 1 disbursement
\$50.00 for each additional disbursement

Technology Fee

A Fee for transactions involving transfer of electronic data.

\$45.00

RESIDENTIAL TITLE INSURANCE RATES (1-4 Single Family Dwelling Units)

Owner's Title Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential property.	
Homeowner's Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential owner-occupied property.	
Loan Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the mortgagee in residential property.	
Simultaneous Issued Loan Policy	<u>\$395.00</u>
A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.	
Simultaneous Issued Loan Policy	<u>\$395.00 + Rate Card amount in excess of Owner's Policy</u>
A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.	
Multiple Simultaneous Loan Policies	<u>\$350.00 for each additional policy</u>
A second or subsequent Loan Policy issued simultaneously with another Loan Policy.	
Builders Rate	<u>70% of Rate Card</u>
Builder to Individual (Owner's Policy) A rate for builders/developers which is less than the normal residential owner's rate due to discount for volume or repetition of title examination in the same subdivision.	
Leasehold Owner's Policy	<u>Rate Card</u>
Owner's Policy issued to protect the interest of a lessee in residential property.	
Leasehold Loan Policy	<u>Rate Card</u>
Loan Policy issued to protect the interest of the lender in residential property.	
Simultaneous Leasehold Loan Policy	<u>\$395.00</u>
Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.	

Simultaneous Leasehold Loan Policy

Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.

\$395.00 + Rate Card amount in excess of Owner's Policy

Home Equity/Credit Line Loan Policy

Loan Policy for Home Equity \$75,000.00 and under

\$175.00

+ Out of County Search Charges if any

Home Equity/Credit Line Loan Policy

Loan Policy for Home Equity greater than \$75,000.00 up to \$150,000.00

\$295.00

+ Out of County Search Charges if any

COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

Owner's Title Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in commercial property.	
Loan Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the mortgagee in commercial property.	
Simultaneous Issued Loan Policy	<u>\$700.00 to \$1,000,000.00 + \$1.00/\$1,000.00 in excess of \$1,000,000.00</u>
A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.	
Simultaneous Issued Loan Policy	<u>\$700.00 to \$1,000,000.00 + \$1.00/\$1,000.00 in excess of \$1,000,000.00</u>
A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.	<u>+ Rate Card amount in excess of Owner's Policy</u>
Multiple Simultaneous Loan Policies	<u>\$650.00 for each additional policy</u>
A second or subsequent Loan Policy issued simultaneously with another Loan Policy.	
Builders Rate	<u>70% of Rate Card</u>
A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.	
Leasehold Owner's Policy	<u>Rate Card</u>
Owner's Policy issued to protect the interest of a lessee in residential property.	
Leasehold Loan Policy	<u>Rate Card</u>
Loan Policy issued to protect the interest of the lender in residential property.	
Simultaneous Leasehold Loan Policy	<u>\$700.00</u>
Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.	
Simultaneous Leasehold Loan Policy	<u>\$700.00 + Rate Card amount in excess of Owner's Policy</u>
Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.	
Credit Line Loan Policy	<u>\$175.00</u>
Loan Policy for Credit Line \$75,000 and under	<u>+ Out of County Search Charges if any</u>
Credit Line Loan Policy	<u>\$295.00</u>
Loan Policy for Credit Line greater than \$75,000.00 up to \$150,000.00	<u>+ Out of County Search Charges if any</u>

OTHER FEES AND SERVICES

Foreclosure Report

Report issued for filing foreclosure proceedings.

- | | |
|---------------------------|------------------|
| a. Do not take policy | <u>\$450.00</u> |
| 1. Volume Customer | <u>\$150.00</u> |
| b. Do take policy | <u>Rate Card</u> |
| c. First update | <u>No Charge</u> |
| d. Each subsequent update | <u>\$75.00</u> |

Multiple Lot or Tract Charge (Residential)

\$125.00/Lot or Tract

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Multiple Lot or Tract Charge (Commercial)

\$250.00/Lot or Tract

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Preliminary Commitment

No Charge

Issued to seller or real estate agent for informational purposes prior to the buyer being identified.

Title Report (Residential)

\$295.00

A report providing information about the Ownership and encumbrances of the property in question.

Title Report (Commercial)

\$700.00

A report providing information about the Ownership and encumbrances of the property in question.

Construction Loan Binder

\$250.00

A commitment for title insurance issued for the protection of the interest in property taken as a result of a filing of a Mortgage for construction purposes and is good for 12 months.

Update Fee

\$100.00

A charge made in connection with a Title Report and it is requested that we update any work performed.

Search and Examination Fee

\$250.00

Document Preparation	<u>\$250.00</u>
Not in association with a closing or the issuance of a title insurance policy	
Document Preparation	<u>\$150.00</u>
Not in association with a closing but in association with the issuance of a title insurance policy or report	
Wire Fee	<u>\$95.00</u>
Order Zoning Letter for Customer	<u>\$85.00 plus cost of letter</u>
Endorsements	<u>See Below</u>
Unique and Unusual Conditions	<u>See Below</u>
Other	
Judgment Search	<u>\$150.00</u>
UCC Search	<u>\$100.00</u>
Miscellaneous Request/search	<u>\$100.00</u>
Copies	<u>\$1.00/page</u>
Notary	<u>\$100.00</u>

Endorsement Fees

ALTA 3.0	<u>\$600.00(with attorney's zoning opinion furnished by applicant)</u>
ALTA 3.1 Zoning, Structures, and use of property unchanged for at least one year	<u>25% of policy premium (with attorney's zoning opinion furnished by applicant)</u>
ALTA 3.1 and ALTA 3.2 New zoning, new construction, or change in use of property within last year	<u>25% of base policy premium</u>
ALTA 8.1 – Residential	<u>No Charge</u>
ALTA 11	<u>\$400 + 25% of base policy premium + card rate for any increase in amount of insurance (\$375.00 minimum)</u>
ALTA 12	<u>10% of base policy premium</u>
ALTA 13 Series	<u>No Charge</u>
ALTA 15 Series	<u>25% of base policy premium</u>
ALTA 16	<u>10% of base policy premium</u>
ALTA 20	<u>10% of base policy premium</u>
ALTA 29 Series	<u>10% of base policy premium (Minimum of \$300.00)</u>
ALTA 46-06	<u>10% of base policy premium</u>
All other filed endorsements	<u>\$300.00</u> <u>No Charge 1-4 Family</u>

Special Rule for Rating Unique or Unusual Conditions

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

If it can be clearly demonstrated that the circumstances behind the issuance of the title policy is a result from a unique or unusual condition, the fees charged 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.



Main Phone: 785-727-7762
Fax: 785-422-7524

1540 Wakarusa Dr., Suite H
Lawrence, KS 66047

Title Insurance Rate Card
Douglas County

Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate
50,000	402	290,000	821	530,000	1182	770,000	1438
60,000	429	300,000	826	540,000	1193	780,000	1448
70,000	457	310,000	832	550,000	1203	790,000	1459
80,000	484	320,000	853	560,000	1214	800,000	1470
90,000	495	330,000	869	570,000	1225	810,000	1480
100,000	517	340,000	902	580,000	1235	820,000	1491
110,000	539	350,000	913	590,000	1246	830,000	1502
120,000	556	360,000	940	600,000	1257	840,000	1512
130,000	572	370,000	961	610,000	1267	850,000	1523
140,000	589	380,000	983	620,000	1278	860,000	1534
150,000	605	390,000	990	630,000	1289	870,000	1544
160,000	622	400,000	1006	640,000	1299	880,000	1555
170,000	638	410,000	1022	650,000	1310	890,000	1566
180,000	655	420,000	1033	660,000	1321	900,000	1576
190,000	659	430,000	1054	670,000	1331	910,000	1587
200,000	670	440,000	1070	680,000	1342	920,000	1598
210,000	681	450,000	1086	690,000	1353	930,000	1608
220,000	692	460,000	1102	700,000	1363	940,000	1619
230,000	703	470,000	1118	710,000	1374	950,000	1629
240,000	714	480,000	1134	720,000	1385	960,000	1640
250,000	747	490,000	1140	730,000	1395	970,000	1651
260,000	768	500,000	1150	740,000	1406	980,000	1661
270,000	790	510,000	1161	750,000	1416	990,000	1670
280,000	812	520,000	1172	760,000	1427	1,000,000	1680

Owners Policies over \$1,000,000 add \$1.75/\$1,000 Loan Policies over \$1,000,000 add \$1.50/\$1,000

ALTA Homeowner's Policy (or equivalent) will be issued to buyers on Residential owner-occupied transactions that qualify.

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.



FILED

05/08/2023

RATE AND FORM COMPLIANCE DIVISION



**TITLE INSURANCE AND CLOSING SERVICES RATES
SHAWNEE COUNTY, KANSAS AND
ALL OTHER COUNTIES OVER 10,000 EXCEPT:
LEAVENWORTH, JOHNSON, WYANDOTTE, MIAMI, ATCHISON,
AND DOUGLAS**

May 5, 2023

Lawyers Title of Kansas, Inc.

5715 SW 21st Street

Topeka, KS 66604

Phone: 785-271-9500

Fax: 785-271-6452

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Residential Escrow and Closing Services

Real Estate Closing (Sale) \$425.00

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

Real Estate Closing (FSBO) \$795.00

A real estate sale by the owner **without** the assistance of a real estate agent. Includes assistance with contracts and the preparation of title documents, notary services, HUD Settlement Statement, and the disbursement of funds.

Split Real Estate Closing (Sale) \$225.00

A real estate closing in which we are representing either the buyer or seller only.

Split Real Estate Closing (FSBO) \$400.00

A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.

Real Estate Closing (Mortgage) \$425.00

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

Real Estate Closing (Cash) \$350.00

Includes the preparation of title documents, notary services, HUD Settlement Statement, and the disbursement of funds.

After Hours Closings (Sale) Closing Cost + \$200.00

Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.

After Hours Closings (Refinance) Closing Cost + \$200.00

Real Estate refinance closings that take place after normally scheduled hours of operation.

Out of Office Closings (Sale)

Real Estate closings in which both the buyer and seller do not physically close at Lawyers Title of Kansas, Inc. and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$200.00

Out of Office Closings (Refinance)

Real Estate refinance closings that do not physically take place at Lawyers Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$200.00

Escrow Account Set-Up

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

\$250.00

Witness Only/Courtesy Closing

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

\$300.00

Disbursement Only Closing

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package.

\$200.00

Express/Courier Fee

A fee given for each separate overnight delivery or physical delivery of closing related documents.

\$50.00*

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

Closing Cost + \$200.00

Technology Fee

A fee for transactions involving transfer of electronic data

\$45.00

COMMERCIAL ESCROW AND CLOSING SERVICES

Real Estate Closing (Sale)

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$1.00/\$1,000.00 to \$1,000,000.00 +
\$0.10/\$1,000.00
(\$500.00 minimum)

Split Real Estate Closing (Sale)

A real estate closing in which we are representing either the buyer or seller only.

\$0.50/\$1,000.00 to \$1,000,000.00 +
\$0.05/\$1,000.00
(\$300.00 minimum)

Split Real Estate Closing (FSBO)

A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.

\$0.75/\$1,000.00 to \$1,000,000.00 +
\$0.075/\$1,000.00
(\$350.00 minimum)

Real Estate Closing (Mortgage)

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$1.00/\$1,000.00 to \$1,000,000.00 +
\$0.10/\$1,000.00
(\$500.00 minimum)

Real Estate Closing (Cash)

In conjunction with a subsequent simultaneous Mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.

\$450.00

After Hours Closings (Sale)

Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.

Closing Cost + \$200.00

After Hours Closings (Refinance)

Real Estate refinance closings that take place after normally scheduled hours of operation.

Closing Cost + \$200.00

Out of Office Closings (Sale)

Real Estate closings in which both the buyer and seller do not physically close at Lawyers Title of Kansas, Inc. and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$200.00

Out of Office Closings (Refinance)

Real Estate refinance closings that do not physically take place at Lawyers Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$200.00

Escrow Account Set-Up

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

\$250.00

Witness Only/Courtesy Closing

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

\$300.00

Disbursement Only Closing

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package.

\$350.00

Express/Courier Fee

A fee given for each separate overnight delivery or physical delivery of closing related documents.

\$50.00*

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

Closing Cost + \$200.00

Technology Fee

A fee for transactions involving transfer of electronic data

\$45.00

RESIDENTIAL TITLE INSURANCE RATES (1-4 Single Family Dwelling Units)

Owner's Title Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential property.	
Homeowner's Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential owner-occupied property.	
Loan Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the mortgagee in residential property.	
Simultaneous Issued Loan Policy	<u>\$395.00</u>
A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.	
Simultaneous Issued Loan Policy	<u>\$395.00</u>
A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.	<u>+ Rate Card amount in excess of Owner's Policy</u>
Multiple Simultaneous Loan Policies	<u>\$350.00 for each additional policy</u>
A second or subsequent Loan Policy issued simultaneously with another Loan Policy.	
Builders Rate	<u>70% of Rate Card</u>
A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.	
Leasehold Owner's Policy	<u>Rate Card</u>
Owner's Policy issued to protect the interest of a lessee in residential property.	
Leasehold Loan Policy	<u>Rate Card</u>
Loan Policy issued to protect the interest of the lender in residential property.	
Simultaneous Leasehold Loan Policy	<u>\$395.00</u>
Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.	
Simultaneous Leasehold Loan Policy	<u>\$395.00 + Rate Card amount in excess of Owner's Policy</u>
Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.	

Home Equity/Credit Line Loan Policy

Loan Policy for Home Equity \$75,000 and under

\$125.00
+ Out of County Search Charges if any

Home Equity/Credit Line Loan Policy

Loan Policy for Home Equity greater than
\$75,000.00 up to \$150,000.00

\$195.00
+ Out of County Search Charges if any

COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

Owner's Title Policy

Rate Card

Policy of title insurance protecting the interest of the owner in residential property.

Loan Policy

Rate Card

Policy of title insurance protecting the interest of the mortgagee in residential property.

Simultaneous Issued Loan Policy

\$600.00 to \$1,000,000.00 + \$1.00/\$1,000.00 in excess of \$1,000,000.00

A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.

Simultaneous Issued Loan Policy

\$600.00 to \$1,000,000.00 + \$1.00/\$1,000.00 in excess of \$1,000,000.00

A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.

+ Rate Card amount in excess of Owner's Policy

Multiple Simultaneous Loan Policies

\$600.00 for each additional policy

A second or subsequent Loan Policy issued simultaneously with another Loan Policy.

Builders Rate

70% of Rate Card

A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.

Leasehold Owner's Policy

Rate Card

Owner's Policy issued to protect the interest of a lessee in residential property.

Leasehold Loan Policy

Rate Card

Loan Policy issued to protect the interest of the lender in residential property.

Simultaneous Leasehold Loan Policy

\$600.00

Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.

Simultaneous Leasehold Loan Policy

\$600.00 + Rate Card amount in excess of Owner's Policy

Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.

Credit Line Loan Policy

Loan Policy for Credit Line \$75,000 and under

Credit Line Loan Policy

Loan Policy for Credit Line greater than
\$75,000.00 up to \$150,000.00

\$150.00

+ Out of County Search Charges if any

\$225.00

+ Out of County Search Charges if any

OTHER FEES AND SERVICES

Foreclosure Report

Report issued for filing foreclosure proceedings.

- a. Do not take policy
 - 1. Volume Customer
- b. Do take policy
- c. First update
- d. Each subsequent update

\$350.00

\$150.00

Rate Card

No Charge

\$75.00

\$125.00/Lot or Tract

Multiple Lot or Tract Charge (Residential)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Multiple Lot or Tract Charge (Commercial)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

\$250.00/Lot or Tract

Preliminary Commitment

Issued to seller or real estate agent for informational purposes prior to the buyer being identified.

No Charge

Title Report (Residential)

A report providing information about the Ownership and encumbrances of the property in question.

\$295.00

Title Report (Commercial)

A report providing information about the Ownership and encumbrances of the property in question.

\$600.00

Construction Loan Binder

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.

\$200.00

Update Fee

A charge made in connection with a Title Report and it is requested that we update any work performed.

\$75.00

Search and Examination Fee

\$200.00

Document Preparation	<u>\$250.00</u>
Not in association with a closing or the issuance of a title insurance policy	
Document Preparation	<u>\$125.00</u>
Not in association with a closing but in association with the issuance of a title insurance policy or report	
Wire Fee	<u>\$50.00</u>
Endorsements	<u>See Below</u>
Unique and Unusual Conditions	<u>See Below</u>
Other	
Judgment Search	<u>\$100.00</u>
UCC Search	<u>\$75.00</u>
Miscellaneous Request/search	<u>\$75.00</u>
Copies	<u>\$0.50/page</u>
Notary	<u>\$75.00</u>

Endorsement Fees

ALTA 3.0	<u>\$500.00(with attorney's zoning opinion furnished by applicant)</u>
ALTA 3.1	<u>25% of policy premium (with attorney's zoning opinion furnished by applicant)</u>
Zoning, Structures, and use of property unchanged for at least one year	
ALTA 3.1 and ALTA 3.2	<u>25% of base policy premium</u>
New zoning, new construction, or change in use of property within last year	
ALTA 8.1 – Residential	<u>No Charge</u>
ALTA 11	<u>\$300 + 25% of base policy premium + card rate for any increase in amount of insurance (\$375.00 minimum)</u>
ALTA 12	<u>10% of base policy premium</u>
ALTA 13 Series	<u>No Charge</u>
ALTA 15 Series	<u>25% of base policy premium</u>
ALTA 16	<u>10% of base policy premium</u>
ALTA 20	<u>10% of base policy premium</u>
ALTA 29 Series	<u>10% of base policy premium (Minimum of \$300.00)</u>
ALTA 46-06	<u>10% of base policy premium</u>
All other filed endorsements	<u>\$300.00</u> <u>No Charge 1-4 Family</u>

Special Rule for Rating Unique or Unusual Conditions

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

If it can be clearly demonstrated that the circumstances behind the issuance of the title policy is a result from a unique or unusual condition, the fees charged 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.



Main Phone: (785) 271-9500

Fax: (785) 271-6452

**5715 SW 21st Street
Topeka, KS 66604**

Title Insurance Rate Card

**Shawnee County, Kansas and All Other Counties Over 10,000 Except:
Leavenworth, Johnson, Wyandotte, Miami, Atchison and Douglas**

Amounts Up To	Title Insurance Rates
40,000	429
50,000	475
60,000	523
70,000	550
80,000	583
90,000	611
100,000	633
110,000	651
120,000	670
130,000	689
140,000	707
150,000	726
160,000	745
170,000	763
180,000	782
190,000	801
200,000	820
210,000	838
220,000	857
230,000	876
240,000	894
250,000	913
260,000	932
270,000	950
280,000	969
290,000	988
300,000	1007
310,000	1025
320,000	1044
330,000	1063
340,000	1081
350,000	1100
360,000	1119

Amounts Up To	Title Insurance Rates
370,000	1137
380,000	1156
390,000	1175
400,000	1194
410,000	1212
420,000	1231
430,000	1250
440,000	1268
450,000	1287
460,000	1306
470,000	1324
480,000	1343
490,000	1362
500,000	1381
510,000	1399
520,000	1418
530,000	1437
540,000	1455
550,000	1474
560,000	1493
570,000	1511
580,000	1530
590,000	1549
600,000	1568
610,000	1586
620,000	1605
630,000	1624
640,000	1642
650,000	1661
660,000	1680
670,000	1698
680,000	1717
690,000	1736

Amounts Up To	Title Insurance Rates
700,000	1755
710,000	1773
720,000	1792
730,000	1811
740,000	1829
750,000	1848
760,000	1867
770,000	1885
780,000	1904
790,000	1923
800,000	1942
810,000	1960
820,000	1979
830,000	1998
840,000	2016
850,000	2035
860,000	2054
870,000	2072
880,000	2091
890,000	2110
900,000	2129
910,000	2147
920,000	2166
930,000	2185
940,000	2203
950,000	2222
960,000	2241
970,000	2259
980,000	2278
990,000	2297
1,000,000	2316

Owners Policies over \$1,000,000 add \$1.75/\$1,000

Loan Policies over \$1,000,000 add \$1.50/\$1,000

ALTA Homeowner's Policy (or equivalent) will be issued to buyers on Residential owner-occupied transactions that qualify.

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.



FILED

05/08/2023

RATE AND FORM COMPLIANCE DIVISION



**TITLE INSURANCE AND CLOSING SERVICES RATES
LEAVENWORTH, JOHNSON, WYANDOTTE, MIAMI, AND
ATCHISON COUNTY, KANSAS**

May 5, 2023

Lawyers Title of Kansas, Inc.

121 Express Lane, Suite A

Lansing, KS 66043

Phone: 913-682-3368

Fax: 913-682-1220

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Residential Escrow and Closing Services

Real Estate Closing (Sale) \$400.00

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

Real Estate Closing (FSBO) \$500.00

A real estate sale by the owner **without** the assistance of a real estate agent. Includes assistance with contracts and the preparation of title documents, notary services, HUD Settlement Statement, and the disbursement of funds.

Split Real Estate Closing (Sale) \$200.00

A real estate closing in which we are representing either the buyer or seller only.

Split Real Estate Closing (FSBO) \$250.00

A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.

Real Estate Closing (Refinance) \$300.00

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

Real Estate Closing (Second Mortgage) \$175.00

In conjunction with a subsequent simultaneous Mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.

After Hours Closings (Sale) Closing Cost + \$200.00

Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.

NOTE: If only one part in the sale transaction is closing after hours, the fee is reduced by half.

After Hours Closings (Refinance) Closing Cost + \$200.00

Real Estate refinance closings that take place after normally scheduled hours of operation.

Out of Office Closings (Sale)

Real Estate closings in which both the buyer and seller do not physically close at Lawyers Title of Kansas, Inc. and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$200.00

Out of Office Closings (Refinance)

Real Estate refinance closings that do not physically take place at Lawyers Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$200.00

Escrow Account Set-Up

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

\$50.00

Witness Only/Courtesy Closing

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

\$200.00

Disbursement Only Closing

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package.

\$200.00

Express/Courier Fee

A fee given for each separate overnight delivery or physical delivery of closing related documents.

\$30.00*

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

Closing Cost + \$200.00

Technology Fee

A fee for transactions involving transfer of electronic data

\$45.00

COMMERCIAL ESCROW AND CLOSING SERVICES

Real Estate Closing (Sale)

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$500.00 up to \$500,000.00
\$750.00 up to \$1,000,000.00
\$1,000.00 in excess of above

Split Real Estate Closing (Sale)

A real estate closing in which we are representing either the buyer or seller only.

250.00 up to \$500,000.00
\$375.00 up to \$1,000,000.00
\$500.00 in excess of above

Split Real Estate Closing (FSBO)

A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.

\$600.00 up to \$500,000.00
\$850.00 up to \$1,000,000.00
\$1,100.00 in excess of above

Real Estate Closing (Refinance)

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$400.00 up to \$500,000.00
\$600.00 in excess of above

Real Estate Closing (Second Mortgage)

In conjunction with a subsequent simultaneous Mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.

\$250.00

After Hours Closings (Sale)

Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.

Closing Cost + \$200.00

After Hours Closings (Refinance)

Real Estate refinance closings that take place after normally scheduled hours of operation.

Closing Cost + \$200.00

Out of Office Closings (Sale)

Real Estate closings in which both the buyer and seller do not physically close at Lawyers Title of Kansas, Inc. and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$200.00

Out of Office Closings (Refinance)

Real Estate refinance closings that do not physically take place at Lawyers Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$200.00

Escrow Account Set-Up

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

\$250.00

Witness Only/Courtesy Closing

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

\$200.00

Disbursement Only Closing

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package.

\$200.00

Express/Courier Fee

A fee given for each separate overnight delivery or physical delivery of closing related documents.

\$30.00*

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

Closing Cost + \$200.00

Technology Fee

A fee for transactions involving transfer of electronic data

\$45.00

RESIDENTIAL TITLE INSURANCE RATES (1-4 Single Family Dwelling Units)

Owner's Title Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential property.	
Loan Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the mortgagee in residential property.	
Simultaneous Issued Loan Policy	<u>\$325.00</u>
A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.	
Simultaneous Issued Loan Policy	<u>\$325.00 + Rate Card amount in excess of Owner's Policy</u>
A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.	
Multiple Simultaneous Loan Policies	<u>\$325.00 for each additional policy</u>
A second or subsequent Loan Policy issued simultaneously with another Loan Policy.	
Builders Rate	<u>Rate Card</u>
A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.	
Leasehold Owner's Policy	<u>Rate Card</u>
Owner's Policy issued to protect the interest of a lessee in residential property.	
Leasehold Loan Policy	<u>Rate Card</u>
Loan Policy issued to protect the interest of the lender in residential property.	
Simultaneous Leasehold Loan Policy	<u>\$325.00</u>
Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.	
Simultaneous Leasehold Loan Policy	<u>\$325.00 + Rate Card amount in excess of Owner's Policy</u>
Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.	
Home Equity/Credit Line Loan Policy	<u>\$125.00</u>
Loan Policy for Home Equity \$75,000 and under	
Home Equity/Credit Line Loan Policy	<u>\$195.00</u>

Loan Policy for Home Equity greater than
\$75,000.00 up to \$150,000.00

COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

Owner's Title Policy

Rate Card

Policy of title insurance protecting the interest of the owner in residential property.

Loan Policy

Rate Card

Policy of title insurance protecting the interest of the mortgagee in residential property.

Simultaneous Issued Loan Policy

\$600.00 to \$1,000,000.00 + \$0.10/\$1,000.00 in excess of \$1,000,000.00

A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.

Simultaneous Issued Loan Policy

\$600.00 to \$1,000,000.00 + \$0.10/\$1,000.00 in excess of \$1,000,000.00 + Rate Card amount in excess of Owner's Policy

A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.

Multiple Simultaneous Loan Policies

\$600.00 for each additional policy

A second or subsequent Loan Policy issued simultaneously with another Loan Policy.

Builders Rate

70% of Rate Card

A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.

Leasehold Owner's Policy

Rate Card

Owner's Policy issued to protect the interest of a lessee in residential property.

Leasehold Loan Policy

Rate Card

Loan Policy issued to protect the interest of the lender in residential property.

Simultaneous Leasehold Loan Policy

\$600.00

Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.

Simultaneous Leasehold Loan Policy

\$600.00 + Rate Card amount in excess of Owner's Policy

Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.

Home Equity/Credit Line Loan Policy

Loan Policy for Home Equity \$75,000 and under

\$150.00

+ Out of County Search Charges if any

Home Equity/Credit Line Loan Policy

Loan Policy for Home Equity greater than
\$75,000.00 up to \$150,000.00

\$225.00

+ Out of County Search Charges if any

OTHER FEES AND SERVICES

Foreclosure Report

Report issued for filing foreclosure proceedings.

- a. Do not take policy
- b. Do take policy
- c. First update
- d. Each subsequent update

\$350.00

Rate Card

No Charge

\$75.00

\$125.00/Lot or Tract

Multiple Lot or Tract Charge (Residential)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Multiple Lot or Tract Charge (Commercial)

\$250.00/Lot or Tract

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Preliminary Commitment

No Charge

Issued to seller or real estate agent for informational purposes prior to the buyer being identified.

Title Report (Residential)

\$295.00

A report providing information about the Ownership and encumbrances of the property in question.

Title Report (Commercial)

\$600.00

A report providing information about the Ownership and encumbrances of the property in question.

Construction Loan Binder

\$200.00

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.

Update Fee

\$75.00

A charge made in connection with a Title Report and it is requested that we update any work performed.

Search and Examination Fee

\$200.00

Document Preparation	<u>\$250.00</u>
Not in association with a closing or the issuance of a title insurance policy	
Document Preparation	<u>\$125.00</u>
Not in association with a closing but in association with the issuance of a title insurance policy or report	
Wire Fee	<u>\$30.00</u>
Endorsements	<u>See Below</u>
Unique and Unusual Conditions	<u>See Below</u>
Other	
Judgment Search	<u>\$100.00</u>
UCC Search	<u>\$75.00</u>
Miscellaneous Request/search	<u>\$75.00</u>
Copies	<u>We reserve the right to charge \$0.50/page</u>
Notary	<u>\$75.00</u>

Endorsement Fees

ALTA 3.0	<u>\$500.00(with attorney's zoning opinion furnished by applicant)</u>
ALTA 3.1	<u>25% of policy premium (with attorney's zoning opinion furnished by applicant)</u>
Zoning, Structures, and use of property unchanged for at least one year	
ALTA 3.1 and ALTA 3.2	<u>25% of base policy premium</u>
New zoning, new construction, or change in use of property within last year	
ALTA 8.1 – Residential	<u>No Charge</u>
ALTA 11	<u>\$300 + 25% of base policy premium + card rate for any increase in amount of insurance (\$375.00 minimum)</u>
ALTA 12	<u>10% of base policy premium</u>
ALTA 13 Series	<u>No Charge</u>
ALTA 15 Series	<u>25% of base policy premium</u>
ALTA 16	<u>10% of base policy premium</u>
ALTA 20	<u>10% of base policy premium</u>
ALTA 29 Series	<u>10% of base policy premium (Minimum of \$300.00)</u>
ALTA 46-06	<u>10% of base policy premium</u>
All other filed endorsements	<u>\$300.00</u> <u>No Charge 1-4 Family</u>

Special Rule for Rating Unique or Unusual Conditions

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

If it can be clearly demonstrated that the circumstances behind the issuance of the title policy is a result from a unique or unusual condition, the fees charged 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.



Main Phone: 913-682-3368
Fax: 913-682-1220

121 Express Lane Suite A
Lansing, KS 66043

Title Insurance Rate Card
Leavenworth, Johnson, Wyandotte, Miami, and Atchison Counties

Amount of Insurance	Sale Rate	Refi Rate
Up to \$50,000	400	300
\$50,001 to \$60,000	335	350
\$60,001 to \$70,000	475	375
\$70,001 to \$80,000	510	400
\$80,001 to \$90,000	470	425
\$90,001 to \$100,000	545	450
\$100,001 to \$110,000	610	460
\$110,001 to \$120,000	560	470
\$120,001 to \$130,000	585	480
\$130,001 to \$140,000	610	490
\$140,001 to \$150,000	635	500
\$150,001 to \$160,000	730	510
\$160,001 to \$170,000	750	520
\$170,001 to \$180,000	770	530
\$180,001 to \$190,000	790	540
\$190,001 to \$200,000	800	550
\$200,001 to \$210,000	815	560
\$210,001 to \$220,000	830	570
\$220,001 to \$230,000	845	580
\$230,001 to \$240,000	865	590
\$240,001 to \$250,000	885	600
\$250,001 to \$260,000	895	610
\$260,001 to \$270,000	915	620

Amounts Up To	Sale Rate	Refi Rate
\$270,001 to \$280,000	935	630
\$280,001 to \$290,000	945	640
\$290,001 to \$300,000	955	650
\$300,001 to \$310,000	965	660
\$310,001 to \$320,000	975	670
\$320,001 to \$330,000	985	680
\$330,001 to \$340,000	995	690
\$340,001 to \$350,000	1005	700
\$350,001 to \$375,000	1015	740
\$375,001 to \$400,000	1025	770
\$400,001 to \$450,000	1035	800
\$450,001 to \$500,000	1070	850
\$500,001 to \$550,000	1105	900
\$550,001 to \$600,000	1140	935
\$600,001 to \$650,000	1175	970
\$650,001 to \$700,000	1210	1005
\$700,001 to \$750,000	1245	1040
\$750,001 to \$800,000	1280	1080
\$800,001 to \$850,000	1315	1120
\$850,001 to \$900,000	1355	1160
\$900,001 to \$950,000	1390	1200
\$950,001 to \$1,000,000	1425	1240

Owners Policies over \$1,000,000 add \$1.75/\$1,000	Loan Policies over \$1,000,000 add \$1.50/\$1,000
ALTA Homeowner's Policy (or equivalent) will be issued to buyers on Residential owner-occupied transactions that qualify.	

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.



FILED

05/08/2023

RATE AND FORM COMPLIANCE DIVISION



TITLE INSURANCE AND CLOSING SERVICES RATES

DOUGLAS COUNTY, KANSAS

May 5, 2023

Lawyers Title of Kansas, Inc.

1540 Wakarusa Dr., Suite H

Lawrence, KS 66047

Phone: 785-727-7762

Fax: 785-422-7524

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Residential Escrow and Closing Services

Real Estate Closing Sale with Loan.	<u>\$400.00</u>
Real Estate Closing Cash sale, no loan involved.	<u>\$250.00</u>
Real Estate Closing For sale by owner without assistance of real estate agent.	<u>\$500.00</u>
Real Estate Closing Refinance.	<u>\$250.00</u>
Second Mortgage Closing In conjunction with simultaneous first Mortgage closing.	<u>\$175.00</u>
Contract for Deed Closing Includes the preparation of documents specific to a contract for deed transaction.	<u>\$500.00</u>
After Hours Closings Real Estate refinance closings that take place after normally scheduled hours of operation.	<u>Closing Cost + \$100.00</u>
Out of Office Closings Real Estate closings in which a closing representative of Lawyers Title of Kansas, Inc. must travel to a location outside of the office. This includes closings in other counties.	<u>Closing Cost + \$100.00</u>
Witness Only/Courtesy Closing A closing in which the closing agent witnesses and notarizes the closing package including loan documents.	<u>\$250.00</u>
Witness Only/Courtesy Closing A closing in which the closing agent witnesses and notarizes the closing package NOT including loan documents.	<u>\$150.00</u>
Express/Courier Fee A fee given for each separate overnight delivery or physical delivery of closing related documents.	<u>\$30.00</u>
Escrow Deposit On property for which we are providing title insurance.	<u>\$250.00</u>
Technology Fee A Fee for transactions involving transfer of electronic data.	<u>\$45.00</u>

COMMERCIAL ESCROW AND CLOSING SERVICES

Real Estate Closing

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$1.00/\$1,000.00 to \$1,000,000.00 +
\$0.10/\$1,000.00
(\$400.00 minimum)

After Hours Closings

Real Estate refinance closings that take place after normally scheduled hours of operation.

Closing Cost + \$100.00

Out of Office Closings

Real Estate closings in which a closing representative of Lawyers Title of Kansas, Inc. must travel to a location outside of the office. This includes closings in other counties.

Closing Cost + \$100.00

Second Mortgage Closing

In conjunction with simultaneous first Mortgage closing.

\$175.00

Witness Only/Courtesy Closing

A closing in which the closing agent witnesses and notarizes the closing package including loan documents.

\$250.00

Witness Only/Courtesy Closing

A closing in which the closing agent witnesses and notarizes the closing package NOT including loan documents.

\$150.00

Express/Courier Fee

A fee given for each separate overnight delivery or physical delivery of closing related documents.

\$50.00

Contract for Deed Closing

Includes the preparation of documents specific to a contract for deed transaction.

Closing Cost + \$200.00

Escrow Deposit

On property for which we are providing title insurance.

\$250.00 for 1 disbursement
\$50.00 for each additional disbursement

Technology Fee

A Fee for transactions involving transfer of electronic data.

\$45.00

RESIDENTIAL TITLE INSURANCE RATES (1-4 Single Family Dwelling Units)

Owner's Title Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential property.	
Homeowner's Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential owner-occupied property.	
Loan Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the mortgagee in residential property.	
Simultaneous Issued Loan Policy	<u>\$325.00</u>
A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.	
Simultaneous Issued Loan Policy	<u>\$325.00 + Rate Card amount in excess of Owner's Policy</u>
A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.	
Multiple Simultaneous Loan Policies	<u>\$325.00 for each additional policy</u>
A second or subsequent Loan Policy issued simultaneously with another Loan Policy.	
Builders Rate	<u>70% of Rate Card</u>
Builder to Individual (Owner's Policy)	
A rate for builders/developers which is less than the normal residential owner's rate due to discount for volume or repetition of title examination in the same subdivision.	
Leasehold Owner's Policy	<u>Rate Card</u>
Owner's Policy issued to protect the interest of a lessee in residential property.	
Leasehold Loan Policy	<u>Rate Card</u>
Loan Policy issued to protect the interest of the lender in residential property.	
Simultaneous Leasehold Loan Policy	<u>\$325.00</u>
Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.	

Simultaneous Leasehold Loan Policy

Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.

\$325.00 + Rate Card amount in excess of Owner's Policy

Home Equity/Credit Line Loan Policy

Loan Policy for Home Equity \$75,000.00 and under

\$125.00

+ Out of County Search Charges if any

Home Equity/Credit Line Loan Policy

Loan Policy for Home Equity greater than \$75,000.00 up to \$150,000.00

\$195.00

+ Out of County Search Charges if any

COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

Owner's Title Policy

Rate Card

Policy of title insurance protecting the interest of the owner in commercial property.

Loan Policy

Rate Card

Policy of title insurance protecting the interest of the mortgagee in commercial property.

Simultaneous Issued Loan Policy

\$600.00 to \$1,000,000.00 + \$0.10/\$1,000.00 in excess of \$1,000,000.00

A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.

Simultaneous Issued Loan Policy

\$600.00 to \$1,000,000.00 + \$0.10/\$1,000.00 in excess of \$1,000,000.00 + Rate Card amount in excess of Owner's Policy

A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.

Multiple Simultaneous Loan Policies

\$600.00 for each additional policy

A second or subsequent Loan Policy issued simultaneously with another Loan Policy.

Builders Rate

70% of Rate Card

A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.

Leasehold Owner's Policy

Rate Card

Owner's Policy issued to protect the interest of a lessee in residential property.

Leasehold Loan Policy

Rate Card

Loan Policy issued to protect the interest of the lender in residential property.

Simultaneous Leasehold Loan Policy

\$600.00

Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.

Simultaneous Leasehold Loan Policy

\$600.00 + Rate Card amount in excess of Owner's Policy

Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.

Credit Line Loan Policy

\$150.00

Loan Policy for Credit Line \$75,000 and under

+ Out of County Search Charges if any

Credit Line Loan Policy

\$225.00

Loan Policy for Credit Line greater than \$75,000.00 up to \$150,000.00

+ Out of County Search Charges if any

OTHER FEES AND SERVICES

Foreclosure Report

Report issued for filing foreclosure proceedings.

- | | |
|---------------------------|------------------|
| a. Do not take policy | <u>\$350.00</u> |
| 1. Volume Customer | <u>\$150.00</u> |
| b. Do take policy | <u>Rate Card</u> |
| c. First update | <u>No Charge</u> |
| d. Each subsequent update | <u>\$75.00</u> |

Multiple Lot or Tract Charge (Residential)

\$125.00/Lot or Tract

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Multiple Lot or Tract Charge (Commercial)

\$250.00/Lot or Tract

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Preliminary Commitment

No Charge

Issued to seller or real estate agent for informational purposes prior to the buyer being identified.

Title Report (Residential)

\$295.00

A report providing information about the Ownership and encumbrances of the property in question.

Title Report (Commercial)

\$600.00

A report providing information about the Ownership and encumbrances of the property in question.

Construction Loan Binder

\$200.00

A commitment for title insurance issued for the protection of the interest in property taken as a result of a filing of a Mortgage for construction purposes and is good for 12 months.

Update Fee

\$75.00

A charge made in connection with a Title Report and it is requested that we update any work performed.

Search and Examination Fee

\$200.00

Document Preparation	<u>\$250.00</u>
Not in association with a closing or the issuance of a title insurance policy	
Document Preparation	<u>\$125.00</u>
Not in association with a closing but in association with the issuance of a title insurance policy or report	
Wire Fee	<u>\$30.00</u>
Order Zoning Letter for Customer	<u>\$85.00 plus cost of letter</u>
Endorsements	<u>See Below</u>
Unique and Unusual Conditions	<u>See Below</u>
Other	
Judgment Search	<u>\$100.00</u>
UCC Search	<u>\$75.00</u>
Miscellaneous Request/search	<u>\$75.00</u>
Copies	<u>\$0.50/page</u>
Notary	<u>\$75.00</u>

Endorsement Fees

ALTA 3.0	<u>\$500.00(with attorney's zoning opinion furnished by applicant)</u>
ALTA 3.1 Zoning, Structures, and use of property unchanged for at least one year	<u>25% of policy premium (with attorney's zoning opinion furnished by applicant)</u>
ALTA 3.1 and ALTA 3.2 New zoning, new construction, or change in use of property within last year	<u>25% of base policy premium</u>
ALTA 8.1 – Residential	<u>No Charge</u>
ALTA 11	<u>\$300 + 25% of base policy premium + card rate for any increase in amount of insurance (\$375.00 minimum)</u>
ALTA 12	<u>10% of base policy premium</u>
ALTA 13 Series	<u>No Charge</u>
ALTA 15 Series	<u>25% of base policy premium</u>
ALTA 16	<u>10% of base policy premium</u>
ALTA 20	<u>10% of base policy premium</u>
ALTA 29 Series	<u>10% of base policy premium (Minimum of \$300.00)</u>
ALTA 46-06	<u>10% of base policy premium</u>
All other filed endorsements	<u>\$300.00</u> <u>No Charge 1-4 Family</u>

Special Rule for Rating Unique or Unusual Conditions

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

If it can be clearly demonstrated that the circumstances behind the issuance of the title policy is a result from a unique or unusual condition, the fees charged 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.



Main Phone: 785-727-7762
Fax: 785-422-7524

1540 Wakarusa Dr., Suite H
Lawrence, KS 66047

Title Insurance Rate Card
Douglas County

Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate
50,000	347	290,000	790	530,000	1161	770,000	1416
60,000	374	300,000	812	540,000	1172	780,000	1427
70,000	402	310,000	821	550,000	1182	790,000	1438
80,000	429	320,000	826	560,000	1193	800,000	1448
90,000	457	330,000	832	570,000	1203	810,000	1459
100,000	484	340,000	853	580,000	1214	820,000	1470
110,000	495	350,000	869	590,000	1225	830,000	1480
120,000	517	360,000	902	600,000	1235	840,000	1491
130,000	539	370,000	913	610,000	1246	850,000	1502
140,000	556	380,000	940	620,000	1257	860,000	1512
150,000	572	390,000	961	630,000	1267	870,000	1523
160,000	589	400,000	983	640,000	1278	880,000	1534
170,000	605	410,000	990	650,000	1289	890,000	1544
180,000	622	420,000	1006	660,000	1299	900,000	1555
190,000	638	430,000	1022	670,000	1310	910,000	1566
200,000	655	440,000	1033	680,000	1321	920,000	1576
210,000	659	450,000	1054	690,000	1331	930,000	1587
220,000	670	460,000	1070	700,000	1342	940,000	1598
230,000	681	470,000	1086	710,000	1353	950,000	1608
240,000	692	480,000	1102	720,000	1363	960,000	1619
250,000	703	490,000	1118	730,000	1374	970,000	1629
260,000	714	500,000	1134	740,000	1385	980,000	1640
270,000	747	510,000	1140	750,000	1395	990,000	1651
280,000	768	520,000	1150	760,000	1406	1,000,000	1661

Owners Policies over \$1,000,000 add \$1.75/\$1,000 Loan Policies over \$1,000,000 add \$1.50/\$1,000

ALTA Homeowner's Policy (or equivalent) will be issued to buyers on Residential owner-occupied transactions that qualify.

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.



**TITLE INSURANCE AND CLOSING SERVICES RATES
LEAVENWORTH, JOHNSON, WYANDOTTE, MIAMI, AND
ATCHISON COUNTY, KANSAS**

June 18, 2020

Lawyers Title of Kansas, Inc.

121 Express Lane, Suite A

Lansing, KS 66043

Phone: 913-682-3368

Fax: 913-682-1220

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Residential Escrow and Closing Services

Real Estate Closing (Sale) \$400.00

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

Real Estate Closing (FSBO) \$500.00

A real estate sale by the owner **without** the assistance of a real estate agent. Includes assistance with contracts and the preparation of title documents, notary services, HUD Settlement Statement, and the disbursement of funds.

Split Real Estate Closing (Sale) \$200.00

A real estate closing in which we are representing either the buyer or seller only.

Split Real Estate Closing (FSBO) \$250.00

A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.

Real Estate Closing (Refinance) \$300.00

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

Real Estate Closing (Second Mortgage) \$175.00

In conjunction with a subsequent simultaneous Mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.

After Hours Closings (Sale) Closing Cost + \$100.00

Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.

NOTE: If only one part in the sale transaction is closing after hours, the fee is reduced by half.

After Hours Closings (Refinance) Closing Cost + \$75.00

Real Estate refinance closings that take place after normally scheduled hours of operation.

Out of Office Closings (Sale)

Real Estate closings in which both the buyer and seller do not physically close at Lawyers Title of Kansas, Inc. and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$100.00

NOTE: If only one part in the sale transaction is closing out of office, the fee is reduced by half.

Out of Office Closings (Refinance)

Real Estate refinance closings that do not physically take place at Lawyers Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$75.00

Escrow Account Set-Up

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

\$50.00

Witness Only/Courtesy Closing

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

\$200.00

Disbursement Only Closing

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package.

\$200.00

Express/Courier Fee

A fee given for each separate overnight delivery or physical delivery of closing related documents.

\$30.00*

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

Closing Cost + \$100.00

COMMERCIAL ESCROW AND CLOSING SERVICES

Real Estate Closing (Sale)

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$500.00 up to \$500,000.00
\$750.00 up to \$1,000,000.00
\$1,000.00 in excess of above

Split Real Estate Closing (Sale)

A real estate closing in which we are representing either the buyer or seller only.

250.00 up to \$500,000.00
\$375.00 up to \$1,000,000.00
\$500.00 in excess of above

Split Real Estate Closing (FSBO)

A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.

\$600.00 up to \$500,000.00
\$850.00 up to \$1,000,000.00
\$1,100.00 in excess of above

Real Estate Closing (Refinance)

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$400.00 up to \$500,000.00
\$600.00 in excess of above

Real Estate Closing (Second Mortgage)

In conjunction with a subsequent simultaneous Mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.

\$250.00

After Hours Closings (Sale)

Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.

Closing Cost + \$100.00

NOTE: If only one part in the sale transaction is closing after hours, the fee is reduced by half.

After Hours Closings (Refinance)

Real Estate refinance closings that take place after normally scheduled hours of operation.

Closing Cost + \$75.00

Out of Office Closings (Sale)

Real Estate closings in which both the buyer and seller do not physically close at Lawyers Title of Kansas, Inc. and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$100.00

NOTE: If only one part in the sale transaction is closing out of office, the fee is reduced by half.

Out of Office Closings (Refinance)

Closing Cost + \$75.00

Real Estate refinance closings that do not physically take place at Lawyers Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

Escrow Account Set-Up

\$50.00

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

Witness Only/Courtesy Closing

\$200.00

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

Disbursement Only Closing

\$200.00

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package.

Express/Courier Fee

\$30.00*

A fee given for each separate overnight delivery or physical delivery of closing related documents.

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Closing Cost + \$100.00

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

RESIDENTIAL TITLE INSURANCE RATES (1-4 Single Family Dwelling Units)

Owner's Title Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential property.	
Loan Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the mortgagee in residential property.	
Simultaneous Issued Loan Policy	<u>\$295.00</u>
A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.	
Simultaneous Issued Loan Policy	<u>\$295.00 + Rate Card amount in excess of Owner's Policy</u>
A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.	
Multiple Simultaneous Loan Policies	<u>\$295.00 for each additional policy</u>
A second or subsequent Loan Policy issued simultaneously with another Loan Policy.	
Construction Loan Policy	<u>Rate Card</u>
A Loan Policy issued specifically for the protection of the interest in property taken as the result of the filing of a permanent financing/end loan Mortgage on newly constructed property.	
Builders Rate	<u>Rate Card</u>
A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.	
Leasehold Owner's Policy	<u>Rate Card</u>
Owner's Policy issued to protect the interest of a lessee in residential property.	
Leasehold Loan Policy	<u>Rate Card</u>
Loan Policy issued to protect the interest of the lender in residential property.	
Simultaneous Leasehold Loan Policy	<u>\$295.00</u>
Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.	
Simultaneous Leasehold Loan Policy	<u>\$295.00 + Rate Card amount in excess of Owner's Policy</u>
Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.	
Home Equity/Credit Line Loan Policy	<u>\$90.00</u>

Loan Policy for Home Equity \$75,000 and under

Home Equity/Credit Line Loan Policy

Loan Policy for Home Equity greater than
\$75,000.00 up to \$150,000.00

\$140.00

COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

Owner's Title Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential property.	
Loan Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the mortgagee in residential property.	
Simultaneous Issued Loan Policy	<u>\$500.00</u>
A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.	
Simultaneous Issued Loan Policy	<u>\$500.00 + Rate Card amount in excess of Owner's Policy</u>
A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.	
Multiple Simultaneous Loan Policies	<u>\$500.00 for each additional policy</u>
A second or subsequent Loan Policy issued simultaneously with another Loan Policy.	
Construction Loan Policy	<u>Rate Card</u>
A Loan Policy issued specifically for the protection of the interest in property taken as the result of the filing of a permanent financing/end loan Mortgage on newly constructed property.	
Builders Rate	<u>Rate Card</u>
A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.	
Leasehold Owner's Policy	<u>Rate Card</u>
Owner's Policy issued to protect the interest of a lessee in residential property.	
Leasehold Loan Policy	<u>Rate Card</u>
Loan Policy issued to protect the interest of the lender in residential property.	
Simultaneous Leasehold Loan Policy	<u>\$500.00</u>
Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.	
Simultaneous Leasehold Loan Policy	<u>\$225.00 + Rate Card amount in excess of Owner's Policy</u>
Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.	

Home Equity/Credit Line Loan Policy

\$90.00

Loan Policy for Home Equity \$75,000 and under

Home Equity/Credit Line Loan Policy

\$140.00

Loan Policy for Home Equity greater than
\$75,000.00 up to \$150,000.00

OTHER FEES AND SERVICES

Foreclosure Report

Report issued for filing foreclosure proceedings.

- a. Do not take policy
- b. Do take policy
- c. First update
- d. Each subsequent update

\$250.00

Rate Card

No Charge

\$50.00

\$75.00/Lot or Tract

Multiple Lot or Tract Charge (Residential)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Multiple Lot or Tract Charge (Commercial)

\$100.00/Lot or Tract

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Preliminary Commitment

No Charge

Issued to seller or real estate agent for informational purposes prior to the buyer being identified.

Title Report (Residential)

\$225.00

A report providing information about the Ownership and encumbrances of the property in question.

Title Report (Commercial)

\$250.00

A report providing information about the Ownership and encumbrances of the property in question.

Construction Loan Binder

\$200.00

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.

Update Fee

\$50.00

A charge made in connection with a Title Report and it is requested that we update any work performed.

Search and Examination Fee

Variable

If an order is cancelled prior to the product being completed and delivered, no search and examination fee is applied. If the product has already been completed and delivered, a search

and examination fee will be negotiated between the customer and the Company. In the Case of the Preliminary Commitment, no fee is charged if the cancellation was incurred due to failure to perfect the contract. Otherwise, the search and examination fee will be negotiated.

Document Preparation

\$150.00

Not in association with a closing or the issuance of a title insurance policy

Document Preparation

\$50.00

Not in association with a closing but in association with the issuance of a title insurance policy or report

Wire Fee

\$30.00

Endorsements

See Below

Unique and Unusual Conditions

See Below

Other

Judgment Search

\$50.00

UCC Search

\$50.00

Miscellaneous Request/search

\$50.00

Copies

We reserve the right to charge \$0.50/page

Notary

\$50.00

Endorsement Fees

ALTA 3.0	<u>\$375.00</u>
ALTA 3.1	<u>\$500.00</u>
Zoning, Structures, and use of property unchanged for at least one year	
ALTA 3.1 and ALTA 3.2	<u>25% of base policy premium</u>
New zoning, new construction, or change in use of property within last year	
ALTA 8.1 – Residential	<u>No Charge</u>
ALTA 8.2 – Commercial	<u>\$175.00</u>
ALTA 9.7	<u>\$275.00</u>
ALTA 9.8	<u>\$275.00</u>
ALTA 10.1	<u>\$350.00</u>
ALTA 11	<u>\$75.00 + 25% of base policy premium + card rate for any increase in amount of insurance (\$375.00 minimum)</u>
ALTA 12	<u>10% of base policy premium</u>
ALTA 13 Series	<u>No Charge</u>
ALTA 15 Series	<u>25% of base policy premium</u>
ALTA 16	<u>10% of base policy premium</u>
ALTA 20	<u>10% of base policy premium</u>
ALTA 23	<u>\$175.00</u>
ALTA 25 Series	<u>\$175.00</u>
ATLA 28 Series	<u>\$250.00</u>
ALTA 29 Series	<u>10% of base policy premium (Minimum of \$150.00)</u>
ALTA 32 Series	<u>\$175.00</u>
ALTA 33	<u>\$175.00</u>
ALTA 35 Series	<u>\$175.00</u>
ALTA 39	<u>No Charge</u>
ALTA 46-06	<u>10% of base policy premium</u>
All other filed endorsements	<u>\$175.00</u> <u>No Charge 1-4 Family</u>

Special Rule for Rating Unique or Unusual Conditions

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

If it can be clearly demonstrated that the circumstances behind the issuance of the title policy is a result from a unique or unusual condition, the fees charged 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 AND CLOSING SERVICES RATES

DOUGLAS COUNTY, KANSAS

June 18, 2020

Lawyers Title of Kansas, Inc.

2706 Iowa Street

Suite C

Lawrence, KS 66046

Phone: 785-727-7762

Fax: 785-422-7524

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Residential Escrow and Closing Services

Real Estate Closing Sale with Loan.	<u>\$400.00</u>
Real Estate Closing Cash sale, no loan involved.	<u>\$250.00</u>
Real Estate Closing For sale by owner without assistance of real estate agent.	<u>\$500.00</u>
Real Estate Closing Refinance.	<u>\$280.00</u>
Second Mortgage Closing In conjunction with simultaneous first Mortgage closing.	<u>\$155.00</u>
Contract for Deed Closing Includes the preparation of documents specific to a contract for deed transaction.	<u>\$500.00</u>
After Hours Closings Real Estate refinance closings that take place after normally scheduled hours of operation.	<u>Closing Cost + \$100.00</u>
Out of Office Closings Real Estate closings in which a closing representative of Lawyers Title of Kansas, Inc. must travel to a location outside of the office. This includes closings in other counties.	<u>Closing Cost + \$100.00</u>
Witness Only/Courtesy Closing A closing in which the closing agent witnesses and notarizes the closing package including loan documents.	<u>\$250.00</u>
Witness Only/Courtesy Closing A closing in which the closing agent witnesses and notarizes the closing package NOT including loan documents.	<u>\$150.00</u>
Express/Courier Fee A fee given for each separate overnight delivery or physical delivery of closing related documents.	<u>\$30.00</u>
Escrow Deposit On property for which we are providing title insurance.	<u>\$125.00 for 1 disbursement</u> <u>\$50.00 for each additional disbursement</u>

COMMERCIAL ESCROW AND CLOSING SERVICES

Real Estate Closing

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$1.00/\$1,000.00 to \$1,000,000.00 +
\$0.10/\$1,000.00
(\$400.00 minimum)

After Hours Closings

Real Estate refinance closings that take place after normally scheduled hours of operation.

Closing Cost + \$100.00

Out of Office Closings

Real Estate closings in which a closing representative of Lawyers Title of Kansas, Inc. must travel to a location outside of the office. This includes closings in other counties.

Closing Cost + \$100.00

Second Mortgage Closing

In conjunction with simultaneous first Mortgage closing.

\$155.00

Witness Only/Courtesy Closing

A closing in which the closing agent witnesses and notarizes the closing package including loan documents.

\$250.00

Witness Only/Courtesy Closing

A closing in which the closing agent witnesses and notarizes the closing package NOT including loan documents.

\$150.00

Express/Courier Fee

A fee given for each separate overnight delivery or physical delivery of closing related documents.

\$50.00

Contract for Deed Closing

Includes the preparation of documents specific to a contract for deed transaction.

Closing Cost + \$200.00

Escrow Deposit

On property for which we are providing title insurance.

\$250.00 for 1 disbursement
\$50.00 for each additional disbursement

RESIDENTIAL TITLE INSURANCE RATES (1-4 Single Family Dwelling Units)

Owner's Title Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential property.	
Loan Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the mortgagee in residential property.	
Simultaneous Issued Loan Policy	<u>\$250.00</u>
A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.	
Simultaneous Issued Loan Policy	<u>\$250.00 + Rate Card amount in excess of Owner's Policy</u>
A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.	
Multiple Simultaneous Loan Policies	<u>\$250.00 for each additional policy</u>
A second or subsequent Loan Policy issued simultaneously with another Loan Policy.	
Construction Loan Policy	<u>\$0.85/\$1,000.00 up to \$1,000,000.00 then add \$0.50/\$1,000.00 in excess of \$1,000,000.00 (\$200.00 minimum)</u>
A policy issued for the interest in the property taken as a result of a filing of a Mortgage for construction purposes.	
Builders Rate	<u>\$1.50/\$1,000.00 up to \$200,000.00 then add \$1.00/\$1,000.00 in excess of \$200,000.00 (\$200.00 minimum)</u>
Builder to Individual (Owner's Policy)	
A rate for builders/developers which is less than the normal residential owners rate due to discount for volume or repetition of title examination in the same subdivision.	
Leasehold Owner's Policy	<u>Rate Card</u>
Owner's Policy issued to protect the interest of a lessee in residential property.	
Leasehold Loan Policy	<u>Rate Card</u>
Loan Policy issued to protect the interest of the lender in residential property.	
Simultaneous Leasehold Loan Policy	<u>\$250.00</u>
Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.	
Simultaneous Leasehold Loan Policy	<u>\$250.00 + Rate Card amount in excess of Owner's Policy</u>
Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.	

Home Equity/Credit Line Loan Policy

\$90.00

Loan Policy for Home Equity \$75,000.00 and under

Home Equity/Credit Line Loan Policy

\$140.00

Loan Policy for Home Equity greater than \$75,000.00 up to \$150,000.00

COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

Owner's Title Policy

Policy of title insurance protecting the interest of the owner in commercial property.

Rate Card

Loan Policy

Policy of title insurance protecting the interest of the mortgagee in commercial property.

Rate Card

Simultaneous Issued Loan Policy

A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.

\$500.00 to \$1,000,000.00 + \$0.10/\$1,000.00 in excess of \$1,000,000.00

Simultaneous Issued Loan Policy

A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.

\$500.00 to \$1,000,000.00 + \$0.10/\$1,000.00 in excess of \$1,000,000.00 + Rate Card amount in excess of Owner's Policy

Multiple Simultaneous Loan Policies

A second or subsequent Loan Policy issued simultaneously with another Loan Policy.

\$300.00 for each additional policy

Construction Loan Policy

A Loan Policy issued specifically for the protection of the interest in property taken as the result of the filing of a permanent financing/end loan Mortgage on newly constructed property.

\$0.85/\$1,000.00 up to \$1,000,000.00 then add \$0.50/\$1,000.00 in excess of \$1,000,000.00 (\$200.00 minimum)

Leasehold Owner's Policy

Owner's Policy issued to protect the interest of a lessee in residential property.

Rate Card

Leasehold Loan Policy

Loan Policy issued to protect the interest of the lender in residential property.

30% of Rate Card

Simultaneous Leasehold Loan Policy

Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.

30% of Rate Card to amount of Owner's Policy + Rate Card thereafter

Simultaneous Leasehold Loan Policy

Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.

\$500.00 + Rate Card amount in excess of Owner's Policy

OTHER FEES AND SERVICES

Foreclosure Report

Report issued for filing foreclosure proceedings.

- a. Do not take policy
- b. Do take policy
- c. First update
- d. Each subsequent update

\$250.00

Rate Card

No Charge

\$50.00

\$100.00/Lot or Tract

Multiple Lot or Tract Charge (Residential)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Multiple Lot or Tract Charge (Commercial)

\$125.00/Lot or Tract

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Preliminary Commitment

No Charge

Issued to seller or real estate agent for informational purposes prior to the buyer being identified.

Title Report (Residential)

\$250.00

A report providing information about the Ownership and encumbrances of the property in question.

Title Report (Commercial)

\$500.00

A report providing information about the Ownership and encumbrances of the property in question.

Construction Loan Binder

\$75.00

A commitment for title insurance issued for the protection of the interest in property taken as a result of a filing of a Mortgage for construction purposes and is good for 12 months.

Construction Loan Binder Update

\$50.00

Only applies if work has not been started. If work was started than a Construction Loan Policy is required.

Update Fee

\$50.00

A charge made in connection with a Title Report and it is requested that we update any work performed.

Search and Examination Fee	<u>Variable</u>
If an order is cancelled prior to the product being completed and delivered, no search and examination fee is applied. If the product has already been completed and delivered, a search and examination fee will be negotiated between the customer and the Company. In the Case of the Preliminary Commitment, no fee is charged if the cancellation was incurred due to failure to perfect the contract. Otherwise, the search and examination fee will be negotiated.	
Document Preparation	<u>\$200.00</u>
Not in association with a closing or the issuance of a title insurance policy	
Document Preparation	<u>\$50.00</u>
Not in association with a closing but in association with the issuance of a title insurance policy or report	
Wire Fee	<u>\$30.00</u>
Order Zoning Letter for Customer	<u>\$85.00 plus cost of letter</u>
Endorsements	<u>See Below</u>
Unique and Unusual Conditions	<u>See Below</u>
Other	
Judgment Search	<u>\$50.00</u>
UCC Search	<u>\$50.00</u>
Miscellaneous Request/search	<u>\$50.00</u>
Copies	<u>We reserve the right to charge \$0.50/page</u>
Notary	<u>\$25.00</u>

Endorsement Fees

ALTA 3.0	<u>\$375.00</u>
ALTA 3.1	<u>\$500.00</u>
Zoning, Structures, and use of property unchanged for at least one year	
ALTA 3.1 and ALTA 3.2	<u>25% of base policy premium</u>
New zoning, new construction, or change in use of property within last year	
ALTA 8.1 – Residential	<u>No Charge</u>
ALTA 8.2 – Commercial	<u>\$175.00</u>
ALTA 9.7	<u>\$275.00</u>
ALTA 9.8	<u>\$275.00</u>
ALTA 10.1	<u>\$350.00</u>
ALTA 11	<u>\$75.00 + 25% of base policy premium + card rate for any increase in amount of insurance (\$375.00 minimum)</u>
ALTA 12	<u>10% of base policy premium</u>
ALTA 13 Series	<u>No Charge</u>
ALTA 15 Series	<u>25% of base policy premium</u>
ALTA 16	<u>10% of base policy premium</u>
ALTA 20	<u>10% of base policy premium</u>
ALTA 23	<u>\$175.00</u>
ALTA 25 Series	<u>\$175.00</u>
ATLA 28 Series	<u>\$250.00</u>
ALTA 29 Series	<u>10% of base policy premium (Minimum of \$150.00)</u>
ALTA 32 Series	<u>\$175.00</u>
ALTA 33	<u>\$175.00</u>
ALTA 35 Series	<u>\$175.00</u>
ALTA 39	<u>No Charge</u>
ALTA 46-06	<u>10% of base policy premium</u>
All other filed endorsements	<u>\$175.00</u> <u>No Charge 1-4 Family</u>

Special Rule for Rating Unique or Unusual Conditions

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

If it can be clearly demonstrated that the circumstances behind the issuance of the title policy is a result from a unique or unusual condition, the fees charged 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.



Main Phone: 913-682-3368
Fax: 913-682-1220

121 Express Lane Suite A
Lansing, KS 66043

Title Insurance Rates
Leavenworth, Johnson, Wyandotte, Miami, and Atchison Counties

Amount of Insurance	Sale Rate	Refi Rate
Up to \$50,000	325	250
\$50,001 to \$60,000	360	300
\$60,001 to \$70,000	400	325
\$70,001 to \$80,000	435	350
\$80,001 to \$90,000	470	375
\$90,001 to \$100,000	510	400
\$100,001 to \$110,000	535	410
\$110,001 to \$120,000	560	420
\$120,001 to \$130,000	585	430
\$130,001 to \$140,000	610	440
\$140,001 to \$150,000	635	450
\$150,001 to \$160,000	655	460
\$160,001 to \$170,000	675	470
\$170,001 to \$180,000	695	480
\$180,001 to \$190,000	715	490
\$190,001 to \$200,000	725	500
\$200,001 to \$210,000	740	510
\$210,001 to \$220,000	755	520
\$220,001 to \$230,000	770	530
\$230,001 to \$240,000	790	540
\$240,001 to \$250,000	810	550
\$250,001 to \$260,000	820	560
\$260,001 to \$270,000	840	570

Amounts Up To	Sale Rate	Refi Rate
\$270,001 to \$280,000	860	580
\$280,001 to \$290,000	870	590
\$290,001 to \$300,000	880	600
\$300,001 to \$310,000	890	610
\$310,001 to \$320,000	900	620
\$320,001 to \$330,000	910	630
\$330,001 to \$340,000	920	640
\$340,001 to \$350,000	930	650
\$350,001 to \$375,000	940	690
\$375,001 to \$400,000	950	720
\$400,001 to \$450,000	960	750
\$450,001 to \$500,000	995	800
\$500,001 to \$550,000	1030	850
\$550,001 to \$600,000	1065	885
\$600,001 to \$650,000	1100	920
\$650,001 to \$700,000	1135	955
\$700,001 to \$750,000	1170	990
\$750,001 to \$800,000	1220	1075
\$800,001 to \$850,000	1265	1157
\$850,001 to \$900,000	1300	1221
\$900,001 to \$950,000	1365	1285
\$950,001 to \$1,000,000	1425	1345
Above \$1,000,000 Call for Quote		

Closing Fees (Policy Purchase Required)

Residential Sale: \$400 Residential Refinance: \$300
Commercial & Agricultural Sale: \$500.00 up to \$500,000.00 \$750.00 up to \$1,000,000.00 Above \$1,000,000 Call for Quote

Residential Simultaneous issue Loan Policy (not exceeding the amount of the Owners Policy): \$295.00

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.



Main Phone: (785) 271-9500

Fax: (785) 271-6452

**5715 SW 21st Street
Topeka, KS 66604**

Title Insurance Rates

**Shawnee County, Kansas and All Other Counties Over 10,000 Except:
Leavenworth, Johnson, Wyandotte, Miami, Atchison and Douglas**

Amounts Up To	Title Insurance Rates
40,000	390
50,000	432
60,000	475
70,000	500
80,000	530
90,000	555
100,000	575
110,000	592
120,000	609
130,000	626
140,000	643
150,000	660
160,000	677
170,000	694
180,000	711
190,000	728
200,000	745
210,000	762
220,000	779
230,000	796
240,000	813
250,000	830
260,000	847
270,000	864
280,000	881
290,000	898
300,000	915
310,000	932
320,000	949
330,000	966
340,000	983
350,000	1000
360,000	1017

Amounts Up To	Title Insurance Rates
370,000	1034
380,000	1051
390,000	1068
400,000	1085
410,000	1102
420,000	1119
430,000	1136
440,000	1153
450,000	1170
460,000	1187
470,000	1204
480,000	1221
490,000	1238
500,000	1255
510,000	1272
520,000	1289
530,000	1306
540,000	1323
550,000	1340
560,000	1357
570,000	1374
580,000	1391
590,000	1408
600,000	1425
610,000	1442
620,000	1459
630,000	1476
640,000	1493
650,000	1510
660,000	1527
670,000	1544
680,000	1561
690,000	1578

Amounts Up To	Title Insurance Rates
700,000	1595
710,000	1612
720,000	1629
730,000	1646
740,000	1663
750,000	1680
760,000	1697
770,000	1714
780,000	1731
790,000	1748
800,000	1765
810,000	1782
820,000	1799
830,000	1816
840,000	1833
850,000	1850
860,000	1867
870,000	1884
880,000	1901
890,000	1918
900,000	1935
910,000	1952
920,000	1969
930,000	1986
940,000	2003
950,000	2020
960,000	2037
970,000	2054
980,000	2071
990,000	2088
1,000,000	2105
Above \$1,000,000 Call for Quote	

Closing Fees (Policy Purchase Required)

Residential Sale With Loan: \$400 | Residential Sale with Cash: \$300

Residential Refinance: \$400

Commercial & Agricultural

\$1.00/\$1,000.00 up to \$1,000,000.00 plus \$0.10/\$1,000 over \$1,000,000.00 (\$400.00 minimum)

Residential Simultaneous issue Loan Policy (not exceeding the amount of the Owners Policy): \$375.00

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.



Main Phone: 785-727-7762
Fax: 785-422-7524

2706 Iowa Street, Suite C
Lawrence, KS 66046

Title Insurance Rates Douglas County

Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate
10,000	230	260,000	655	510,000	1070	760,000	1320
20,000	245	270,000	685	520,000	1080	770,000	1330
30,000	250	280,000	705	530,000	1090	780,000	1340
40,000	285	290,000	725	540,000	1100	790,000	1350
50,000	315	300,000	745	550,000	1110	800,000	1360
60,000	340	310,000	760	560,000	1120	810,000	1370
70,000	365	320,000	765	570,000	1130	820,000	1380
80,000	390	330,000	770	580,000	1140	830,000	1390
90,000	415	340,000	790	590,000	1150	840,000	1400
100,000	440	350,000	805	600,000	1160	850,000	1410
110,000	450	360,000	835	610,000	1170	860,000	1420
120,000	470	370,000	845	620,000	1180	870,000	1430
130,000	490	380,000	870	630,000	1190	880,000	1440
140,000	505	390,000	890	640,000	1200	890,000	1450
150,000	520	400,000	910	650,000	1210	900,000	1460
160,000	535	410,000	925	660,000	1220	910,000	1470
170,000	550	420,000	940	670,000	1230	920,000	1480
180,000	565	430,000	955	680,000	1240	930,000	1490
190,000	580	440,000	965	690,000	1250	940,000	1500
200,000	595	450,000	985	700,000	1260	950,000	1510
210,000	605	460,000	1000	710,000	1270	960,000	1520
220,000	615	470,000	1015	720,000	1280	970,000	1530
230,000	625	480,000	1030	730,000	1290	980,000	1540
240,000	635	490,000	1045	740,000	1300	990,000	1550
250,000	645	500,000	1060	750,000	1310	1,000,000	1560

Closing Fees (Policy Purchase Required)

Residential Sale With Loan: \$400 Residential Sale with Cash: \$250 Residential Refinance: \$280
Commercial & Agricultural \$1.00/\$1,000.00 up to \$1,000,000.00 plus \$0.10/\$1,000 over \$1,000,000.00 (\$400.00 minimum)

Simultaneous issue Loan Policy (not exceeding the amount of the Owners Policy): \$250

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.

FILED

NOV 04 2020

VICKI SCHMIDT
Commissioner of Insurance



TITLE INSURANCE AND CLOSING SERVICES RATES

DOUGLAS COUNTY, KANSAS

November 4, 2020

Lawyers Title of Kansas, Inc.

2706 Iowa Street

Suite C

Lawrence, KS 66046

Phone: 785-727-7762

Fax: 785-422-7524

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Residential Escrow and Closing Services

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NOV 04 2020

\$400.00

VICKI SCHMIDT

Commissioner of Insurance

\$250.00

Real Estate Closing

Sale with Loan.

Real Estate Closing

Cash sale, no loan involved.

Real Estate Closing

\$500.00

For sale by owner without assistance of real estate agent.

Real Estate Closing

\$250.00

Refinance.

Second Mortgage Closing

\$155.00

In conjunction with simultaneous first Mortgage closing.

Contract for Deed Closing

\$500.00

Includes the preparation of documents specific to a contract for deed transaction.

After Hours Closings

Closing Cost + \$100.00

Real Estate refinance closings that take place after normally scheduled hours of operation.

Out of Office Closings

Closing Cost + \$100.00

Real Estate closings in which a closing representative of Lawyers Title of Kansas, Inc. must travel to a location outside of the office. This includes closings in other counties.

Witness Only/Courtesy Closing

\$250.00

A closing in which the closing agent witnesses and notarizes the closing package including loan documents.

Witness Only/Courtesy Closing

\$150.00

A closing in which the closing agent witnesses and notarizes the closing package NOT including loan documents.

Express/Courier Fee

\$30.00

A fee given for each separate overnight delivery or physical delivery of closing related documents.

Escrow Deposit

\$125.00 for 1 disbursement

On property for which we are providing title insurance.

\$50.00 for each additional disbursement

COMMERCIAL ESCROW AND CLOSING SERVICES

FILED

Real Estate Closing

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$1.00/\$1,000.00 to \$1,000,000.00 +

\$0.10/\$1,000.00 +

(\$400.00 minimum)

(includes title insurance)

After Hours Closings

Real Estate refinance closings that take place after normally scheduled hours of operation.

Closing Cost + \$100.00

Out of Office Closings

Real Estate closings in which a closing representative of Lawyers Title of Kansas, Inc. must travel to a location outside of the office. This includes closings in other counties.

Closing Cost + \$100.00

Second Mortgage Closing

In conjunction with simultaneous first Mortgage closing.

\$155.00

Witness Only/Courtesy Closing

A closing in which the closing agent witnesses and notarizes the closing package including loan documents.

\$250.00

Witness Only/Courtesy Closing

A closing in which the closing agent witnesses and notarizes the closing package NOT including loan documents.

\$150.00

Express/Courier Fee

A fee given for each separate overnight delivery or physical delivery of closing related documents.

\$50.00

Contract for Deed Closing

Includes the preparation of documents specific to a contract for deed transaction.

Closing Cost + \$200.00

Escrow Deposit

On property for which we are providing title insurance.

\$250.00 for 1 disbursement

\$50.00 for each additional disbursement

RESIDENTIAL TITLE INSURANCE RATES
(1-4 Single Family Dwelling Units)

FILED

NOV 04 2020 Rate Card

VICKI SCHMIDT
Commissioner of Insurance
Rate Card

Owner's Title Policy

Policy of title insurance protecting the interest of the owner in residential property.

Loan Policy

Policy of title insurance protecting the interest of the mortgagee in residential property.

Simultaneous Issued Loan Policy

A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.

Rate Card

Simultaneous Issued Loan Policy

A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.

Rate Card + Rate Card amount in excess of
Owner's Policy

Multiple Simultaneous Loan Policies

A second or subsequent Loan Policy issued simultaneously with another Loan Policy.

\$250.00 for each additional policy

Construction Loan Policy

A policy issued for the interest in the property taken as a result of a filing of a Mortgage for construction purposes.

\$0.85/\$1,000.00 up to \$1,000,000.00 then add
\$0.50/\$1,000.00 in excess of \$1,000,000.00
(\$200.00 minimum)

Builders Rate

Builder to Individual (Owner's Policy)

A rate for builders/developers which is less than the normal residential owners rate due to discount for volume or repetition of title examination in the same subdivision.

\$1.50/\$1,000.00 up to \$200,000.00 then add
\$1.00/\$1,000.00 in excess of \$200,000.00
(\$200.00 minimum)

Leasehold Owner's Policy

Owner's Policy issued to protect the interest of a lessee in residential property.

Rate Card

Leasehold Loan Policy

Loan Policy issued to protect the interest of the lender in residential property.

Rate Card

Simultaneous Leasehold Loan Policy

Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.

Rate Card

Simultaneous Leasehold Loan Policy

Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.

Rate Card + Rate Card amount in excess of
Owner's Policy

Home Equity/Credit Line Loan Policy
Loan Policy for Home Equity \$75,000.00 and
under

\$90.00

Home Equity/Credit Line Loan Policy
Loan Policy for Home Equity greater than
\$75,000.00 up to \$150,000.00

FILED \$140.00

NOV 04 2020

VICKI SCHMIDT
Commissioner of Insurance

COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

FILED

Rate Card

NOV 04 2020

VICKI SCHWIDT Rate Card

Commissioner of Insurance

Owner's Title Policy

Policy of title insurance protecting the interest of the owner in commercial property.

Loan Policy

Policy of title insurance protecting the interest of the mortgagee in commercial property.

Simultaneous Issued Loan Policy

A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.

\$500.00 to \$1,000,000.00 + \$0.10/\$1,000.00 in excess of \$1,000,000.00

Simultaneous Issued Loan Policy

A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.

\$500.00 to \$1,000,000.00 + \$0.10/\$1,000.00 in excess of \$1,000,000.00

+ Rate Card amount in excess of Owner's Policy

Multiple Simultaneous Loan Policies

A second or subsequent Loan Policy issued simultaneously with another Loan Policy.

\$300.00 for each additional policy

Construction Loan Policy

A Loan Policy issued specifically for the protection of the interest in property taken as the result of the filing of a permanent financing/end loan Mortgage on newly constructed property.

\$0.85/\$1,000.00 up to \$1,000,000.00 then add \$0.50/\$1,000.00 in excess of \$1,000,000.00 (\$200.00 minimum)

Leasehold Owner's Policy

Owner's Policy issued to protect the interest of a lessee in residential property.

Rate Card

Leasehold Loan Policy

Loan Policy issued to protect the interest of the lender in residential property.

30% of Rate Card

Simultaneous Leasehold Loan Policy

Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.

30% of Rate Card to amount of Owner's Policy + Rate Card thereafter

Simultaneous Leasehold Loan Policy

Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.

\$500.00 + Rate Card amount in excess of Owner's Policy

OTHER FEES AND SERVICES

Foreclosure Report

Report issued for filing foreclosure proceedings.

- a. Do not take policy
- b. Do take policy
- c. First update
- d. Each subsequent update

Multiple Lot or Tract Charge (Residential)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Multiple Lot or Tract Charge (Commercial)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Preliminary Commitment

Issued to seller or real estate agent for informational purposes prior to the buyer being identified.

Title Report (Residential)

A report providing information about the Ownership and encumbrances of the property in question.

Title Report (Commercial)

A report providing information about the Ownership and encumbrances of the property in question.

Construction Loan Binder

A commitment for title insurance issued for the protection of the interest in property taken as a result of a filing of a Mortgage for construction purposes and is good for 12 months.

Construction Loan Binder Update

Only applies if work has not been started. If work was started than a Construction Loan Policy is required.

Update Fee

A charge made in connection with a Title Report and it is requested that we update any work performed.

FILED

NOV 04 2020

\$250.00

VICKI SCHMIDT

Commissioner of Insurance

Rate Card

No Charge

\$50.00

\$100.00/Lot or Tract

\$125.00/Lot or Tract

No Charge

\$250.00

\$500.00

\$75.00

\$50.00

\$50.00

Search and Examination Fee

Variable

If an order is cancelled prior to the product being completed and delivered, no search and examination fee is applied. If the product has already been completed and delivered, a search and examination fee will be negotiated between the customer and the Company. In the Case of the Preliminary Commitment, no fee is charged if the cancellation was incurred due to failure to perfect the contract. Otherwise, the search and examination fee will be negotiated.

FILED

NOV 04 2020

**VICKI SCHMIDT
Commissioner of Insurance**

Document Preparation

\$200.00

Not in association with a closing or the issuance of a title insurance policy

Document Preparation

\$50.00

Not in association with a closing but in association with the issuance of a title insurance policy or report

Wire Fee

\$30.00

Order Zoning Letter for Customer

\$85.00 plus cost of letter

Endorsements

See Below

Unique and Unusual Conditions

See Below

Other

Judgment Search

\$50.00

UCC Search

\$50.00

Miscellaneous Request/search

\$50.00

Copies

We reserve the right to charge \$0.50/page

Notary

\$25.00

Endorsement Fees

ALTA 3.0	<u>\$375.00</u>
ALTA 3.1	<u>\$500.00</u>
Zoning, Structures, and use of property unchanged for at least one year	<u>25% of base policy premium</u>
ALTA 3.1 and ALTA 3.2	<u>No Charge</u>
New zoning, new construction, or change in use of property within last year	<u>\$175.00</u>
ALTA 8.1 – Residential	<u>\$275.00</u>
ALTA 8.2 – Commercial	<u>\$275.00</u>
ALTA 9.7	<u>\$275.00</u>
ALTA 9.8	<u>\$350.00</u>
ALTA 10.1	<u>\$75.00 + 25% of base policy premium + card rate</u>
ALTA 11	<u>for any increase in amount of insurance</u> <u>(\$375.00 minimum)</u> <u>10% of base policy premium</u>
ALTA 12	<u>No Charge</u>
ALTA 13 Series	<u>25% of base policy premium</u>
ALTA 15 Series	<u>10% of base policy premium</u>
ALTA 16	<u>10% of base policy premium</u>
ALTA 20	<u>\$175.00</u>
ALTA 23	<u>\$175.00</u>
ALTA 25 Series	<u>\$250.00</u>
ATLA 28 Series	<u>10% of base policy premium</u>
ALTA 29 Series	<u>(Minimum of \$150.00)</u> <u>\$175.00</u>
ALTA 32 Series	<u>\$175.00</u>
ALTA 33	<u>\$175.00</u>
ALTA 35 Series	<u>No Charge</u>
ALTA 39	<u>10% of base policy premium</u>
ALTA 46-06	<u>\$175.00</u>
All other filed endorsements	<u>No Charge 1-4 Family</u>

FILED

NOV 01 2020

VICKI SCHMIDT
Commissioner of Insurance

Special Rule for Rating Unique or Unusual Conditions

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

If it can be clearly demonstrated that the circumstances behind the issuance of the title policy is a result from a unique or unusual condition, the fees charged 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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NOV 04 2020

VICKI SCHMIDT
Commissioner of Insurance

Main Phone: 785-727-7762
Fax: 785-422-7524

2706 Iowa Street, Suite C
Lawrence, KS 66046

Title Insurance Rates Douglas County

Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate
10,000	230	260,000	655	510,000	1070	760,000	1320
20,000	245	270,000	685	520,000	1080	770,000	1330
30,000	250	280,000	705	530,000	1090	780,000	1340
40,000	285	290,000	725	540,000	1100	790,000	1350
50,000	315	300,000	745	550,000	1110	800,000	1360
60,000	340	310,000	760	560,000	1120	810,000	1370
70,000	365	320,000	765	570,000	1130	820,000	1380
80,000	390	330,000	770	580,000	1140	830,000	1390
90,000	415	340,000	790	590,000	1150	840,000	1400
100,000	440	350,000	805	600,000	1160	850,000	1410
110,000	450	360,000	835	610,000	1170	860,000	1420
120,000	470	370,000	845	620,000	1180	870,000	1430
130,000	490	380,000	870	630,000	1190	880,000	1440
140,000	505	390,000	890	640,000	1200	890,000	1450
150,000	520	400,000	910	650,000	1210	900,000	1460
160,000	535	410,000	925	660,000	1220	910,000	1470
170,000	550	420,000	940	670,000	1230	920,000	1480
180,000	565	430,000	955	680,000	1240	930,000	1490
190,000	580	440,000	965	690,000	1250	940,000	1500
200,000	595	450,000	985	700,000	1260	950,000	1510
210,000	605	460,000	1000	710,000	1270	960,000	1520
220,000	615	470,000	1015	720,000	1280	970,000	1530
230,000	625	480,000	1030	730,000	1290	980,000	1540
240,000	635	490,000	1045	740,000	1300	990,000	1550
250,000	645	500,000	1060	750,000	1310	1,000,000	1560

Closing Fees (Policy Purchase Required)

Residential Sale With Loan: \$400 Residential Sale with Cash: \$250	
Residential Refinance: \$250	
Commercial & Agricultural	
\$1.00/\$1,000.00 up to \$1,000,000.00 plus \$0.10/\$1,000 over \$1,000,000.00 (\$400.00 minimum)	
Owners Policies over \$1,000,000 add \$1.75/\$1,000	Loan Policies over \$1,000,000 add \$1.50/\$1,000

Simultaneous issue Loan Policy (not exceeding the amount of the Owners Policy): \$250

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.



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JUN 18 2020

Main Phone: 913-682-3368
Fax: 913-682-1220

121 Express Lane Suite A
Lansing, KS 66043

VICKI SCHMIDT
Commissioner of Insurance

Title Insurance Rates
Leavenworth, Johnson, Wyandotte, Miami, and Atchison Counties

Amount of Insurance	Sale Rate	Refi Rate
Up to \$50,000	325	250
\$50,001 to \$60,000	360	300
\$60,001 to \$70,000	400	325
\$70,001 to \$80,000	435	350
\$80,001 to \$90,000	470	375
\$90,001 to \$100,000	510	400
\$100,001 to \$110,000	535	410
\$110,001 to \$120,000	560	420
\$120,001 to \$130,000	585	430
\$130,001 to \$140,000	610	440
\$140,001 to \$150,000	635	450
\$150,001 to \$160,000	655	460
\$160,001 to \$170,000	675	470
\$170,001 to \$180,000	695	480
\$180,001 to \$190,000	715	490
\$190,001 to \$200,000	725	500
\$200,001 to \$210,000	740	510
\$210,001 to \$220,000	755	520
\$220,001 to \$230,000	770	530
\$230,001 to \$240,000	790	540
\$240,001 to \$250,000	810	550
\$250,001 to \$260,000	820	560
\$260,001 to \$270,000	840	570

Amounts Up To	Sale Rate	Refi Rate
\$270,001 to \$280,000	860	580
\$280,001 to \$290,000	870	590
\$290,001 to \$300,000	880	600
\$300,001 to \$310,000	890	610
\$310,001 to \$320,000	900	620
\$320,001 to \$330,000	910	630
\$330,001 to \$340,000	920	640
\$340,001 to \$350,000	930	650
\$350,001 to \$375,000	940	690
\$375,001 to \$400,000	950	720
\$400,001 to \$450,000	960	750
\$450,001 to \$500,000	995	800
\$500,001 to \$550,000	1030	850
\$550,001 to \$600,000	1065	885
\$600,001 to \$650,000	1100	920
\$650,001 to \$700,000	1135	955
\$700,001 to \$750,000	1170	990
\$750,001 to \$800,000	1220	1075
\$800,001 to \$850,000	1265	1157
\$850,001 to \$900,000	1300	1221
\$900,001 to \$950,000	1365	1285
\$950,001 to \$1,000,000	1425	1345
Above \$1,000,000 Call for Quote		

Closing Fees (Policy Purchase Required)

Residential Sale: \$400
Residential Refinance: \$300
Commercial & Agricultural
Sale: \$500.00 up to \$500,000.00 \$750.00 up to \$1,000,000.00 Above \$1,000,000 Call for Quote

Residential Simultaneous issue Loan Policy (not exceeding the amount of the Owners Policy): \$295.00

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.



Main Phone: (785) 271-9500
Fax: (785) 271-6452

JUN 18 2020
5715 SW 21st Street
Topeka, KS 66604

VICKI SCHMIDT
Commissioner of Insurance

Title Insurance Rates
Shawnee County, Kansas and All Other Counties Over 10,000 Except:
Leavenworth, Johnson, Wyandotte, Miami, Atchison and Douglas

Amounts Up To	Title Insurance Rates
40,000	390
50,000	432
60,000	475
70,000	500
80,000	530
90,000	555
100,000	575
110,000	592
120,000	609
130,000	626
140,000	643
150,000	660
160,000	677
170,000	694
180,000	711
190,000	728
200,000	745
210,000	762
220,000	779
230,000	796
240,000	813
250,000	830
260,000	847
270,000	864
280,000	881
290,000	898
300,000	915
310,000	932
320,000	949
330,000	966
340,000	983
350,000	1000
360,000	1017

Amounts Up To	Title Insurance Rates
370,000	1034
380,000	1051
390,000	1068
400,000	1085
410,000	1102
420,000	1119
430,000	1136
440,000	1153
450,000	1170
460,000	1187
470,000	1204
480,000	1221
490,000	1238
500,000	1255
510,000	1272
520,000	1289
530,000	1306
540,000	1323
550,000	1340
560,000	1357
570,000	1374
580,000	1391
590,000	1408
600,000	1425
610,000	1442
620,000	1459
630,000	1476
640,000	1493
650,000	1510
660,000	1527
670,000	1544
680,000	1561
690,000	1578

Amounts Up To	Title Insurance Rates
700,000	1595
710,000	1612
720,000	1629
730,000	1646
740,000	1663
750,000	1680
760,000	1697
770,000	1714
780,000	1731
790,000	1748
800,000	1765
810,000	1782
820,000	1799
830,000	1816
840,000	1833
850,000	1850
860,000	1867
870,000	1884
880,000	1901
890,000	1918
900,000	1935
910,000	1952
920,000	1969
930,000	1986
940,000	2003
950,000	2020
960,000	2037
970,000	2054
980,000	2071
990,000	2088
1,000,000	2105
Above \$1,000,000 Call for Quote	

Closing Fees (Policy Purchase Required)

Residential Sale With Loan: \$400 | Residential Sale with Cash: \$300
Residential Refinance: \$400

Commercial & Agricultural

\$1.00/\$1,000.00 up to \$1,000,000.00 plus \$0.10/\$1,000 over \$1,000,000.00 (\$400.00 minimum)

Residential Simultaneous issue Loan Policy (not exceeding the amount of the Owners Policy): \$375.00

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.



**TITLE INSURANCE AND CLOSING SERVICES RATES
LEAVENWORTH, JOHNSON, WYANDOTTE, MIAMI, AND
ATCHISON COUNTY, KANSAS**

June 18, 2020

Lawyers Title of Kansas, Inc.

121 Express Lane, Suite A

Lansing, KS 66043

Phone: 913-682-3368

Fax: 913-682-1220

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Residential Escrow and Closing Services

Real Estate Closing (Sale)	<u>\$400.00</u>
Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.	
Real Estate Closing (FSBO)	<u>\$500.00</u>
A real estate sale by the owner without the assistance of a real estate agent. Includes assistance with contracts and the preparation of title documents, notary services, HUD Settlement Statement, and the disbursement of funds.	
Split Real Estate Closing (Sale)	<u>\$200.00</u>
A real estate closing in which we are representing either the buyer or seller only.	
Split Real Estate Closing (FSBO)	<u>\$250.00</u>
A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.	
Real Estate Closing (Refinance)	<u>\$300.00</u>
Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.	
Real Estate Closing (Second Mortgage)	<u>\$175.00</u>
In conjunction with a subsequent simultaneous Mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.	
After Hours Closings (Sale)	<u>Closing Cost + \$100.00</u>
Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.	
NOTE: If only one part in the sale transaction is closing after hours, the fee is reduced by half.	
After Hours Closings (Refinance)	<u>Closing Cost + \$75.00</u>
Real Estate refinance closings that take place after normally scheduled hours of operation.	

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Commissioner of Insurance

Out of Office Closings (Sale)

Closing Cost + \$100.00

Real Estate closings in which both the buyer and seller do not physically close at Lawyers Title of Kansas, Inc. and a closing representative of the Company must travel to that location. This includes closings in other counties.

NOTE: If only one part in the sale transaction is closing out of office, the fee is reduced by half.

Out of Office Closings (Refinance)

Real Estate refinance closings that do not physically take place at Lawyers Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

Escrow Account Set-Up

\$50.00

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

Witness Only/Courtesy Closing

\$200.00

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

Disbursement Only Closing

\$200.00

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package.

Express/Courier Fee

\$30.00*

A fee given for each separate overnight delivery or physical delivery of closing related documents.

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Closing Cost + \$100.00

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

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JUN 18 2020

Closing Cost + \$75.00

VICKI SCHMIDT
Commissioner of Insurance

COMMERCIAL ESCROW AND CLOSING SERVICES

Real Estate Closing (Sale)

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$500.00 up to \$500,000.00
\$750.00 up to \$1,000,000.00
\$1,000.00 in excess of above

Split Real Estate Closing (Sale)

A real estate closing in which we are representing either the buyer or seller only.

\$250.00 up to \$500,000.00
\$375.00 up to \$1,000,000.00

Split Real Estate Closing (FSBO)

A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.

\$500.00 in excess of above

\$600.00 up to \$500,000.00

\$850.00 up to \$1,000,000.00

\$1,100.00 in excess of above

Real Estate Closing (Refinance)

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$400.00 up to \$500,000.00
\$600.00 in excess of above

Real Estate Closing (Second Mortgage)

In conjunction with a subsequent simultaneous Mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.

\$250.00

After Hours Closings (Sale)

Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.

Closing Cost + \$100.00

NOTE: If only one part in the sale transaction is closing after hours, the fee is reduced by half.

After Hours Closings (Refinance)

Real Estate refinance closings that take place after normally scheduled hours of operation.

Closing Cost + \$75.00

Out of Office Closings (Sale)

Real Estate closings in which both the buyer and seller do not physically close at Lawyers Title of Kansas, Inc. and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$100.00

NOTE: If only one part in the sale transaction is closing out of office, the fee is reduced by half.

Out of Office Closings (Refinance)

Closing Cost + \$75.00

Real Estate refinance closings that do not physically take place at Lawyers Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

Escrow Account Set-Up

\$50.00

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

Witness Only/Courtesy Closing

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

Disbursement Only Closing

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package.

Express/Courier Fee

A fee given for each separate overnight delivery or physical delivery of closing related documents.

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

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VICKI SCHMIDT
Commissioner of Insurance

\$200.00

\$200.00

\$30.00*

Closing Cost + \$100.00

RESIDENTIAL TITLE INSURANCE RATES (1-4 Single Family Dwelling Units)

Owner's Title Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential property.	
Loan Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the mortgagee in residential property.	
Simultaneous Issued Loan Policy	<u>\$295.00</u>
A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.	
Simultaneous Issued Loan Policy	<u>\$295.00 + Rate Card amount in excess of Owner's Policy</u>
A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.	
Multiple Simultaneous Loan Policies	<u>\$295.00 for each additional policy</u>
A second or subsequent Loan Policy issued simultaneously with another Loan Policy.	
Construction Loan Policy	<u>Rate Card</u>
A Loan Policy issued specifically for the protection of the interest in property taken as the result of the filing of a permanent financing/end loan Mortgage on newly constructed property.	
Builders Rate	<u>Rate Card</u>
A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.	
Leasehold Owner's Policy	<u>Rate Card</u>
Owner's Policy issued to protect the interest of a lessee in residential property.	
Leasehold Loan Policy	<u>Rate Card</u>
Loan Policy issued to protect the interest of the lender in residential property.	
Simultaneous Leasehold Loan Policy	<u>\$295.00</u>
Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.	
Simultaneous Leasehold Loan Policy	<u>\$295.00 + Rate Card amount in excess of Owner's Policy</u>
Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.	
Home Equity/Credit Line Loan Policy	<u>\$90.00</u>

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VICKI SCHMIDT
Commissioner of Insurance

Loan Policy for Home Equity \$75,000 and under
Home Equity/Credit Line Loan Policy
Loan Policy for Home Equity greater than
\$75,000.00 up to \$150,000.00

\$140.00

FILED

JUN 18 2020

VICKI SCHMIDT
Commissioner of Insurance

COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

Owner's Title Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential property.	
Loan Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the mortgagee in residential property.	
Simultaneous Issued Loan Policy	<u>\$500.00</u>
A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.	
Simultaneous Issued Loan Policy	<u>\$500.00 + Rate Card amount in excess of Owner's Policy</u>
A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.	
Multiple Simultaneous Loan Policies	<u>\$500.00 for each additional policy</u>
A second or subsequent Loan Policy issued simultaneously with another Loan Policy.	
Construction Loan Policy	<u>Rate Card</u>
A Loan Policy issued specifically for the protection of the interest in property taken as the result of the filing of a permanent financing/end loan Mortgage on newly constructed property.	
Builders Rate	<u>Rate Card</u>
A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.	
Leasehold Owner's Policy	<u>Rate Card</u>
Owner's Policy issued to protect the interest of a lessee in residential property.	
Leasehold Loan Policy	<u>Rate Card</u>
Loan Policy issued to protect the interest of the lender in residential property.	
Simultaneous Leasehold Loan Policy	<u>\$500.00</u>
Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.	
Simultaneous Leasehold Loan Policy	<u>\$225.00 + Rate Card amount in excess of Owner's Policy</u>
Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.	

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JUN 18 2020

VICKI SCHMIDT
Commissioner of Insurance

Home Equity/Credit Line Loan Policy
Loan Policy for Home Equity \$75,000 and under
Home Equity/Credit Line Loan Policy
Loan Policy for Home Equity greater than
\$75,000.00 up to \$150,000.00

\$90.00

\$140.00

FILED

JUN 18 2020

VICKI SCHMIDT
Commissioner of Insurance

OTHER FEES AND SERVICES

Foreclosure Report

Report issued for filing foreclosure proceedings.

- a. Do not take policy
- b. Do take policy
- c. First update
- d. Each subsequent update

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\$250.00

Rate Card

JUN 18 2020

No Charge

\$50.00

VICKI SCHMIDT
Commissioner of Insurance

\$75.00/Lot or Tract

Multiple Lot or Tract Charge (Residential)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Multiple Lot or Tract Charge (Commercial)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

\$100.00/Lot or Tract

Preliminary Commitment

Issued to seller or real estate agent for informational purposes prior to the buyer being identified.

No Charge

Title Report (Residential)

A report providing information about the Ownership and encumbrances of the property in question.

\$225.00

Title Report (Commercial)

A report providing information about the Ownership and encumbrances of the property in question.

\$250.00

Construction Loan Binder

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.

\$200.00

Update Fee

A charge made in connection with a Title Report and it is requested that we update any work performed.

\$50.00

Search and Examination Fee

If an order is cancelled prior to the product being completed and delivered, no search and examination fee is applied. If the product has already been completed and delivered, a search

Variable

and examination fee will be negotiated between the customer and the Company. In the Case of the Preliminary Commitment, no fee is charged if the cancellation was incurred due to failure to perfect the contract. Otherwise, the search and examination fee will be negotiated.

Document Preparation

Not in association with a closing or the issuance of a title insurance policy

Document Preparation

Not in association with a closing but in association with the issuance of a title insurance policy or report

Wire Fee

Endorsements

Unique and Unusual Conditions

Other

Judgment Search

UCC Search

Miscellaneous Request/search

Copies

Notary

FILED \$150.00

JUN 18 2020

VICKI SCHMIDT \$50.00
Commissioner of Insurance

\$30.00

See Below

See Below

\$50.00

\$50.00

\$50.00

We reserve the right to charge \$0.50/page

\$50.00

Endorsement Fees

ALTA 3.0	<u>\$375.00</u>
ALTA 3.1	<u>\$500.00</u>
Zoning, Structures, and use of property unchanged for at least one year	<u>25% of base policy premium</u>
ALTA 3.1 and ALTA 3.2	<u>25% of base policy premium</u>
New zoning, new construction, or change in use of property within last year	<u>25% of base policy premium</u>
ALTA 8.1 – Residential	<u>No Charge</u>
ALTA 8.2 – Commercial	<u>\$175.00</u>
ALTA 9.7	<u>\$275.00</u>
ALTA 9.8	<u>\$275.00</u>
ALTA 10.1	<u>\$350.00</u>
ALTA 11	<u>\$75.00 + 25% of base policy premium + card rate for any increase in amount of insurance (\$375.00 minimum)</u>
ALTA 12	<u>10% of base policy premium</u>
ALTA 13 Series	<u>No Charge</u>
ALTA 15 Series	<u>25% of base policy premium</u>
ALTA 16	<u>10% of base policy premium</u>
ALTA 20	<u>10% of base policy premium</u>
ALTA 23	<u>\$175.00</u>
ALTA 25 Series	<u>\$175.00</u>
ATLA 28 Series	<u>\$250.00</u>
ALTA 29 Series	<u>10% of base policy premium (Minimum of \$150.00)</u>
ALTA 32 Series	<u>\$175.00</u>
ALTA 33	<u>\$175.00</u>
ALTA 35 Series	<u>\$175.00</u>
ALTA 39	<u>No Charge</u>
ALTA 46-06	<u>10% of base policy premium</u>
All other filed endorsements	<u>\$175.00</u>
	<u>No Charge 1-4 Family</u>

FILED

JUN 18 2020

25% of base policy premium

VICKI SCHMIDT

Commissioner of Insurance

Special Rule for Rating Unique or Unusual Conditions

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

If it can be clearly demonstrated that the circumstances behind the issuance of the title policy is a result from a unique or unusual condition, the fees charged 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.



FILED

NOV 04 2020

VICKI SCHMIDT
Commissioner of Insurance

Main Phone: 913-682-3368
Fax: 913-682-1220

121 Express Lane Suite A
Lansing, KS 66043

Title Insurance Rates
Leavenworth, Johnson, Wyandotte, Miami, and Atchison Counties

Amount of Insurance	Sale Rate	Refi Rate
Up to \$50,000	325	250
\$50,001 to \$60,000	360	300
\$60,001 to \$70,000	400	325
\$70,001 to \$80,000	435	350
\$80,001 to \$90,000	470	375
\$90,001 to \$100,000	510	400
\$100,001 to \$110,000	535	410
\$110,001 to \$120,000	560	420
\$120,001 to \$130,000	585	430
\$130,001 to \$140,000	610	440
\$140,001 to \$150,000	635	450
\$150,001 to \$160,000	655	460
\$160,001 to \$170,000	675	470
\$170,001 to \$180,000	695	480
\$180,001 to \$190,000	715	490
\$190,001 to \$200,000	725	500
\$200,001 to \$210,000	740	510
\$210,001 to \$220,000	755	520
\$220,001 to \$230,000	770	530
\$230,001 to \$240,000	790	540
\$240,001 to \$250,000	810	550
\$250,001 to \$260,000	820	560
\$260,001 to \$270,000	840	570

Amounts Up To	Sale Rate	Refi Rate
\$270,001 to \$280,000	860	580
\$280,001 to \$290,000	870	590
\$290,001 to \$300,000	880	600
\$300,001 to \$310,000	890	610
\$310,001 to \$320,000	900	620
\$320,001 to \$330,000	910	630
\$330,001 to \$340,000	920	640
\$340,001 to \$350,000	930	650
\$350,001 to \$375,000	940	690
\$375,001 to \$400,000	950	720
\$400,001 to \$450,000	960	750
\$450,001 to \$500,000	995	800
\$500,001 to \$550,000	1030	850
\$550,001 to \$600,000	1065	885
\$600,001 to \$650,000	1100	920
\$650,001 to \$700,000	1135	955
\$700,001 to \$750,000	1170	990
\$750,001 to \$800,000	1220	1075
\$800,001 to \$850,000	1265	1157
\$850,001 to \$900,000	1300	1221
\$900,001 to \$950,000	1365	1285
\$950,001 to \$1,000,000	1425	1345
Above \$1,000,000 Call for Quote		

Closing Fees (Policy Purchase Required)

Residential Sale: \$400
Residential Refinance: \$300
Commercial & Agricultural
Sale: \$500.00 up to \$500,000.00 \$750.00 up to \$1,000,000.00 Above \$1,000,000 Call for Quote
Owners Policies over \$1,000,000 add \$1.75/\$1,000 Loan Policies over \$1,000,000 add \$1.50/\$1,000

Residential Simultaneous issue Loan Policy (not exceeding the amount of the Owners Policy): \$295.00

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.

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JUN 18 2020

VICKI SCHMIDT
Commissioner of Insurance



TITLE INSURANCE AND CLOSING SERVICES RATES

DOUGLAS COUNTY, KANSAS

June 18, 2020

Lawyers Title of Kansas, Inc.

2706 Iowa Street

Suite C

Lawrence, KS 66046

Phone: 785-727-7762

Fax: 785-422-7524

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Residential Escrow and Closing Services

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JUN 18 2020 \$400.00

Real Estate Closing

Sale with Loan.

VICKI SCHMIDT
Commissioner of Insurance \$250.00

Real Estate Closing

Cash sale, no loan involved.

Real Estate Closing

\$500.00

For sale by owner without assistance of real estate agent.

Real Estate Closing

\$280.00

Refinance.

Second Mortgage Closing

\$155.00

In conjunction with simultaneous first Mortgage closing.

Contract for Deed Closing

\$500.00

Includes the preparation of documents specific to a contract for deed transaction.

After Hours Closings

Closing Cost + \$100.00

Real Estate refinance closings that take place after normally scheduled hours of operation.

Out of Office Closings

Closing Cost + \$100.00

Real Estate closings in which a closing representative of Lawyers Title of Kansas, Inc. must travel to a location outside of the office. This includes closings in other counties.

Witness Only/Courtesy Closing

\$250.00

A closing in which the closing agent witnesses and notarizes the closing package including loan documents.

Witness Only/Courtesy Closing

\$150.00

A closing in which the closing agent witnesses and notarizes the closing package NOT including loan documents.

Express/Courier Fee

\$30.00

A fee given for each separate overnight delivery or physical delivery of closing related documents.

Escrow Deposit

On property for which we are providing title insurance.

\$125.00 for 1 disbursement
\$50.00 for each additional disbursement

COMMERCIAL ESCROW AND CLOSING SERVICES

Real Estate Closing	<u>\$1.00/\$1,000.00 to \$1,000,000.00 +</u>
Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.	<u>\$0.10/\$1,000.00</u> <u>(\$400.00 minimum)</u>
After Hours Closings	<u>Closing Cost + \$100.00</u>
Real Estate refinance closings that take place after normally scheduled hours of operation.	FILED
Out of Office Closings	<u>Closing Cost + \$100.00</u>
Real Estate closings in which a closing representative of Lawyers Title of Kansas, Inc. must travel to a location outside of the office. This includes closings in other counties.	JUN 18 2020
Second Mortgage Closing	<u>\$155.00</u>
In conjunction with simultaneous first Mortgage closing.	
Witness Only/Courtesy Closing	<u>\$250.00</u>
A closing in which the closing agent witnesses and notarizes the closing package including loan documents.	
Witness Only/Courtesy Closing	<u>\$150.00</u>
A closing in which the closing agent witnesses and notarizes the closing package NOT including loan documents.	
Express/Courier Fee	<u>\$50.00</u>
A fee given for each separate overnight delivery or physical delivery of closing related documents.	
Contract for Deed Closing	<u>Closing Cost + \$200.00</u>
Includes the preparation of documents specific to a contract for deed transaction.	
Escrow Deposit	<u>\$250.00 for 1 disbursement</u>
On property for which we are providing title insurance.	<u>\$50.00 for each additional disbursement</u>

VICKI SCHMIDT
Commissioner of Insurance

RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Dwelling Units)

Owner's Title Policy

Policy of title insurance protecting the interest of the owner in residential property.

Loan Policy

Policy of title insurance protecting the interest of the mortgagee in residential property.

Simultaneous Issued Loan Policy

A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.

Simultaneous Issued Loan Policy

A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.

Multiple Simultaneous Loan Policies

A second or subsequent Loan Policy issued simultaneously with another Loan Policy.

Construction Loan Policy

A policy issued for the interest in the property taken as a result of a filing of a Mortgage for construction purposes.

Builders Rate

Builder to Individual (Owner's Policy)

A rate for builders/developers which is less than the normal residential owners rate due to discount for volume or repetition of title examination in the same subdivision.

Leasehold Owner's Policy

Owner's Policy issued to protect the interest of a lessee in residential property.

Leasehold Loan Policy

Loan Policy issued to protect the interest of the lender in residential property.

Simultaneous Leasehold Loan Policy

Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.

Simultaneous Leasehold Loan Policy

Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.

Rate Card

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JUN 18 2020

Rate Card

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\$250.00

\$250.00 + Rate Card amount in excess of Owner's Policy

\$250.00 for each additional policy

\$0.85/\$1,000.00 up to \$1,000,000.00 then add
\$0.50/\$1,000.00 in excess of \$1,000,000.00
(\$200.00 minimum)

\$1.50/\$1,000.00 up to \$200,000.00 then add
\$1.00/\$1,000.00 in excess of \$200,000.00
(\$200.00 minimum)

Rate Card

Rate Card

\$250.00

\$250.00 + Rate Card amount in excess of Owner's Policy

Home Equity/Credit Line Loan Policy
Loan Policy for Home Equity \$75,000.00 and
under

\$90.00

Home Equity/Credit Line Loan Policy
Loan Policy for Home Equity greater than
\$75,000.00 up to \$150,000.00

\$140.00

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JUN 18 2020

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COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

Owner's Title Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in commercial property.	FILED
Loan Policy	JUN 18 2020 <u>Rate Card</u>
Policy of title insurance protecting the interest of the mortgagee in commercial property.	VICKI SCHMIDT
Simultaneous Issued Loan Policy	Commissioner of Insurance
A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.	<u>\$500.00 to \$1,000,000.00 + \$0.10/\$1,000.00 in excess of \$1,000,000.00</u>
Simultaneous Issued Loan Policy	<u>\$500.00 to \$1,000,000.00 + \$0.10/\$1,000.00 in excess of \$1,000,000.00</u>
A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.	<u>+ Rate Card amount in excess of Owner's Policy</u>
Multiple Simultaneous Loan Policies	<u>\$300.00 for each additional policy</u>
A second or subsequent Loan Policy issued simultaneously with another Loan Policy.	
Construction Loan Policy	<u>\$0.85/\$1,000.00 up to \$1,000,000.00 then add \$0.50/\$1,000.00 in excess of \$1,000,000.00 (\$200.00 minimum)</u>
A Loan Policy issued specifically for the protection of the interest in property taken as the result of the filing of a permanent financing/end loan Mortgage on newly constructed property.	
Leasehold Owner's Policy	<u>Rate Card</u>
Owner's Policy issued to protect the interest of a lessee in residential property.	
Leasehold Loan Policy	<u>30% of Rate Card</u>
Loan Policy issued to protect the interest of the lender in residential property.	
Simultaneous Leasehold Loan Policy	<u>30% of Rate Card to amount of Owner's Policy + Rate Card thereafter</u>
Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.	
Simultaneous Leasehold Loan Policy	<u>\$500.00 + Rate Card amount in excess of Owner's Policy</u>
Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.	<u>Policy</u>

OTHER FEES AND SERVICES

Foreclosure Report

Report issued for filing foreclosure proceedings.

- a. Do not take policy
- b. Do take policy
- c. First update
- d. Each subsequent update

FILED
JUN 18 2020
VICKI SCHMIDT
Commissioner of
\$250.00
Rate Card
No Charge
\$50.00
\$100.00/Lot or Tract

Multiple Lot or Tract Charge (Residential)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Multiple Lot or Tract Charge (Commercial)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

\$125.00/Lot or Tract

Preliminary Commitment

Issued to seller or real estate agent for informational purposes prior to the buyer being identified.

No Charge

Title Report (Residential)

A report providing information about the Ownership and encumbrances of the property in question.

\$250.00

Title Report (Commercial)

A report providing information about the Ownership and encumbrances of the property in question.

\$500.00

Construction Loan Binder

A commitment for title insurance issued for the protection of the interest in property taken as a result of a filing of a Mortgage for construction purposes and is good for 12 months.

\$75.00

Construction Loan Binder Update

Only applies if work has not been started. If work was started than a Construction Loan Policy is required.

\$50.00

Update Fee

A charge made in connection with a Title Report and it is requested that we update any work performed.

\$50.00

Search and Examination Fee

Variable

If an order is cancelled prior to the product being completed and delivered, no search and examination fee is applied. If the product has already been completed and delivered, a search and examination fee will be negotiated between the customer and the Company. In the Case of the Preliminary Commitment, no fee is charged if the cancellation was incurred due to failure to perfect the contract. Otherwise, the search and examination fee will be negotiated.

Document Preparation

Not in association with a closing or the issuance of a title insurance policy

Document Preparation

Not in association with a closing but in association with the issuance of a title insurance policy or report

Wire Fee

Order Zoning Letter for Customer

Endorsements

Unique and Unusual Conditions

Other

Judgment Search

UCC Search

Miscellaneous Request/search

Copies

Notary

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JUN 18 2020

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Commissioner of Insurance

\$200.00

\$50.00

\$30.00

\$85.00 plus cost of letter

See Below

See Below

\$50.00

\$50.00

\$50.00

We reserve the right to charge \$0.50/page

\$25.00

Endorsement Fees

ALTA 3.0	<u>\$375.00</u>
ALTA 3.1	<u>\$500.00</u>
Zoning, Structures, and use of property unchanged for at least one year	
ALTA 3.1 and ALTA 3.2	<u>25% of base policy premium</u>
New zoning, new construction, or change in use of property within last year	
ALTA 8.1 – Residential	<u>No Charge</u>
ALTA 8.2 – Commercial	<u>\$175.00</u>
ALTA 9.7	<u>\$275.00</u>
ALTA 9.8	<u>\$275.00</u>
ALTA 10.1	<u>\$350.00</u>
ALTA 11	<u>\$75.00 + 25% of base policy premium + card rate for any increase in amount of insurance (\$375.00 minimum)</u>
ALTA 12	<u>10% of base policy premium</u>
ALTA 13 Series	<u>No Charge</u>
ALTA 15 Series	<u>25% of base policy premium</u>
ALTA 16	<u>10% of base policy premium</u>
ALTA 20	<u>10% of base policy premium</u>
ALTA 23	<u>\$175.00</u>
ALTA 25 Series	<u>\$175.00</u>
ATLA 28 Series	<u>\$250.00</u>
ALTA 29 Series	<u>10% of base policy premium (Minimum of \$150.00)</u>
ALTA 32 Series	<u>\$175.00</u>
ALTA 33	<u>\$175.00</u>
ALTA 35 Series	<u>\$175.00</u>
ALTA 39	<u>No Charge</u>
ALTA 46-06	<u>10% of base policy premium</u>
All other filed endorsements	<u>\$175.00</u> <u>No Charge 1-4 Family</u>

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JUN 18 2020
25% of base policy premium

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Special Rule for Rating Unique or Unusual Conditions

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

If it can be clearly demonstrated that the circumstances behind the issuance of the title policy is a result from a unique or unusual condition, the fees charged 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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JUN 18 2020
VICKI SCHMIDT
Commissioner of Insurance



Main Phone: 785-727-7762
Fax: 785-422-7524

2706 Iowa Street, Suite C
Lawrence, KS 66046

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**Title Insurance Rates
Douglas County**

JUN 18 2020

Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate	Amounts Up To	Rate
10,000	230	260,000	655	510,000	1070	760,000	1320
20,000	245	270,000	685	520,000	1080	770,000	1330
30,000	250	280,000	705	530,000	1090	780,000	1340
40,000	285	290,000	725	540,000	1100	790,000	1350
50,000	315	300,000	745	550,000	1110	800,000	1360
60,000	340	310,000	760	560,000	1120	810,000	1370
70,000	365	320,000	765	570,000	1130	820,000	1380
80,000	390	330,000	770	580,000	1140	830,000	1390
90,000	415	340,000	790	590,000	1150	840,000	1400
100,000	440	350,000	805	600,000	1160	850,000	1410
110,000	450	360,000	835	610,000	1170	860,000	1420
120,000	470	370,000	845	620,000	1180	870,000	1430
130,000	490	380,000	870	630,000	1190	880,000	1440
140,000	505	390,000	890	640,000	1200	890,000	1450
150,000	520	400,000	910	650,000	1210	900,000	1460
160,000	535	410,000	925	660,000	1220	910,000	1470
170,000	550	420,000	940	670,000	1230	920,000	1480
180,000	565	430,000	955	680,000	1240	930,000	1490
190,000	580	440,000	965	690,000	1250	940,000	1500
200,000	595	450,000	985	700,000	1260	950,000	1510
210,000	605	460,000	1000	710,000	1270	960,000	1520
220,000	615	470,000	1015	720,000	1280	970,000	1530
230,000	625	480,000	1030	730,000	1290	980,000	1540
240,000	635	490,000	1045	740,000	1300	990,000	1550
250,000	645	500,000	1060	750,000	1310	1,000,000	1560

VICKI SCHMIDT
Commissioner of Insurance

Closing Fees (Policy Purchase Required)

Residential Sale With Loan: \$400 | Residential Sale with Cash: \$250

Residential Refinance: \$280

Commercial & Agricultural

\$1.00/\$1,000.00 up to \$1,000,000.00 plus \$0.10/\$1,000 over \$1,000,000.00 (\$400.00 minimum)

Simultaneous issue Loan Policy (not exceeding the amount of the Owners Policy): \$250

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.

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JAN 22 2020

VICKI SCHMIDT
Commissioner of Insurance

Lawyers Title of Kansas, Inc.



TITLE INSURANCE AND CLOSING SERVICES RATES SHAWNEE COUNTY, KANSAS AND ALL OTHER COUNTIES OVER 10,000 EXCEPT: LEAVENWORTH, JOHNSON, WYANDOTTE, MIAMI, ATCHISON, AND DOUGLAS

January 21, 2020

Lawyers Title of Kansas, Inc.

5715 SW 21st Street

Topeka, KS 66604

Phone: 785-271-9500

Fax: 785-271-6452

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Residential Escrow and Closing Services

Real Estate Closing (Sale)

\$400.00

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

Real Estate Closing (FSBO)

A real estate sale by the owner **without** the assistance of a real estate agent. Includes assistance with contracts and the preparation of title documents, notary services, HUD Settlement Statement, and the disbursement of funds.

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\$500.00

JAN 22 2020

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Split Real Estate Closing (Sale)

\$200.00

A real estate closing in which we are representing either the buyer or seller only.

Split Real Estate Closing (FSBO)

\$250.00

A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.

Real Estate Closing (Refinance)

\$400.00

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

Real Estate Closing (Second Mortgage)

\$250.00

In conjunction with a subsequent simultaneous Mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.

After Hours Closings (Sale)

Closing Cost + \$100.00

Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.

NOTE: If only one part in the sale transaction is closing after hours, the fee is reduced by half.

After Hours Closings (Refinance)

Closing Cost + \$100.00

Real Estate refinance closings that take place after normally scheduled hours of operation.

Out of Office Closings (Sale)

Real Estate closings in which both the buyer and seller do not physically close at Lawyers Title of Kansas, Inc. and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$100.00

NOTE: If only one part in the sale transaction is closing out of office, the fee is reduced by half.

Out of Office Closings (Refinance)

Real Estate refinance closings that do not physically take place at Lawyers Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

Escrow Account Set-Up

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

\$250.00

Witness Only/Courtesy Closing

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

\$175.00

Disbursement Only Closing

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package.

\$200.00

Express/Courier Fee

A fee given for each separate overnight delivery or physical delivery of closing related documents.

\$50.00*

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

Closing Cost + \$100.00

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JAN 22 2020

Closing Cost + \$100.00

VICKI SCHMIDT
Commissioner of Insurance

COMMERCIAL ESCROW AND CLOSING SERVICES

Real Estate Closing (Sale)

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$1.00/\$1,000.00 to \$1,000,000.00 +
\$0.10/\$1,000.00
(\$400.00 minimum)

Split Real Estate Closing (Sale)

A real estate closing in which we are representing either the buyer or seller only.

\$0.50/\$1,000.00 to \$1,000,000.00 +
\$0.05/\$1,000.00
(\$200.00 minimum)

Split Real Estate Closing (FSBO)

A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.

\$0.75/\$1,000.00 to \$1,000,000.00 +
\$0.075/\$1,000.00
(\$250.00 minimum)

JAN 20 2021
VICKI SCHMIDT
Commissioner of Insurance

Real Estate Closing (Refinance)

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$1.00/\$1,000.00 to \$1,000,000.00 +
\$0.10/\$1,000.00
(\$400.00 minimum)

Real Estate Closing (Second Mortgage)

In conjunction with a subsequent simultaneous Mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.

\$350.00

After Hours Closings (Sale)

Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.

Closing Cost + \$100.00

NOTE: If only one part in the sale transaction is closing after hours, the fee is reduced by half.

After Hours Closings (Refinance)

Real Estate refinance closings that take place after normally scheduled hours of operation.

Closing Cost + \$100.00

Out of Office Closings (Sale)

Real Estate closings in which both the buyer and seller do not physically close at Lawyers Title of Kansas, Inc. and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$100.00

NOTE: If only one part in the sale transaction is closing out of office, the fee is reduced by half.

Out of Office Closings (Refinance)

Closing Cost + \$100.00

Real Estate refinance closings that do not physically take place at Lawyers Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

Escrow Account Set-Up

\$250.00

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

Witness Only/Courtesy Closing

\$200.00

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

Disbursement Only Closing

\$250.00

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package.

Express/Courier Fee

\$50.00*

A fee given for each separate overnight delivery or physical delivery of closing related documents.

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Closing Cost + \$100.00

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

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JAN 22 2020

VICKI SCHMIDT
Commissioner of Insurance

RESIDENTIAL TITLE INSURANCE RATES (1-4 Single Family Dwelling Units)

Owner's Title Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential property.	
Loan Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the mortgagee in residential property.	
Simultaneous Issued Loan Policy	<u>\$375.00</u>
A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.	
Simultaneous Issued Loan Policy	<u>\$375.00 + Rate Card amount in excess of Owner's Policy</u>
A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.	
Multiple Simultaneous Loan Policies	<u>\$200.00 for each additional policy</u>
A second or subsequent Loan Policy issued simultaneously with another Loan Policy.	
Construction Loan Policy	<u>\$75.00 up to \$500,000.00 or \$200.00 when greater than \$500,000.00 and less than \$1,000,000.00</u>
A Loan Policy issued specifically for the protection of the interest in property taken as the result of the filing of a permanent financing/end loan Mortgage on newly constructed property.	
Builders Rate	<u>70% of Rate Card</u>
A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.	
Leasehold Owner's Policy	<u>Rate Card</u>
Owner's Policy issued to protect the interest of a lessee in residential property.	
Leasehold Loan Policy	<u>Rate Card</u>
Loan Policy issued to protect the interest of the lender in residential property.	
Simultaneous Leasehold Loan Policy	<u>\$375.00</u>
Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.	
Simultaneous Leasehold Loan Policy	<u>\$375.00 + Rate Card amount in excess of Owner's Policy</u>
Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.	
Home Equity/Credit Line Loan Policy	<u>\$90.00</u>

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Commissioner of Insurance

Loan Policy for Home Equity \$75,000 and under
Home Equity/Credit Line Loan Policy
Loan Policy for Home Equity greater than
\$75,000.00 up to \$150,000.00

\$140.00

FILED

JAN 22 2020

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Commissioner of Insurance

COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

Owner's Title Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential property.	
Loan Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the mortgagee in residential property.	
Simultaneous Issued Loan Policy	<u>\$500.00 to \$1,000,000.00 + \$1.00/\$1,000.00 in excess of \$1,000,000.00</u>
A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.	
Simultaneous Issued Loan Policy	<u>\$500.00 to \$1,000,000.00 + \$1.00/\$1,000.00 in excess of \$1,000,000.00</u>
A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.	
Multiple Simultaneous Loan Policies	<u>\$200.00 for each additional policy</u>
A second or subsequent Loan Policy issued simultaneously with another Loan Policy.	
Construction Loan Policy	<u>\$75.00 up to \$500,000.00 or \$200.00 when greater than \$500,000.00 and \$1,000,000.00</u>
A Loan Policy issued specifically for the protection of the interest in property taken as the result of the filing of a permanent financing/end loan Mortgage on newly constructed property.	
Builders Rate	<u>\$1.50/\$1,000.00 up to \$200,000.00 then add \$1.00/\$1,000.00 in excess of \$200,000.00 (\$200.00 minimum)</u>
A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.	
Leasehold Owner's Policy	<u>Rate Card</u>
Owner's Policy issued to protect the interest of a lessee in residential property.	
Leasehold Loan Policy	<u>30% of Rate Card</u>
Loan Policy issued to protect the interest of the lender in residential property.	
Simultaneous Leasehold Loan Policy	<u>30% of Rate Card to amount of Owner's Policy + Rate Card thereafter</u>
Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.	
Simultaneous Leasehold Loan Policy	<u>\$375.00 + Rate Card amount in excess of Owner's Policy</u>
Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.	

Credit Line Loan Policy	<u>\$90.00</u>
Loan Policy for Credit Line \$75,000 and under	
Credit Line Loan Policy	<u>\$140.00</u>
Loan Policy for Credit Line greater than \$75,000.00 up to \$150,000.00	

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VICKI SCHMIDT
Commissioner of Insurance

OTHER FEES AND SERVICES

Foreclosure Report

Report issued for filing foreclosure proceedings.

- a. Do not take policy
 - a. Volume Customer
- b. Do take policy
- c. First update
- d. Each subsequent update

\$200.00

\$150.00

Rate Card

No Charge

\$50.00

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\$75.00/Lot or Tract

JAN 22 2020

**VICKI SCHMIDT
Commissioner of Insurance**

Multiple Lot or Tract Charge (Residential)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Multiple Lot or Tract Charge (Commercial)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

\$100.00/Lot or Tract

Preliminary Commitment

Issued to seller or real estate agent for informational purposes prior to the buyer being identified.

No Charge

Title Report (Residential)

A report providing information about the Ownership and encumbrances of the property in question.

\$250.00

Title Report (Commercial)

A report providing information about the Ownership and encumbrances of the property in question.

\$500.00

Construction Loan Binder

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.

\$75.00

Update Fee

A charge made in connection with a Title Report and it is requested that we update any work performed.

\$75.00

Search and Examination Fee

If an order is cancelled prior to the product being completed and delivered, no search and examination fee is applied. If the product has

Variable

already been completed and delivered, a search and examination fee will be negotiated between the customer and the Company. In the Case of the Preliminary Commitment, no fee is charged if the cancellation was incurred due to failure to perfect the contract. Otherwise, the search and examination fee will be negotiated.

Document Preparation	<u>\$200.00</u>
Not in association with a closing or the issuance of a title insurance policy	
Document Preparation	<u>\$25.00</u>
Not in association with a closing but in association with the issuance of a title insurance policy or report	
Wire Fee	<u>\$50.00</u>
Endorsements	<u>See Below</u>
Unique and Unusual Conditions	<u>See Below</u>
Other	
Judgment Search	<u>\$100.00</u>
UCC Search	<u>\$50.00</u>
Miscellaneous Request/search	<u>\$50.00</u>
Copies	<u>We reserve the right to charge \$0.50/page</u>
Notary	<u>\$25.00</u>

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JAN 22 2020

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Commissioner of Insurance

Endorsement Fees

ALTA 3 - Zoning	<u>\$400.00 (with attorney's zoning opinion furnished by applicant)</u>
ALTA 3.1 - Zoning	<u>25% of policy premium (with attorney's zoning opinion furnished by applicant)</u>
ALTA 10 – Assignment of Mortgage	<u>If within 2 years of date of former policy - \$50.00</u> <u>If issued more than 2 years after date of policy -</u> <u>\$0.75/\$1,000.00 to up \$100,000.00</u> <u>Over \$100,000.00 up to \$500,000.00 add</u> <u>\$0.25/\$1,000.00</u> <u>Over \$500,000.00 add \$0.10/\$1,000.00</u> <u>Commissioner of (\$75.00 minimum)</u>
ALTA 11 – Mortgage Modification	<u>\$200.00 + Additional Chart Rate Premium for I</u> <u>Increased Coverage (if applicable)</u>
ALTA 15 – Non-Imputation	<u>25% of base policy premium</u>
ALTA 20 – First Loss	<u>10% of base policy premium</u>
ALTA 32 – Construction Loan	<u>\$100.00</u>
ALTA 40 - Tax Credit	<u>\$200.00</u>
Fairway	<u>10% of base policy premium</u>
Last Dollar	<u>10% of base policy premium</u>
Residential Extra Protection	<u>\$100.00</u>
ALTA Policy Date Down	<u>\$200.00</u>
All Other Endorsements	<u>\$200.00</u> <u>No Charge 1-4 Family</u>

Special Rule for Rating Unique or Unusual Conditions

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

If it can be clearly demonstrated that the circumstances behind the issuance of the title policy is a result from a unique or unusual condition, the fees charged 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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JAN 22 2020
VICKI SCHMIDT
Commissioner of Insurance



Main Phone: (785) 271-9500

Fax: (785) 271-6452

5715 SW 21st Street

Topeka, KS 66604

Title Insurance Rates

Shawnee County, Kansas and All Other Counties Over 10,000 Except:
Leavenworth, Johnson, Wyandotte, Miami, Atchison and Douglas

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NOV 04 2020

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Commissioner of Insurance

Amounts Up To	Title Insurance Rates
40,000	390
50,000	432
60,000	475
70,000	500
80,000	530
90,000	555
100,000	575
110,000	592
120,000	609
130,000	626
140,000	643
150,000	660
160,000	677
170,000	694
180,000	711
190,000	728
200,000	745
210,000	762
220,000	779
230,000	796
240,000	813
250,000	830
260,000	847
270,000	864
280,000	881
290,000	898
300,000	915
310,000	932
320,000	949
330,000	966
340,000	983
350,000	1000
360,000	1017

Amounts Up To	Title Insurance Rates
370,000	1034
380,000	1051
390,000	1068
400,000	1085
410,000	1102
420,000	1119
430,000	1136
440,000	1153
450,000	1170
460,000	1187
470,000	1204
480,000	1221
490,000	1238
500,000	1255
510,000	1272
520,000	1289
530,000	1306
540,000	1323
550,000	1340
560,000	1357
570,000	1374
580,000	1391
590,000	1408
600,000	1425
610,000	1442
620,000	1459
630,000	1476
640,000	1493
650,000	1510
660,000	1527
670,000	1544
680,000	1561
690,000	1578

Amounts Up To	Title Insurance Rates
700,000	1595
710,000	1612
720,000	1629
730,000	1646
740,000	1663
750,000	1680
760,000	1697
770,000	1714
780,000	1731
790,000	1748
800,000	1765
810,000	1782
820,000	1799
830,000	1816
840,000	1833
850,000	1850
860,000	1867
870,000	1884
880,000	1901
890,000	1918
900,000	1935
910,000	1952
920,000	1969
930,000	1986
940,000	2003
950,000	2020
960,000	2037
970,000	2054
980,000	2071
990,000	2088
1,000,000	2105

Above \$1,000,000 Call for Quote

Owners Policies over \$1,000,000 add \$1.75/\$1,000	Loan Policies over \$1,000,000 add \$1.50/\$1,000

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.

Lawyers Title of Kansas, Inc.



TITLE INSURANCE AND CLOSING SERVICES RATES LEAVENWORTH, JOHNSON, WYANDOTTE, MIAMI, AND ATCHISON COUNTY, KANSAS

FILED

JAN 02 2019

KEVIN L. MILLER
Commissioner of Insurance

December 31, 2018

Lawyers Title of Kansas, Inc.

121 Express Lane, Suite A

Lansing, KS 66043

Phone: 913-682-3368

Fax: 913-682-1220

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Residential Escrow and Closing Services

Real Estate Closing (Sale) \$380.00

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

Real Estate Closing (FSBO) \$400.00

A real estate sale by the owner **without** the assistance of a real estate agent. Includes assistance with contracts and the preparation of title documents, notary services, HUD Settlement Statement, and the disbursement of funds.

Split Real Estate Closing (Sale) \$200.00

A real estate closing in which we are representing either the buyer or seller only.

Split Real Estate Closing (FSBO) \$200.00

A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.

Real Estate Closing (Refinance) \$300.00

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

Real Estate Closing (Second Mortgage) \$175.00

In conjunction with a subsequent simultaneous Mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.

After Hours Closings (Sale) Closing Cost + \$100.00

Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.

NOTE: If only one part in the sale transaction is closing after hours, the fee is reduced by half.

After Hours Closings (Refinance) Closing Cost + \$75.00

Real Estate refinance closings that take place after normally scheduled hours of operation.

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JAN 02 2019
KEN SEL
Commissioner of Insurance

Out of Office Closings (Sale)

Real Estate closings in which both the buyer and seller do not physically close at Lawyers Title of Kansas, Inc. and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$100.00

NOTE: If only one part in the sale transaction is closing out of office, the fee is reduced by half.

Out of Office Closings (Refinance)

Real Estate refinance closings that do not physically take place at Lawyers Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$75.00

Escrow Account Set-Up

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

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Witness Only/Courtesy Closing

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

\$175.00

Disbursement Only Closing

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package.

\$175.00

Express/Courier Fee

A fee given for each separate overnight delivery or physical delivery of closing related documents.

\$30.00*

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

Closing Cost + \$100.00

COMMERCIAL ESCROW AND CLOSING SERVICES

Real Estate Closing (Sale)

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$500.00 up to \$500,000.00
\$750.00 up to \$1,000,000.00
\$1,000.00 in excess of above

Split Real Estate Closing (Sale)

A real estate closing in which we are representing either the buyer or seller only.

250.00 up to \$500,000.00
\$375.00 up to \$1,000,000.00
\$500.00 in excess of above

Split Real Estate Closing (FSBO)

A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.

\$600.00 up to \$500,000.00
\$850.00 up to \$1,000,000.00
\$1,100.00 in excess of above

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Real Estate Closing (Refinance)

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$400.00 up to \$500,000.00
\$600.00 in excess of above

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Real Estate Closing (Second Mortgage)

In conjunction with a subsequent simultaneous Mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.

\$250.00

After Hours Closings (Sale)

Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.

Closing Cost + \$100.00

NOTE: If only one part in the sale transaction is closing after hours, the fee is reduced by half.

After Hours Closings (Refinance)

Real Estate refinance closings that take place after normally scheduled hours of operation.

Closing Cost + \$75.00

Out of Office Closings (Sale)

Real Estate closings in which both the buyer and seller do not physically close at Lawyers Title of Kansas, Inc. and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$100.00

NOTE: If only one part in the sale transaction is closing out of office, the fee is reduced by half.

Out of Office Closings (Refinance)

Real Estate refinance closings that do not physically take place at Lawyers Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$75.00

Escrow Account Set-Up

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

\$50.00

Witness Only/Courtesy Closing

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

\$175.00

Disbursement Only Closing

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package.

\$175.00

Express/Courier Fee

A fee given for each separate overnight delivery or physical delivery of closing related documents.

\$30.00*

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

Closing Cost + \$100.00

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JAN 02 2019

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Commissioner of Insurance

RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Dwelling Units)

Owner's Title Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential property.	
Loan Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the mortgagee in residential property.	
Simultaneous Issued Loan Policy	<u>\$250.00</u>
A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.	
Simultaneous Issued Loan Policy	<u>\$250.00 + Rate Card amount in excess of Owner's Policy</u>
A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.	
Multiple Simultaneous Loan Policies	<u>\$250.00 for each additional policy</u>
A second or subsequent Loan Policy issued simultaneously with another Loan Policy.	
Construction Loan Policy	<u>Rate Card</u>
A Loan Policy issued specifically for the protection of the interest in property taken as the result of the filing of a permanent financing/end loan Mortgage on newly constructed property.	
Builders Rate	<u>Rate Card</u>
A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.	
Leasehold Owner's Policy	<u>Rate Card</u>
Owner's Policy issued to protect the interest of a lessee in residential property.	
Leasehold Loan Policy	<u>Rate Card</u>
Loan Policy issued to protect the interest of the lender in residential property.	
Simultaneous Leasehold Loan Policy	<u>\$250.00</u>
Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.	
Simultaneous Leasehold Loan Policy	<u>\$250.00 + Rate Card amount in excess of Owner's Policy</u>
Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.	
Home Equity/Credit Line Loan Policy	<u>\$90.00</u>

Loan Policy for Home Equity \$75,000 and under
Home Equity/Credit Line Loan Policy
Loan Policy for Home Equity greater than
\$75,000.00 up to \$150,000.00

\$140.00

FILED

JAN 02 2019

KEN SELZER
Commissioner of Insurance

COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

Owner's Title Policy Rate Card

Policy of title insurance protecting the interest of the owner in residential property.

Loan Policy Rate Card

Policy of title insurance protecting the interest of the mortgagee in residential property.

Simultaneous Issued Loan Policy \$350.00

A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.

Simultaneous Issued Loan Policy \$350.00 + Rate Card amount in excess of Owner's Policy

A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.

Multiple Simultaneous Loan Policies

A second or subsequent Loan Policy issued simultaneously with another Loan Policy.

Construction Loan Policy Rate Card

A Loan Policy issued specifically for the protection of the interest in property taken as the result of the filing of a permanent financing/end loan Mortgage on newly constructed property.

Builders Rate Rate Card

A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.

Leasehold Owner's Policy Rate Card

Owner's Policy issued to protect the interest of a lessee in residential property.

Leasehold Loan Policy Rate Card

Loan Policy issued to protect the interest of the lender in residential property.

Simultaneous Leasehold Loan Policy \$350.00

Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.

Simultaneous Leasehold Loan Policy \$175.00 + Rate Card amount in excess of Owner's Policy

Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.

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JAN 02 2002

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\$350.00 for each additional policy

Home Equity/Credit Line Loan Policy
Loan Policy for Home Equity \$75,000 and under
Home Equity/Credit Line Loan Policy
Loan Policy for Home Equity greater than
\$75,000.00 up to \$150,000.00

\$90.00

\$140.00

FILED

JAN 02 2019

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Commissioner of Insurance

OTHER FEES AND SERVICES

Foreclosure Report

Report issued for filing foreclosure proceedings.

- a. Do not take policy
- b. Do take policy
- c. First update
- d. Each subsequent update

\$200.00

Rate Card

No Charge

\$50.00

\$75.00/Lot or Tract

Multiple Lot or Tract Charge (Residential)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Multiple Lot or Tract Charge (Commercial)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Preliminary Commitment

Issued to seller or real estate agent for informational purposes prior to the buyer being identified.

No Charge

Title Report (Residential)

A report providing information about the Ownership and encumbrances of the property in question.

\$175.00

Title Report (Commercial)

A report providing information about the Ownership and encumbrances of the property in question.

\$250.00

Construction Loan Binder

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.

\$200.00

Update Fee

A charge made in connection with a Title Report and it is requested that we update any work performed.

\$50.00

Search and Examination Fee

If an order is cancelled prior to the product being completed and delivered, no search and examination fee is applied. If the product has already been completed and delivered, a search

Variable

and examination fee will be negotiated between the customer and the Company. In the Case of the Preliminary Commitment, no fee is charged if the cancellation was incurred due to failure to perfect the contract. Otherwise, the search and examination fee will be negotiated.

Document Preparation

\$100.00

Not in association with a closing or the issuance of a title insurance policy

Document Preparation

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\$25.00

JAN 02 2019

Not in association with a closing but in association with the issuance of a title insurance policy or report

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Wire Fee

\$30.00

Endorsements

See Below

Unique and Unusual Conditions

See Below

Other

Judgment Search

\$50.00

UCC Search

\$50.00

Miscellaneous Request/search

\$50.00

Copies

We reserve the right to charge \$0.50/page

Notary

\$25.00

Endorsement Fees

ALTA 3 - Zoning	<u>\$1.00/\$1,000.00 (\$150.00 minimum)</u>
ALTA 3.1 – Zoning	<u>\$1.00/\$1,000.00 (\$250.00 minimum)</u>
ALTA 4 – Condominium	<u>\$1.00/\$1,000.00</u>
ALTA 4.1 – Condominium	<u>\$100.00</u>
	<u>No Charge 1-4 Family</u>
ALTA 5 – Planned Unit Development	<u>\$100.00</u>
	<u>No Charge 1-4 Family</u>
ALTA 6 – Variable Rate Mortgage	<u>\$100.00</u>
	<u>No Charge 1-4 Family</u>
ALTA 7 – Manufactured Housing Unit	<u>\$75.00</u>
ALTA 8.1 – Environmental Protection Lien	<u>\$100.00</u>
	<u>No Charge 1-4 Family</u>
ALTA 9 – Restrictions, Encroachments, Minerals	<u>\$100.00</u>
	<u>No Charge 1-4 Family</u>
ALTA 13.1 – Leasehold Loan	<u>\$100.00</u>
	<u>No Charge 1-4 Family</u>
ALTA 14 Series – Future Advance	<u>\$50.00</u>
ALTA 15 Series - Non-Imputation	<u>\$1.00/\$1,000.00 (\$75.00 minimum)</u>
Fairway	<u>\$150.00</u>
Last Dollar	<u>10% of base policy premium</u>
All other filed endorsements	<u>\$75.00</u>
	<u>No Charge 1-4 Family</u>

Special Rule for Rating Unique or Unusual Conditions

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

If it can be clearly demonstrated that the circumstances behind the issuance of the title policy is a result from a unique or unusual condition, the fees charged 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.

FILED
JAN 08 2019
KEN SELZER
Commissioner of Insurance



Main Phone: 913-682-3368
Fax: 913-682-1220

121 Express Lane Suite A
Lansing, KS 66043

JAN 02 2019

Title Insurance Rates
Leavenworth, Johnson, Wyandotte, Miami, and Atchison Counties

KANSAS
 Commissioner of Insurance

Amount of Insurance	Title Insurance Rates
Up to \$15,000	150
\$15,001 to \$30,000	175
\$30,001 to \$40,000	195
\$40,001 to \$50,000	225
\$50,001 to \$60,000	250
\$60,001 to \$70,000	275
\$70,001 to \$80,000	305
\$80,001 to \$90,000	325
\$90,001 to \$110,000	350
\$110,001 to \$130,000	375
\$130,001 to \$150,000	425
\$150,001 to \$170,000	450
\$170,000 to \$190,000	475
\$190,001 to \$210,000	500
\$210,001 to \$230,000	525
\$230,001 to \$250,000	550

Amounts Up To	Title Insurance Rates
\$250,001 to \$300,000	610
\$300,001 to \$350,000	670
\$350,001 to \$400,000	730
\$400,001 to \$450,000	790
\$450,001 to \$500,000	850
\$500,001 to \$550,000	885
\$550,001 to \$600,000	920
\$600,001 to \$650,000	955
\$650,001 to \$700,000	990
\$700,001 to \$750,000	1075
\$750,001 to \$800,000	1157
\$800,001 to \$850,000	1221
\$850,001 to \$900,000	1285
\$900,001 to \$950,000	1349
\$950,001 to \$1,000,000	1413
Above \$1,000,000 Call for Quote	

Closing Fees (Policy Purchase Required)

Residential Sale: \$380
Residential Refinance: \$300
Commercial & Agricultural
Sale: \$500.00 up to \$500,000.00 \$750.00 up to \$1,000,000.00 \$1,000.00 in excess thereof

Residential Simultaneous issue Loan Policy (not exceeding the amount of the Owners Policy): \$250.00

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.



TITLE INSURANCE AND CLOSING SERVICES RATES
SHAWNEE COUNTY, KANSAS AND
ALL OTHER COUNTIES OVER 10,000 EXCEPT:
LEAVENWORTH, JOHNSON, WYANDOTTE, MIAMI, ATCHISON,
AND DOUGLAS

May 3, 2022

Lawyers Title of Kansas, Inc.

5715 SW 21st Street

Topeka, KS 66604

Phone: 785-271-9500

Fax: 785-271-6452

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Residential Escrow and Closing Services

Real Estate Closing (Sale) \$425.00

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

Real Estate Closing (FSBO) \$795.00

A real estate sale by the owner **without** the assistance of a real estate agent. Includes assistance with contracts and the preparation of title documents, notary services, HUD Settlement Statement, and the disbursement of funds.

Split Real Estate Closing (Sale) \$225.00

A real estate closing in which we are representing either the buyer or seller only.

Split Real Estate Closing (FSBO) \$400.00

A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.

Real Estate Closing (Mortgage) \$425.00

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

Real Estate Closing (Cash) \$350.00

Includes the preparation of title documents, notary services, HUD Settlement Statement, and the disbursement of funds.

After Hours Closings (Sale) Closing Cost + \$200.00

Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.

NOTE: If only one part in the sale transaction is closing after hours, the fee is reduced by half.

After Hours Closings (Refinance) Closing Cost + \$200.00

Real Estate refinance closings that take place after normally scheduled hours of operation.

Out of Office Closings (Sale)

Real Estate closings in which both the buyer and seller do not physically close at Lawyers Title of Kansas, Inc. and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$200.00

NOTE: If only one part in the sale transaction is closing out of office, the fee is reduced by half.

Out of Office Closings (Refinance)

Real Estate refinance closings that do not physically take place at Lawyers Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$200.00

Escrow Account Set-Up

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

\$250.00

Witness Only/Courtesy Closing

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

\$300.00

Disbursement Only Closing

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package.

\$200.00

Express/Courier Fee

A fee given for each separate overnight delivery or physical delivery of closing related documents.

\$50.00*

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

Closing Cost + \$200.00

Technology Fee

A fee for transactions involving transfer of electronic data

\$15.00

COMMERCIAL ESCROW AND CLOSING SERVICES

Real Estate Closing (Sale)

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$1.00/\$1,000.00 to \$1,000,000.00 +
\$0.10/\$1,000.00
(\$500.00 minimum)

Split Real Estate Closing (Sale)

A real estate closing in which we are representing either the buyer or seller only.

\$0.50/\$1,000.00 to \$1,000,000.00 +
\$0.05/\$1,000.00
(\$300.00 minimum)

Split Real Estate Closing (FSBO)

A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.

\$0.75/\$1,000.00 to \$1,000,000.00 +
\$0.075/\$1,000.00
(\$350.00 minimum)

Real Estate Closing (Mortgage)

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$1.00/\$1,000.00 to \$1,000,000.00 +
\$0.10/\$1,000.00
(\$500.00 minimum)

Real Estate Closing (Cash)

In conjunction with a subsequent simultaneous Mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.

\$450.00

After Hours Closings (Sale)

Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.

Closing Cost + \$200.00

NOTE: If only one part in the sale transaction is closing after hours, the fee is reduced by half.

After Hours Closings (Refinance)

Real Estate refinance closings that take place after normally scheduled hours of operation.

Closing Cost + \$200.00

Out of Office Closings (Sale)

Real Estate closings in which both the buyer and seller do not physically close at Lawyers Title of Kansas, Inc. and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$200.00

NOTE: If only one part in the sale transaction is closing out of office, the fee is reduced by half.

Out of Office Closings (Refinance)

Real Estate refinance closings that do not physically take place at Lawyers Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$200.00

Escrow Account Set-Up

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

\$250.00

Witness Only/Courtesy Closing

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

\$300.00

Disbursement Only Closing

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package.

\$350.00

Express/Courier Fee

A fee given for each separate overnight delivery or physical delivery of closing related documents.

\$50.00*

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

Closing Cost + \$200.00

RESIDENTIAL TITLE INSURANCE RATES (1-4 Single Family Dwelling Units)

Owner's Title Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential property.	
Loan Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the mortgagee in residential property.	
Simultaneous Issued Loan Policy	<u>\$395.00</u>
A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.	
Simultaneous Issued Loan Policy	<u>\$395.00 + Rate Card amount in excess of Owner's Policy</u>
A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.	
Multiple Simultaneous Loan Policies	<u>\$350.00 for each additional policy</u>
A second or subsequent Loan Policy issued simultaneously with another Loan Policy.	
Construction Loan Policy	<u>\$75.00 up to \$500,000.00 or \$200.00 when greater than \$500,000.00 and less than \$1,000,000.00</u>
A Loan Policy issued specifically for the protection of the interest in property taken as the result of the filing of a permanent financing/end loan Mortgage on newly constructed property.	
Builders Rate	<u>70% of Rate Card</u>
A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.	
Leasehold Owner's Policy	<u>Rate Card</u>
Owner's Policy issued to protect the interest of a lessee in residential property.	
Leasehold Loan Policy	<u>Rate Card</u>
Loan Policy issued to protect the interest of the lender in residential property.	
Simultaneous Leasehold Loan Policy	<u>\$395.00</u>
Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.	
Simultaneous Leasehold Loan Policy	<u>\$395.00 + Rate Card amount in excess of Owner's Policy</u>
Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.	
Home Equity/Credit Line Loan Policy	<u>\$125.00</u>
Loan Policy for Home Equity \$75,000 and under	

Home Equity/Credit Line Loan Policy

\$195.00

Loan Policy for Home Equity greater than
\$75,000.00 up to \$150,000.00

COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

Owner's Title Policy

Rate Card

Policy of title insurance protecting the interest of the owner in residential property.

Loan Policy

Rate Card

Policy of title insurance protecting the interest of the mortgagee in residential property.

Simultaneous Issued Loan Policy

\$500.00 to \$1,000,000.00 + \$1.00/\$1,000.00 in excess of \$1,000,000.00

A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.

Simultaneous Issued Loan Policy

\$500.00 to \$1,000,000.00 + \$1.00/\$1,000.00 in excess of \$1,000,000.00 + Rate Card amount in excess of Owner's Policy

A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.

Multiple Simultaneous Loan Policies

\$395.00 for each additional policy

A second or subsequent Loan Policy issued simultaneously with another Loan Policy.

Construction Loan Policy

\$75.00 up to \$500,000.00 or \$200.00 when greater than \$500,000.00 and \$1,000,000.00

A Loan Policy issued specifically for the protection of the interest in property taken as the result of the filing of a permanent financing/end loan Mortgage on newly constructed property.

Builders Rate

\$1.50/\$1,000.00 up to \$200,000.00 then add \$1.00/\$1,000.00 in excess of \$200,000.00 (\$200.00 minimum)

A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.

Leasehold Owner's Policy

Rate Card

Owner's Policy issued to protect the interest of a lessee in residential property.

Leasehold Loan Policy

30% of Rate Card

Loan Policy issued to protect the interest of the lender in residential property.

Simultaneous Leasehold Loan Policy

30% of Rate Card to amount of Owner's Policy + Rate Card thereafter

Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.

Simultaneous Leasehold Loan Policy

\$500.00 + Rate Card amount in excess of Owner's Policy

Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.

Credit Line Loan Policy

\$125.00

Loan Policy for Credit Line \$75,000 and under

Credit Line Loan Policy

\$195.00

Loan Policy for Credit Line greater than
\$75,000.00 up to \$150,000.00

OTHER FEES AND SERVICES

Foreclosure Report

Report issued for filing foreclosure proceedings.

- | | |
|---------------------------|------------------|
| a. Do not take policy | <u>\$295.00</u> |
| a. Volume Customer | <u>\$150.00</u> |
| b. Do take policy | <u>Rate Card</u> |
| c. First update | <u>No Charge</u> |
| d. Each subsequent update | <u>\$75.00</u> |

Multiple Lot or Tract Charge (Residential)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

\$100.00/Lot or Tract

Multiple Lot or Tract Charge (Commercial)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

\$200.00/Lot or Tract

Preliminary Commitment

Issued to seller or real estate agent for informational purposes prior to the buyer being identified.

No Charge

Title Report (Residential)

A report providing information about the Ownership and encumbrances of the property in question.

\$295.00

Title Report (Commercial)

A report providing information about the Ownership and encumbrances of the property in question.

\$600.00

Construction Loan Binder

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.

\$75.00

Update Fee

A charge made in connection with a Title Report and it is requested that we update any work performed.

\$75.00

Search and Examination Fee

If an order is cancelled prior to the product being completed and delivered, no search and examination fee is applied. If the product has already been completed and delivered, a search

Variable

and examination fee will be negotiated between the customer and the Company. In the Case of the Preliminary Commitment, no fee is charged if the cancellation was incurred due to failure to perfect the contract. Otherwise, the search and examination fee will be negotiated.

Document Preparation \$250.00

Not in association with a closing or the issuance of a title insurance policy

Document Preparation \$125.00

Not in association with a closing but in association with the issuance of a title insurance policy or report

Wire Fee \$50.00

Endorsements See Below

Unique and Unusual Conditions See Below

Other

Judgment Search \$100.00

UCC Search \$50.00

Miscellaneous Request/search \$50.00

Copies We reserve the right to charge \$0.50/page

Notary \$25.00

Endorsement Fees

ALTA 3 - Zoning	<u>\$500.00 (with attorney's zoning opinion furnished by applicant)</u>
ALTA 3.1 - Zoning	<u>25% of policy premium (with attorney's zoning opinion furnished by applicant)</u>
ALTA 10 – Assignment of Mortgage	<u>If within 2 years of date of former policy -\$100.00</u> <u>If issued more than 2 years after date of policy -</u> <u>\$0.75/\$1,000.00 to up \$100,000.00</u> <u>Over \$100,000.00 up to \$500,000.00 add</u> <u>\$0.25/\$1,000.00</u> <u>Over \$500,000.00 add \$0.10/\$1,000.00</u> <u>(\$75.00 minimum)</u>
ALTA 11 – Mortgage Modification	<u>\$300.00 + Additional Chart Rate Premium for I</u> <u>Increased Coverage (if applicable)</u>
ALTA 15 – Non-Imputation	<u>25% of base policy premium</u>
ALTA 20 – First Loss	<u>10% of base policy premium</u>
ALTA 32 – Construction Loan	<u>\$100.00</u>
ALTA 40 - Tax Credit	<u>\$300.00</u>
Fairway	<u>10% of base policy premium</u>
Last Dollar	<u>10% of base policy premium</u>
Residential Extra Protection	<u>\$200.00</u>
ALTA Policy Date Down	<u>\$300.00</u>
All Other Endorsements	<u>\$300.00</u> <u>No Charge 1-4 Family</u>

Special Rule for Rating Unique or Unusual Conditions

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

If it can be clearly demonstrated that the circumstances behind the issuance of the title policy is a result from a unique or unusual condition, the fees charged 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.



Main Phone: (785) 271-9500

Fax: (785) 271-6452

**5715 SW 21st Street
Topeka, KS 66604**

Title Insurance Rates

**Shawnee County, Kansas and All Other Counties Over 10,000 Except:
Leavenworth, Johnson, Wyandotte, Miami, Atchison and Douglas**

Amounts Up To	Title Insurance Rates
40,000	390
50,000	432
60,000	475
70,000	500
80,000	530
90,000	555
100,000	575
110,000	592
120,000	609
130,000	626
140,000	643
150,000	660
160,000	677
170,000	694
180,000	711
190,000	728
200,000	745
210,000	762
220,000	779
230,000	796
240,000	813
250,000	830
260,000	847
270,000	864
280,000	881
290,000	898
300,000	915
310,000	932
320,000	949
330,000	966
340,000	983
350,000	1000
360,000	1017

Amounts Up To	Title Insurance Rates
370,000	1034
380,000	1051
390,000	1068
400,000	1085
410,000	1102
420,000	1119
430,000	1136
440,000	1153
450,000	1170
460,000	1187
470,000	1204
480,000	1221
490,000	1238
500,000	1255
510,000	1272
520,000	1289
530,000	1306
540,000	1323
550,000	1340
560,000	1357
570,000	1374
580,000	1391
590,000	1408
600,000	1425
610,000	1442
620,000	1459
630,000	1476
640,000	1493
650,000	1510
660,000	1527
670,000	1544
680,000	1561
690,000	1578

Amounts Up To	Title Insurance Rates
700,000	1595
710,000	1612
720,000	1629
730,000	1646
740,000	1663
750,000	1680
760,000	1697
770,000	1714
780,000	1731
790,000	1748
800,000	1765
810,000	1782
820,000	1799
830,000	1816
840,000	1833
850,000	1850
860,000	1867
870,000	1884
880,000	1901
890,000	1918
900,000	1935
910,000	1952
920,000	1969
930,000	1986
940,000	2003
950,000	2020
960,000	2037
970,000	2054
980,000	2071
990,000	2088
1,000,000	2105
Above \$1,000,000 Call for Quote	

Owners Policies over \$1,000,000 add \$1.75/\$1,000	Loan Policies over \$1,000,000 add \$1.50/\$1,000

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.



TITLE INSURANCE AND CLOSING SERVICES RATES
SHAWNEE COUNTY, KANSAS AND
ALL OTHER COUNTIES OVER 10,000 EXCEPT:
LEAVENWORTH, JOHNSON, WYANDOTTE, MIAMI, ATCHISON,
AND DOUGLAS

December 31, 2018

Lawyers Title of Kansas, Inc.

5715 SW 21st Street

Topeka, KS 66604

Phone: 785-271-9500

Fax: 785-271-6452

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Residential Escrow and Closing Services

Real Estate Closing (Sale)	<u>\$400.00</u>
Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.	
Real Estate Closing (FSBO)	<u>\$500.00</u>
A real estate sale by the owner without the assistance of a real estate agent. Includes assistance with contracts and the preparation of title documents, notary services, HUD Settlement Statement, and the disbursement of funds.	
Split Real Estate Closing (Sale)	<u>\$200.00</u>
A real estate closing in which we are representing either the buyer or seller only.	
Split Real Estate Closing (FSBO)	<u>\$250.00</u>
A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.	
Real Estate Closing (Refinance)	<u>\$400.00</u>
Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.	
Real Estate Closing (Second Mortgage)	<u>\$250.00</u>
In conjunction with a subsequent simultaneous Mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.	
After Hours Closings (Sale)	<u>Closing Cost + \$100.00</u>
Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.	
NOTE: If only one part in the sale transaction is closing after hours, the fee is reduced by half.	
After Hours Closings (Refinance)	<u>Closing Cost + \$100.00</u>
Real Estate refinance closings that take place after normally scheduled hours of operation.	

FILED
JAN 02 2019
KEN SELZER
Commissioner of Insurance

Out of Office Closings (Sale)

Real Estate closings in which both the buyer and seller do not physically close at Lawyers Title of Kansas, Inc. and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$100.00

NOTE: If only one part in the sale transaction is closing out of office, the fee is reduced by half.

Out of Office Closings (Refinance)

Real Estate refinance closings that do not physically take place at Lawyers Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

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JAN 02 2019

KEVIN S. ...
Commissioner of Insurance

Closing Cost + \$100.00

Escrow Account Set-Up

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

\$250.00

Witness Only/Courtesy Closing

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

\$175.00

Disbursement Only Closing

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package.

\$200.00

Express/Courier Fee

A fee given for each separate overnight delivery or physical delivery of closing related documents.

\$50.00*

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

Closing Cost + \$100.00

COMMERCIAL ESCROW AND CLOSING SERVICES

Real Estate Closing (Sale)

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$1.00/\$1,000.00 to \$1,000,000.00 +
\$0.10/\$1,000.00
(\$400.00 minimum)

Split Real Estate Closing (Sale)

A real estate closing in which we are representing either the buyer or seller only.

\$0.50/\$1,000.00 to \$1,000,000.00 +
\$0.05/\$1,000.00
(\$200.00 minimum)

Split Real Estate Closing (FSBO)

A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.

\$0.75/\$1,000.00 to \$1,000,000.00 +
\$0.075/\$1,000.00
(\$250.00 minimum)

Real Estate Closing (Refinance)

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

\$1.00/\$1,000.00 to \$1,000,000.00 +
\$0.10/\$1,000.00
(\$400.00 minimum)

Real Estate Closing (Second Mortgage)

In conjunction with a subsequent simultaneous Mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.

\$350.00

After Hours Closings (Sale)

Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.

Closing Cost + \$100.00

NOTE: If only one part in the sale transaction is closing after hours, the fee is reduced by half.

After Hours Closings (Refinance)

Real Estate refinance closings that take place after normally scheduled hours of operation.

Closing Cost + \$100.00

Out of Office Closings (Sale)

Real Estate closings in which both the buyer and seller do not physically close at Lawyers Title of Kansas, Inc. and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$100.00

NOTE: If only one part in the sale transaction is closing out of office, the fee is reduced by half.

Out of Office Closings (Refinance)

Closing Cost + \$100.00

Real Estate refinance closings that do not physically take place at Lawyers Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

Escrow Account Set-Up

\$250.00

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

Witness Only/Courtesy Closing

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

Disbursement Only Closing

\$250.00

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package.

Express/Courier Fee

\$50.00*

A fee given for each separate overnight delivery or physical delivery of closing related documents.

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Closing Cost + \$100.00

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

FILED
JAN 02 2019
KEN SELZER
Commissioner of Insurance

RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Dwelling Units)

Owner's Title Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential property.	
Loan Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the mortgagee in residential property.	
Simultaneous Issued Loan Policy	<u>\$350.00</u>
A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.	
Simultaneous Issued Loan Policy	<u>\$350.00 + Rate Card amount in excess of Owner's Policy</u>
A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.	
Multiple Simultaneous Loan Policies	<u>\$125.00 for each additional policy</u>
A second or subsequent Loan Policy issued simultaneously with another Loan Policy.	
Construction Loan Policy	<u>\$75.00 up to \$500,000.00 or \$200.00 when greater than \$500,000.00 and \$1,000,000.00</u>
A Loan Policy issued specifically for the protection of the interest in property taken as the result of the filing of a permanent financing/end loan Mortgage on newly constructed property.	
Builders Rate	<u>70% of Rate Card</u>
A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.	
Leasehold Owner's Policy	<u>Rate Card</u>
Owner's Policy issued to protect the interest of a lessee in residential property.	
Leasehold Loan Policy	<u>Rate Card</u>
Loan Policy issued to protect the interest of the lender in residential property.	
Simultaneous Leasehold Loan Policy	<u>\$350.00</u>
Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.	
Simultaneous Leasehold Loan Policy	<u>\$350.00 + Rate Card amount in excess of Owner's Policy</u>
Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.	
Home Equity/Credit Line Loan Policy	<u>\$90.00</u>

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JAN 02 2019

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Loan Policy for Home Equity \$75,000 and under
Home Equity/Credit Line Loan Policy
Loan Policy for Home Equity greater than
\$75,000.00 up to \$150,000.00

\$140.00

FILED

JAN 02 2019

KEN SELZER
Commissioner of Insurance

COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

Owner's Title Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential property.	
Loan Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the mortgagee in residential property.	
Simultaneous Issued Loan Policy	<u>\$500.00 to \$1,000,000.00 + \$1.00/\$1,000.00 in excess of \$1,000,000.00</u>
A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.	
Simultaneous Issued Loan Policy	<u>\$500.00 to \$1,000,000.00 + \$1.00/\$1,000.00 in excess of \$1,000,000.00</u>
A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.	<u>+ Rate Card amount in excess of Owner's Policy</u>
Multiple Simultaneous Loan Policies	<u>\$175.00 for each additional policy</u>
A second or subsequent Loan Policy issued simultaneously with another Loan Policy.	
Construction Loan Policy	<u>\$75.00 up to \$500,000.00 or \$200.00 when greater than \$500,000.00 and \$1,000,000.00</u>
A Loan Policy issued specifically for the protection of the interest in property taken as the result of the filing of a permanent financing/end loan Mortgage on newly constructed property.	
Builders Rate	<u>\$1.50/\$1,000.00 up to \$200,000.00 then add \$1.00/\$1,000.00 in excess of \$200,000.00 (\$200.00 minimum)</u>
A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.	
Leasehold Owner's Policy	<u>Rate Card</u>
Owner's Policy issued to protect the interest of a lessee in residential property.	
Leasehold Loan Policy	<u>30% of Rate Card</u>
Loan Policy issued to protect the interest of the lender in residential property.	
Simultaneous Leasehold Loan Policy	<u>30% of Rate Card to amount of Owner's Policy + Rate Card thereafter</u>
Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.	
Simultaneous Leasehold Loan Policy	<u>\$350.00 + Rate Card amount in excess of Owner's Policy</u>
Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.	

Home Equity/Credit Line Loan Policy
Loan Policy for Home Equity \$75,000 and under

\$90.00

Home Equity/Credit Line Loan Policy
Loan Policy for Home Equity greater than
\$75,000.00 up to \$150,000.00

\$140.00

FILED

JAN 02 2019

KEN SELZER
Commissioner of Insurance

OTHER FEES AND SERVICES

Foreclosure Report

Report issued for filing foreclosure proceedings.

- | | |
|---------------------------|------------------|
| a. Do not take policy | <u>\$200.00</u> |
| a. Volume Customer | <u>\$150.00</u> |
| b. Do take policy | <u>Rate Card</u> |
| c. First update | <u>No Charge</u> |
| d. Each subsequent update | <u>\$50.00</u> |

Multiple Lot or Tract Charge (Residential)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Multiple Lot or Tract Charge (Commercial)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Preliminary Commitment

Issued to seller or real estate agent for informational purposes prior to the buyer being identified.

Title Report (Residential)

A report providing information about the Ownership and encumbrances of the property in question.

Title Report (Commercial)

A report providing information about the Ownership and encumbrances of the property in question.

Construction Loan Binder

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.

Update Fee

A charge made in connection with a Title Report and it is requested that we update any work performed.

Search and Examination Fee

If an order is cancelled prior to the product being completed and delivered, no search and examination fee is applied. If the product has

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\$75.00/Lot or Tract

JAN 02 2019

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Commissioner of Insurance

\$100.00/Lot or Tract

No Charge

\$250.00

\$500.00

\$75.00

\$75.00

Variable

already been completed and delivered, a search and examination fee will be negotiated between the customer and the Company. In the Case of the Preliminary Commitment, no fee is charged if the cancellation was incurred due to failure to perfect the contract. Otherwise, the search and examination fee will be negotiated.

Document Preparation

Not in association with a closing or the issuance of a title insurance policy

Document Preparation

Not in association with a closing but in association with the issuance of a title insurance policy or report

Wire Fee

Endorsements

Unique and Unusual Conditions

Other

Judgment Search

UCC Search

Miscellaneous Request/search

Copies

Notary

\$150.00

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JAN 02 2013

\$25.00

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\$50.00

See Below

See Below

\$50.00

\$50.00

\$50.00

We reserve the right to charge \$0.50/page

\$25.00

Endorsement Fees

ALTA 3 - Zoning	<u>\$400.00 (with attorney's zoning opinion furnished by applicant)</u>
ALTA 3.1 - Zoning	<u>25% of policy premium (with attorney's zoning opinion furnished by applicant)</u>
ALTA 10 – Assignment of Mortgage	<u>If within 2 years of date of former policy - \$50.00</u> <u>If issued more than 2 years after date of policy -</u> <u>\$0.75/\$1,000.00 to up \$100,000.00</u> <u>Over \$100,000.00 up to \$500,000.00 add</u> <u>\$0.25/\$1,000.00</u> <u>Over \$500,000.00 add \$0.10/\$1,000.00</u> <u>(\$75.00 minimum)</u>
ALTA 11 – Mortgage Modification	<u>\$125.00 + Additional Chart Rate Premium for Increased Coverage (if applicable)</u>
ALTA 15 – Non-Imputation	<u>25% of base policy premium</u>
ALTA 20 – First Loss	<u>10% of base policy premium</u>
ALTA 32 – Construction Loan	<u>\$100.00</u>
ALTA 40 - Tax Credit	<u>\$125.00</u>
Fairway	<u>10% of base policy premium</u>
Last Dollar	<u>10% of base policy premium</u>
Residential Extra Protection	<u>\$100.00</u>
ALTA Policy Date Down	<u>\$125.00</u>
Fairway	<u>10% of base policy premium</u>
Last Dollar	<u>10% of base policy premium</u>
All Other Endorsements	<u>\$125.00</u> <u>No Charge 1-4 Family</u>

Special Rule for Rating Unique or Unusual Conditions

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

If it can be clearly demonstrated that the circumstances behind the issuance of the title policy is a result from a unique or unusual condition, the fees charged 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.

FILED

JAN 02 2019

KEN SELZER
Commissioner of Insurance



Main Phone: (785) 271-9500

Fax: (785) 271-6452

5715 SW 21st Street
Topeka, KS 66604

Title Insurance Rates

Shawnee County, Kansas and All Other Counties Over 10,000 Except:
Leavenworth, Johnson, Wyandotte, Miami, Atchison and Douglas

Amounts Up To	Title Insurance Rates
40,000	370
50,000	412
60,000	455
70,000	480
80,000	510
90,000	535
100,000	555
110,000	572
120,000	589
130,000	606
140,000	623
150,000	640
160,000	657
170,000	674
180,000	691
190,000	708
200,000	725
210,000	742
220,000	759
230,000	776
240,000	793
250,000	810
260,000	827
270,000	844
280,000	861
290,000	878
300,000	895
310,000	912
320,000	929
330,000	946
340,000	963
350,000	980
360,000	997

Amounts Up To	Title Insurance Rates
370,000	1014
380,000	1031
390,000	1048
400,000	1065
410,000	1082
420,000	1099
430,000	1116
440,000	1133
450,000	1150
460,000	1167
470,000	1184
480,000	1201
490,000	1218
500,000	1235
510,000	1252
520,000	1269
530,000	1286
540,000	1303
550,000	1320
560,000	1337
570,000	1354
580,000	1371
590,000	1388
600,000	1405
610,000	1422
620,000	1439
630,000	1456
640,000	1473
650,000	1490
660,000	1507
670,000	1524
680,000	1541
690,000	1558

Amounts Up To	Title Insurance Rates
700,000	1575
710,000	1592
720,000	1609
730,000	1626
740,000	1643
750,000	1660
760,000	1677
770,000	1694
780,000	1711
790,000	1728
800,000	1745
810,000	1762
820,000	1779
830,000	1796
840,000	1813
850,000	1830
860,000	1847
870,000	1864
880,000	1881
890,000	1898
900,000	1915
910,000	1932
920,000	1949
930,000	1966
940,000	1983
950,000	2000
960,000	2017
970,000	2034
980,000	2051
990,000	2068
1,000,000	2085
Above \$1,000,000 Call for Quote	

Closing Fees (Policy Purchase Required)

Residential Sale With Loan: \$400 | Residential Sale with Cash: \$300

Residential Refinance: \$400

Commercial & Agricultural

\$1.00/\$1,000.00 up to \$1,000,000.00 plus \$0.10/\$1,000 over \$1,000,000.00 (\$400.00 minimum)

Residential Simultaneous issue Loan Policy (not exceeding the amount of the Owners Policy): \$350.00

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.

Lawyers Title of Kansas, Inc.

TITLE INSURANCE & REAL ESTATE CLOSING



Form AG11: Page 2

Effective December 31, 2018:

Lawyers Title of Topeka, Inc.

located at 5715 SW 21st St., Topeka, KS 66604

is changing its name to

Lawyers Title of Kansas, Inc.

Premier Title of Kansas, Inc.

located at 121 Express Lane, Suite A, Lansing, Kansas 66048 and 2706 Iowa St., Suite C, Lawrence Kansas 66046

and

Wabaunsee County Title, Inc.

located at 701 Missouri, Alma, Kansas

will become branches of

Lawyers Title of Kansas, Inc.

Lawyers Title of Kansas, Inc.

Kansas Title Insurance Licensed Agents

Nicole Lynn Boyles	NPN: 17725994	Effective Date: 10/20/15	Exp: 11/2/2019
Anne Escalante	NPN: 17429242	Effective Date: 01/14/2015	Exp: 01/08/2021
Mary Jo Fallesen	NPN: 9938562	Effective Date: 11/30/2007	Exp: 12/19/2020
Rachael Lynn Garza	NPN: 18550629	Effective Date: 09/28/2017	Exp: 12/15/2020
Kyle J. Mead	NPN: 8437451	Effective Date: 04/14/2005	Exp: 04/25/2019
Tonia Lynn Michaelis	NPN: 18171873	Effective Date: 01/05/2017	Exp: 04/07/2021
Phillip A. Poitevin	NPN: 8171155	Effective Date: 07/20/2004	Exp: 02/21/2019
Christopher H. St. John	NPN: 6123831	Effective Date: 07/14/1993	Exp: 06/23/2020

KANSAS INSURANCE DEPARTMENT
AGENTS DIVISION
420 SW 9th
TOPEKA, KS 66612-1678
Phone: (785) 296-7861 or 291-3880 Fax: (785) 368-7019

CHANGE OF
AGENCY STATUS

Instructions:

This Form May Be Duplicated
Please TYPE or PRINT

This form must be submitted to the Insurance Department within thirty (30) working days of the effective date of the agent additions or within thirty (30) days of the effective date of agent terminations. Failure to report such changes will result in a monetary penalty. It is the agency's responsibility to notify insurance companies of changes. IF CONFIRMATION IS DESIRED, SUBMIT THIS FORM IN DUPLICATE WITH A POSTAGE PAID ENVELOPE.

AGENCY IDENTIFICATION NO.—REQUIRED FOR PROCESSING
(9 Digit Federal Tax ID No. and 3 Digits Assigned by Department): 480831160
AGENCY NAME: Lawyers Title of Topeka, Inc.
ADDRESS: 5715 SW 21st Street, Topeka, KS 66604
TELEPHONE: 785-271-9500

PLEASE COMPLETE ANY AREA BELOW THAT APPLIES

☐ TERMINATION OF AGENCY CONTRACT WITH COMPANY (Do not report termination until after run-off period is over if there is a need to service policies.)

Name of Company(ies)	Date of Termination

☒ CHANGE OF AGENCY ADDRESS ☒ NAME ☐ LEGAL ☐ MAILING

Street Address	City, State, Zip	New Telephone No.	New Fax No.
SEE ATTACHED			

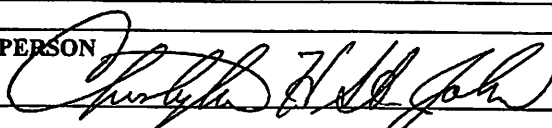
☐ CHANGE OF OWNERS, OFFICERS, OR DIRECTORS/DESIGNATED PERSON

If there have been any changes of proprietors, officers, directors, or partners, attach a current listing. Please give full name, title, and residence address. If changing the designated person, please provide his or her social security number.

☐ CHANGES OF PERSONNEL (Licensed in Kansas) If deleting agents because they have moved from the state or are deceased, please advise.

Check One Add Delete		Full Name	Residence Address	NPN/License #	Effective Date

SIGNATURE OF DESIGNATED PERSON
(As Assigned by Agency):



Date: 12-28-18

The social security number of the agent listed hereon is requested pursuant to K.S.A. 74-139, but agents are not required to provide it. If included, the social security number will be used for identification purposes only.

From: Chris St. John <cstjohn@lttopeka.com>
Sent: Friday, December 28, 2018 3:16 PM
To: James Norman [KID]; Billy Copp [KID]
Cc: Linda Dain
Subject: Information to Change Lawyers Title of Topeka, Inc. to Lawyers Title of Kansas, Inc.
Attachments: Form AG11.pdf; Amendment to Articles - Filed - Changing Name.pdf; List of Licensed Agents.pdf; TIAC 152147-19.pdf; Western Surety Bond.pdf; Rate Chart - Shawnee.pdf; Rates - Shawnee.pdf; Rate Chart - Douglas.pdf; Rates - Douglas.pdf; Rate Chart - Leavenworth Johnson Wyandotte Atchison Miami.pdf; Rates - Leavenworth Johnson Wyandotte Atchison Miami.pdf; Cover Letter.pdf

EXTERNAL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

James and Billy,
Attached is the information for changing our name from Lawyers Title of Topeka, Inc. to Lawyers Title of Kansas, Inc.
Included is:
Cover Letter
Form AG11
Amendment to Articles - change of name with Secretary of State of Kansas
List of licensed agents
E & O policy TIAC 152147-19
Western Surety Bond and
Rate filings


If you have any questions please let me know.
Thank you,
Chris

Christopher H. St. John, President
Lawyers Title of Topeka, Inc.
Phone (785) 271-9500
Fax (785) 271-9599

PRIVILEGED & CONFIDENTIAL

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TITLE INDUSTRY
ASSURANCE COMPANY
Risk Retention Group

ABSTRACTERS, TITLE INSURANCE
AGENTS, AND ESCROW AGENTS
PROFESSIONAL LIABILITY INSURANCE

DECLARATIONS

Claims Made And Reported Policy: This policy is limited to liability only for those CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED DURING THE POLICY PERIOD OR DURING THE EXTENDED REPORTING PERIOD. No coverage exists for claims first made against the insured prior to the policy period or after the end of the policy period unless, and to the extent, an extended reporting period applies.

POLICY NUMBER: TIAC152147-19

RENEWAL OF: TIAC152147-18

1. NAMED INSURED AND MAILING ADDRESS:

Lawyers Title of Kansas, Inc.
5715 SW 21st Street
Topeka, KS 66604-3719
(Per attached SCHEDULE)

2. TYPE OF FIRM: Corporation

3. POLICY PERIOD: 1/1/2019 to: 1/1/2020 at 12:01 A.M.
Standard Time at the address of the Named Insured shown above.

4. LIMITS OF LIABILITY AND DEDUCTIBLE:

Limits:	\$1,000,000	Each Claim	/	\$2,000,000	Policy Aggregate
Deductible:	\$10,000	Each Claim	/	\$30,000	Aggregate Each Policy Period

5. FIRST COVERAGE DATE: 1/1/2005 PRIOR ACTS DATE: 1/1/1981

6. PREMIUM: \$14,529.00 (Includes \$871.74 Applicable State Tax)

7. FORMS ATTACHED AT EFFECTIVE DATE:

TIAC-1	Abstracters, Title Insurance Agents and Escrow Agents Professional Liability Insurance Policy (05/2015 Ed.)
TIA001	Prior Acts Limitation Endorsement
TIA002	Amendatory Endorsement
TIA007	Deductible Reduction Endorsement - First American Title Insurance Company
TIA009	Deductible Reduction Endorsement - Fidelity National Financial Title Companies
TIA016	Client Funds Protection Coverage Endorsement
TIA017	Privacy Breach Mitigation Expense Endorsement
TIA031	Deductible Reduction Endorsement - Escrow Trust Account Verification and Control
TIA006	Certificate of Insurance

NOTICE: THIS POLICY IS ISSUED BY YOUR RISK RETENTION GROUP. YOUR RISK RETENTION GROUP MAY NOT BE SUBJECT TO ALL OF THE INSURANCE LAWS AND REGULATIONS OF YOUR STATE. STATE INSURANCE GUARANTY FUNDS ARE NOT AVAILABLE FOR YOUR RISK RETENTION GROUP.

Signature of Authorized Representative



TITLE INDUSTRY
ASSURANCE COMPANY
Risk Retention Group

ABSTRACTERS, TITLE INSURANCE
AGENTS, AND ESCROW AGENTS
PROFESSIONAL LIABILITY INSURANCE

NAMED INSURED: **Lawyers Title of Kansas, Inc.**

POLICY: TIAC152147-19

EFFECTIVE: 1/1/2019

ENDORSEMENT NUMBER: 1

PRIOR ACTS LIMITATION ENDORSEMENT

In consideration of the premium charged, it is understood and agreed that Section A. COVERAGE, sub-paragraph 1. (b) is deleted in its entirety and replaced by the following:

(b) on or after the Prior Acts Date stated below and in the Declarations, provided that on the First Coverage Date shown in the Declarations, no **Insured** had knowledge of such **Wrongful Act**;

Prior Acts Date: 1/1/1981

This endorsement changes the policy. Please read it carefully.

All other terms, conditions, and exclusions remain unchanged.

Signature of Authorized Representative



TITLE INDUSTRY
ASSURANCE COMPANY
Risk Retention Group

ABSTRACTERS, TITLE INSURANCE
AGENTS, AND ESCROW AGENTS
PROFESSIONAL LIABILITY INSURANCE

NAMED INSURED: **Lawyers Title of Kansas, Inc.**

POLICY: TIAC152147-19

EFFECTIVE: 1/1/2019

ENDORSEMENT NUMBER: 2

AMENDATORY ENDORSEMENT

In consideration of the premium charged, it is understood and agreed that **Lawyers Title of Kansas, Inc.** is included as a Named Insured only with respect to **wrongful acts** which happened on or after 01/01/2019.

It is further understood and agreed that **Wabaunsee County Title, Inc.** is included as a Named Insured only with respect to **wrongful acts** which happened on or after 03/23/2010.

It is further understood and agreed that **Premier Title of Kansas, Inc.** is included as a Named Insured only with respect to **wrongful acts** which happened on or after 01/30/2015.

It is further understood and agreed that **Exchange Intermediary, LLC** is included as a Named Insured only with respect to **wrongful acts** which happened on or after 03/19/2018.

It is further understood and agreed that **EI Holding Co., LLC** is included as a Named Insured only with respect to **wrongful acts** which happened on or after 08/27/2018.

This endorsement changes the policy. Please read it carefully.

All other terms, conditions, and exclusions remain unchanged.



TITLE INDUSTRY
ASSURANCE COMPANY
Risk Retention Group

ABSTRACTERS, TITLE INSURANCE
AGENTS, AND ESCROW AGENTS
PROFESSIONAL LIABILITY INSURANCE

NAMED INSURED: **Lawyers Title of Kansas, Inc.**

POLICY: TIAC152147-19

EFFECTIVE: 1/1/2019

ENDORSEMENT NUMBER: 3

DEDUCTIBLE REDUCTION ENDORSEMENT – FIRST AMERICAN TITLE INSURANCE COMPANY

In consideration of the premium charged, it is understood and agreed that in the event of a **Claim** alleging a **Wrongful Act** solely by the **Insured** in the preparation or issuance of a title commitment or a title insurance policy underwritten by **First American Title Insurance Company** or one of its subsidiary title insurance companies, the deductible applying to that **Claim** will be reduced by 50%.

This endorsement changes the policy. Please read it carefully.

All other terms, conditions, and exclusions remain unchanged.

Signature of Authorized Representative



TITLE INDUSTRY
ASSURANCE COMPANY
Risk Retention Group

ABSTRACTERS, TITLE INSURANCE
AGENTS, AND ESCROW AGENTS
PROFESSIONAL LIABILITY INSURANCE

NAMED INSURED: Lawyers Title of Kansas, Inc.

POLICY: TIAC152147-19

EFFECTIVE: 1/1/2019

ENDORSEMENT NUMBER: 4

DEDUCTIBLE REDUCTION – FIDELITY NATIONAL FINANCIAL TITLE COMPANIES

In consideration of the premium charged, it is understood and agreed that in the event of a **Claim** alleging a **Wrongful Act** solely by the **Insured** in the preparation or issuance of a title commitment or a title insurance policy underwritten by any one of the **Fidelity National Financial** subsidiary title insurance companies, the deductible applying to that **Claim** will be reduced by 50%.

This endorsement changes the policy. Please read it carefully.

All other terms, conditions, and exclusions remain unchanged.

Signature of Authorized Representative



NAMED INSURED: **Lawyers Title of Kansas, Inc.**

POLICY: TIAC152147-19

EFFECTIVE: 1/1/2019

ENDORSEMENT NUMBER: 5

CLIENT FUNDS PROTECTION COVERAGE ENDORSEMENT

In consideration of the premium charged, it is understood and agreed that the policy is amended as follows:

Sublimit of Liability:

Client Funds Protection Coverage Policy Aggregate
Sublimit of Liability: **\$100,000**

A. CLIENT FUNDS PROTECTION COVERAGE INSURANCE AGREEMENT

1. Subject to the sublimit of liability for Client Funds Protection Coverage set forth in this endorsement, the **Company** shall reimburse the Named Insured for loss, during the **Policy Period**, of client or customer funds as a result of theft or conversion of such funds other than by an **Insured** or by a **Person or Entity Affiliated With An Insured**.
2. The Client Funds Protection Coverage provided by this endorsement applies only to loss of client or customer funds during the **Policy Period**. The policy upon which this Client Funds Protection is endorsed otherwise provides claims made and reported coverage.
3. The sublimit of liability for Client Funds Protection Coverage set forth in this endorsement is part of and not in addition to the policy limits of liability stated in the Declarations and is the only limit of liability for **Claims** or **Claims Expenses** arising out of the loss of client or customer funds provided by the policy.
4. Notice of the loss of client or customer funds with respect to which the Named Insured seeks coverage under this endorsement for Client Funds protection Coverage must be reported to the **Company** as provided in this endorsement.
5. **Claims Expenses** incurred in connection with a loss of client or customer funds shall be part of and not in addition to the sublimit of liability for Client Funds Protection Coverage provided by this endorsement.

B. DEFINITIONS

1. **Person Affiliated With An Insured** shall mean any person related to an **Insured** by birth, adoption, marriage, or civil union (including spouses, civil union partners, parents, grandparents, children, grandchildren, siblings, cousins, nieces, nephews, aunts, or uncles).
2. **Entity Affiliated With An Insured** shall mean (i) any entity controlled by an **Insured** or by a **Person Affiliated With An Insured**; and (ii) any entity in which any **Insured** or a **Person Affiliated With An Insured** has or at any time had a legal or beneficial interest.



3. **Person or Entity Affiliated With An Insured** shall mean any **Person Affiliated With An Insured** and/or any **Entity Affiliated With An Insured**.

C. EXCLUSIONS

1. This Client Funds Protection Coverage does not apply to any **Claims** or **Claims Expenses** based upon or directly or indirectly arising out of, or in any way involving, or relating in any way to: any defalcation, theft, embezzlement, conversion, or misappropriation of client or customer funds that occurred prior to the **Policy Period**, whether or not known to any **Insured** prior to the **Policy Period**.
2. This Client Funds Protection Coverage does not apply to any **Claims** or **Claims Expenses** based upon or directly or indirectly arising out of, or in any way involving, or relating in any way to: any defalcation, theft, embezzlement, conversion, or misappropriation of client or customer funds of which any **Insured** had knowledge at the time of or prior to such defalcation, theft, embezzlement, conversion or misappropriation of client or customer funds.
3. Solely for purposes of this Client Funds Protection Coverage, policy exclusion D. 10. Is amended to read: "any defalcation, theft, embezzlement, conversion, or misappropriation of client or customer funds by an **Insured** and/or by a **Person or Entity Affiliated With An Insured**". Policy exclusion D.10. remains unchanged and in full force and effect with respect to any other coverage afforded by the policy.
4. This Client Funds Protection Coverage Does not apply to any loss of client or customer funds or to any **Claims** or **Claims Expenses** based upon or directly or indirectly arising out of, or in any way involving, or relating in any way to any loss of client or customer funds during any extended reporting period.

D. NOTICE

1. As condition precedent to the coverage afforded by this endorsement, the Named Insured shall give written notice to the **Company**, as soon as practicable and in no event later than fourteen (14) days after any **Insured** becomes aware of the loss of client or customer funds. Notice must be provided during the **Policy Period** or within fourteen (14) days after the end of the **Policy Period**, of any loss of client or customer funds with respect to which the Named Insured seeks coverage under this endorsement for Client funds Protection Coverage.
2. As a condition precedent to the coverage afforded by this endorsement, the Named Insured must obtain the **Company's** written consent prior to the incurrence of any costs of any type, including any reimbursement of client or customer funds, for which the Named Insured seeks coverage under this Client Funds Protection Coverage.



E. CONDITIONS

1. It is understood and agreed that the **Company** shall not be liable under this endorsement for Client Funds Protection Coverage for which an **Insured** has coverage under any insurance policy other than the policy to which this endorsement is attached.
2. The sublimit of liability for Client Funds Protection Coverage set forth in this endorsement is part of and not in addition to the policy limits of liability stated in the Declarations and is the only limit of liability for Client Funds Protection Coverage afforded by the policy.
3. All **Insureds** shall cooperate with the **Company** in connection with investigation of any loss of client or customer funds, including the provision to any law enforcement or government agency of notice or reports of the loss of client or customer funds. All **Insureds** shall cooperate with any law enforcement or government agency in the investigation of any loss of client or customer funds.

This endorsement changes the policy. Please read it carefully.

All other terms, conditions, and exclusions remain unchanged.

Signature of Authorized Representative



NAMED INSURED: **Lawyers Title of Kansas, Inc.**

POLICY: TIAC152147-19

EFFECTIVE: 1/1/2019

ENDORSEMENT NUMBER: 6

PRIVACY BREACH MITIGATION EXPENSE ENDORSEMENT

In consideration of the premium charged, it is understood and agreed that the policy is amended as follows:

Sublimits of Liability:

Privacy Breach Mitigation Expense Each Unintentional Data Breach

Sublimit of Liability: \$25,000

Privacy Breach Mitigation Expense Policy Aggregate

Sublimit of Liability: \$50,000

A. PRIVACY BREACH MITIGATION EXPENSE INSURING AGREEMENT

1. The Privacy Breach Mitigation Expense Coverage provided by this endorsement is occurrence coverage. The policy upon which this coverage is endorsed otherwise provides claims made and reported coverage.
2. Subject to the sublimits of liability set forth above, the **Company** shall reimburse the Named Insured for the reasonable costs actually incurred and paid by the Named Insured, with the prior written consent of the **Company**, for **Privacy Breach Mitigation Expense** that results directly from an **Unintentional Data Breach**, the entirety of which **Unintentional Data Breach** occurs during the **Policy Period** and is reported to the **Company** as provided in this endorsement.
3. The sublimits of liability for **Privacy Breach Mitigation Expense** set forth in this endorsement are part of and not in addition to the policy limits of liability stated in the Declarations and are the only limits of liability for **Privacy Breach Mitigation Expense** afforded by the policy.
4. Notice of the **Unintentional Data Breach** with respect to which the Named Insured seeks coverage under this endorsement for **Privacy Breach Mitigation Expense** must be reported to the **Company** as provided in this endorsement.

B. DEFINITIONS

1. **Data Breach** means the actual release of **Nonpublic Personal Information** whether by electronic means or in paper format.
2. **Nonpublic Personal Information** means any private personal information as defined under any **Privacy Breach Notice Law** regarding the security and privacy of personal information, including the Gramm-Leach-Bliley Act of 1999, as amended (15 U.S.C. sec. 6801-6809). **Nonpublic Personal Information** does not include any information lawfully available to or accessible by the general public.



3. **Privacy Breach Mitigation Expense** means reasonable costs actually incurred by the Named Insured, with the prior written consent of the **Company**, to provide notification pursuant to a **Privacy Breach Notice Law**, that a person's **Nonpublic Personal Information** has been the subject of an **Unintentional Data Breach**. **Privacy Breach Mitigation Expense** does not include: (a) costs to design, upgrade, modify, maintain, or correct any deficiencies in any computer system used or maintained by the **Insured**; (b) salaries, wages, (including overtime wages), or fees of any employee of an **Insured**; (c) the costs of or fees paid for use of any computer system whether or not owned by an **Insured**; and/or (d) fines or penalties (including statutory penalties) of any kind.
4. **Privacy Breach Notice Law** means any state or federal law or regulation that requires the Named Insured to notify a person of the actual or possible compromise or disclosure of the person's **Nonpublic Personal Information**.
5. **Unintentional Data Breach** means the actual, unintentional release of **Nonpublic Personal Information** whether by electronic means or in paper format.

C. EXCLUSIONS

The coverage afforded by the Privacy Breach Mitigation Expense Insuring Agreement does not apply to:

1. Any intentional **Data Breach** or intentional release by any **Insured** of **Nonpublic Personal Information** or intentional violation by any **Insured** of any **Privacy Breach Notice Law**;
2. Any release of **Nonpublic Personal Information** to comply with any order or regulation of the federal or any state government, or that results from any access by the federal or any state government or any agency or agent of the federal or any state government to an **Insured's** records maintained in either electronic or paper format.
3. Any **Data Breach** or **Unintentional Data Breach** or other release of **Nonpublic Personal Information** that results from use of illegal, unauthorized, or unlicensed software or programs.
4. Any **Data Breach** or **Unintentional Data Breach** that occurred, in whole or in part, prior to the **Policy Period**, even if: (a) such **Data Breach** or **Unintentional Data Breach** continued during the **Policy Period** and/or (b) no **Insured** was aware of such **Data Breach** or **Unintentional Data Breach** prior to the **Policy Period**.

D. NOTICE

1. As a condition precedent to the coverage afforded by this endorsement, the Named Insured shall give written notice to the **Company**, as soon as practicable and during the **Policy Period** or within thirty (30) days after the end of the **Policy Period**, of any **Unintentional Data Breach** with respect to which the Named Insured seeks coverage under this endorsement for **Privacy Breach Mitigation Expense**.
2. As a condition precedent to the coverage afforded by this endorsement, the Named Insured must obtain the **Company's** prior written consent to the incurrence of any **Privacy Breach Mitigation Expense** for which the Named Insured seeks coverage under this endorsement.



E. CONDITIONS

1. It is understood and agreed that the **Company** shall not be liable under this endorsement for reimbursement of any **Privacy Breach Mitigation Expense** for which an **Insured** has coverage under any insurance policy other than the policy to which this endorsement is attached.
2. The sublimits of liability for **Privacy Breach Mitigation Expense** set forth in this endorsement are part of and not in addition to the policy limits of liability stated in the Declarations and are the only limits of liability for **Privacy Breach Mitigation Expense** afforded by the policy.
3. Two or more related **Unintentional Data Breaches** shall be treated for purposes of the coverage afforded by this endorsement as a single **Unintentional Data Breach** and shall be subject to the **Privacy Breach Mitigation Expense Each Unintentional Data Breach Sublimit of Liability**. The **Privacy Breach Mitigation Expense Each Unintentional Data Breach Sublimit of Liability** applies to **Privacy Breach Mitigation Expense** for any single **Unintentional Data Breach** regardless of the number of persons whose **Nonpublic Personal Information** is released.
4. Upon request by the **Company**, the Named Insured shall permit the **Company** or its representatives to inspect any computer system with respect to which the Named Insured has sought coverage under this endorsement for **Privacy Breach Mitigation Expense**.

This endorsement changes the policy. Please read it carefully.

All other terms, conditions, and exclusions remain unchanged.

Signature of Authorized Representative



TITLE INDUSTRY
ASSURANCE COMPANY
Risk Retention Group

ABSTRACTERS, TITLE INSURANCE
AGENTS, AND ESCROW AGENTS
PROFESSIONAL LIABILITY INSURANCE

NAMED INSURED: **Lawyers Title of Kansas, Inc.**

POLICY: TIAC152147-19

EFFECTIVE: 1/1/2019

ENDORSEMENT NUMBER: 7

ESCROW TRUST ACCOUNT VERIFICATION AND CONTROL DEDUCTIBLE REDUCTION ENDORSEMENT

In consideration of the premium charged, it is understood and agreed that in the event of a **Claim** alleging a **Wrongful Act** by the **Insured** solely involving the failure to safeguard funds, the deductible applying to that **Claim** will be reduced by 50% if the following procedures and controls for escrow trust accounts were in effect at the time of the alleged **Wrongful Act**:

1. All procedures required to comply with Pillar 2 of the American Land Title Association's Title Insurance and Settlement Company Best Practices;
2. Escrow trust accounts undergo automated three-way reconciliation daily with reports continually available for review and auditing by the **Insured** and the **Insured's** title underwriter(s); and
3. **Insured's** title underwriter(s) granted open access to **Insured's** escrow accounting and related banking records so daily file balances, receipts, disbursements and reconciliations can be electronically verified at any time without the **Insured's** interaction.

This endorsement changes the policy. Please read it carefully.

All other terms, conditions, and exclusions remain unchanged.

Signature of Authorized Representative



TITLE INDUSTRY
ASSURANCE COMPANY
Risk Retention Group

ABSTRACTERS, TITLE INSURANCE
AGENTS, AND ESCROW AGENTS
PROFESSIONAL LIABILITY INSURANCE

Issue Date: 12/11/2018

CERTIFICATE OF INSURANCE

This is to certify that the policy of insurance listed below has been issued to the insured named below for the policy period indicated.

TYPE OF INSURANCE: Abstracters, Title Insurance Agents and Escrow Agents Professional Liability Insurance

INSURANCE COMPANY: Title Industry Assurance Company (TIAC)

POLICY NUMBER: TIAC152147-19

INSURED: Lawyers Title of Kansas, Inc.
5715 SW 21st Street
Topeka, KS 66604-3719
(See attached SCHEDULE)

LIMIT OF LIABILITY: Per claim: \$1,000,000
Annual Aggregate: \$2,000,000

EFFECTIVE: 1/1/2019 TO: 1/1/2020

This certificate is issued as a matter of information only and confers no rights upon any person or entity. This certificate does not amend, extend or alter the coverage provided by the policy. Notwithstanding any requirement, term or condition of any contract with respect to which this certificate may be issued or may pertain, the insurance provided by this policy is subject to all the terms, exclusions and conditions of the policy.

By issuance of this certificate, the insurance company assumes no obligation to provide notice of change in or cancellation of the policy, and assumes no responsibility arising out of any alteration or modification of this certificate by any person or entity.

Signature of Authorized Representative



TITLE INDUSTRY
ASSURANCE COMPANY
Risk Retention Group

SCHEDULE OF NAMED INSURED AND OFFICE LOCATIONS

**Lawyers Title of Kansas, Inc.
Lawyers Title of Topeka, Inc.
Premier Title of Kansas, Inc.
Wabaunsee County Title, Inc.
Exchange Intermediary, LLC
EI Holding Co., LLC**

5715 SW 21st Street
Topeka, KS 66604-3719

121 Express Lane, Suite A
Lansing, KS 66043-1392

2705 Iowa Street, Suite C
Lawrence, KS 66046

701 Missouri Street
Alma, KS 66401



Main Phone: (785) 271-9500
Fax: (785) 271-6452

5715 SW 21st Street
Topeka, KS 66604

Title Insurance Rates

Shawnee County, Kansas and All Other Counties Over 10,000 Except:
Leavenworth, Johnson, Wyandotte, Miami, Atchison and Douglas

Amounts Up To	Title Insurance Rates
40,000	370
50,000	412
60,000	455
70,000	480
80,000	510
90,000	535
100,000	555
110,000	572
120,000	589
130,000	606
140,000	623
150,000	640
160,000	657
170,000	674
180,000	691
190,000	708
200,000	725
210,000	742
220,000	759
230,000	776
240,000	793
250,000	810
260,000	827
270,000	844
280,000	861
290,000	878
300,000	895
310,000	912
320,000	929
330,000	946
340,000	963
350,000	980
360,000	997

Amounts Up To	Title Insurance Rates
370,000	1014
380,000	1031
390,000	1048
400,000	1065
410,000	1082
420,000	1099
430,000	1116
440,000	1133
450,000	1150
460,000	1167
470,000	1184
480,000	1201
490,000	1218
500,000	1235
510,000	1252
520,000	1269
530,000	1286
540,000	1303
550,000	1320
560,000	1337
570,000	1354
580,000	1371
590,000	1388
600,000	1405
610,000	1422
620,000	1439
630,000	1456
640,000	1473
650,000	1490
660,000	1507
670,000	1524
680,000	1541
690,000	1558

Amounts Up To	Title Insurance Rates
700,000	1575
710,000	1592
720,000	1609
730,000	1626
740,000	1643
750,000	1660
760,000	1677
770,000	1694
780,000	1711
790,000	1728
800,000	1745
810,000	1762
820,000	1779
830,000	1796
840,000	1813
850,000	1830
860,000	1847
870,000	1864
880,000	1881
890,000	1898
900,000	1915
910,000	1932
920,000	1949
930,000	1966
940,000	1983
950,000	2000
960,000	2017
970,000	2034
980,000	2051
990,000	2068
1,000,000	2085
Above \$1,000,000 Call for Quote	

Closing Fees (Policy Purchase Required)

Residential Sale With Loan: \$400 | Residential Sale with Cash: \$300
Residential Refinance: \$400

Commercial & Agricultural

\$1.00/\$1,000.00 up to \$1,000,000.00 plus \$0.10/\$1,000 over \$1,000,000.00 (\$400.00 minimum)

Residential Simultaneous issue Loan Policy (not exceeding the amount of the Owners Policy): \$350.00

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.



FILED

JAN 02 2019

KEN SELZER

Commissioner of Insurance

TITLE INSURANCE AND CLOSING SERVICES RATES

DOUGLAS COUNTY, KANSAS

December 31, 2018

Lawyers Title of Kansas, Inc.

2706 Iowa Street

Suite C

Lawrence, KS 66046

Phone: 785-727-7762

Fax: 785-422-7524

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Residential Escrow and Closing Services

Real Estate Closing (Sale)	<u>\$400.00</u>
Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.	
Real Estate Closing (FSBO)	<u>\$450.00</u>
A real estate sale by the owner without the assistance of a real estate agent. Includes assistance with contracts and the preparation of title documents, notary services, HUD Settlement Statement, and the disbursement of funds.	
Split Real Estate Closing (Sale)	<u>\$200.00</u>
A real estate closing in which we are representing either the buyer or seller only.	
Split Real Estate Closing (FSBO)	<u>\$200.00</u>
A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.	
Real Estate Closing (Refinance)	<u>\$250.00</u>
Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.	
Real Estate Closing (Second Mortgage)	<u>\$155.00</u>
In conjunction with a subsequent simultaneous Mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.	
After Hours Closings (Sale)	<u>Closing Cost + \$100.00</u>
Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.	
NOTE: If only one part in the sale transaction is closing after hours, the fee is reduced by half.	
After Hours Closings (Refinance)	<u>Closing Cost + \$100.00</u>
Real Estate refinance closings that take place after normally scheduled hours of operation.	

FILED

JAN 02 2019

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Commissioner of Insurance

Out of Office Closings (Sale)

Real Estate closings in which both the buyer and seller do not physically close at Lawyers Title of Kansas, Inc. and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$100.00

NOTE: If only one part in the sale transaction is closing out of office, the fee is reduced by half.

Out of Office Closings (Refinance)

Real Estate refinance closings that do not physically take place at Lawyers Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$100.00

Escrow Account Set-Up

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

FILED
JAN 02 2019
KEN SELZER \$250.00
Commissioner of Insurance

Witness Only/Courtesy Closing

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

\$175.00

Disbursement Only Closing

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package.

\$250.00

Express/Courier Fee

A fee given for each separate overnight delivery or physical delivery of closing related documents.

\$20.00*

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

Closing Cost + \$100.00

COMMERCIAL ESCROW AND CLOSING SERVICES

Real Estate Closing (Sale) Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.	<u>\$1.00/\$1,000.00 to \$1,000,000.00 +</u> <u>\$0.10/\$1,000.00</u> <u>(\$400.00 minimum)</u>
Split Real Estate Closing (Sale) A real estate closing in which we are representing either the buyer or seller only.	<u>\$0.50/\$1,000.00 to \$1,000,000.00 +</u> <u>\$0.05/\$1,000.00</u> <u>(\$200.00 minimum)</u>
Split Real Estate Closing (FSBO) A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.	<u>\$0.75/\$1,000.00 to \$1,000,000.00 +</u> <u>\$0.075/\$1,000.00</u> <u>(\$250.00 minimum)</u>
Real Estate Closing (Refinance) Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.	<u>\$1.00/\$1,000.00 to \$1,000,000.00 +</u> <u>\$0.10/\$1,000.00</u> <u>(\$400.00 minimum)</u>
Real Estate Closing (Second Mortgage) In conjunction with a subsequent simultaneous Mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.	<u>\$300.00</u>
After Hours Closings (Sale) Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.	<u>Closing Cost + \$100.00</u>
NOTE: If only one part in the sale transaction is closing after hours, the fee is reduced by half.	
After Hours Closings (Refinance) Real Estate refinance closings that take place after normally scheduled hours of operation.	<u>Closing Cost + \$100.00</u>
Out of Office Closings (Sale) Real Estate closings in which both the buyer and seller do not physically close at Lawyers Title of Kansas, Inc. and a closing representative of the Company must travel to that location. This includes closings in other counties.	<u>Closing Cost + \$100.00</u>
NOTE: If only one part in the sale transaction is closing out of office, the fee is reduced by half.	

Out of Office Closings (Refinance)

Real Estate refinance closings that do not physically take place at Lawyers Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$100.00

Escrow Account Set-Up

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

\$250.00

Witness Only/Courtesy Closing

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

FILED

\$175.00

JAN 02 2019

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Commissioner of Insurance

Disbursement Only Closing

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package.

\$250.00

Express/Courier Fee

A fee given for each separate overnight delivery or physical delivery of closing related documents.

\$50.00*

* or actual charge by service if exceeds this amount.

Contract for Deed Closing

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

Closing Cost + \$100.00

RESIDENTIAL TITLE INSURANCE RATES (1-4 Single Family Dwelling Units)

Owner's Title Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential property.	
Loan Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the mortgagee in residential property.	
Simultaneous Issued Loan Policy	<u>\$175.00</u>
A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.	
Simultaneous Issued Loan Policy	<u>\$175.00 + Rate Card amount in excess of Owner's Policy</u>
A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.	
Multiple Simultaneous Loan Policies	<u>\$175.00 for each additional policy</u>
A second or subsequent Loan Policy issued simultaneously with another Loan Policy.	
Construction Loan Policy	<u>\$75.00 up to \$500,000.00 or \$200.00 when greater than \$500,000.00 and \$1,000,000.00</u>
A Loan Policy issued specifically for the protection of the interest in property taken as the result of the filing of a permanent financing/end loan Mortgage on newly constructed property.	
Builders Rate	<u>\$1.50/\$1,000.00 up to \$200,000.00 then add \$1.00/\$1,000.00 in excess of \$200,000.00 (\$200.00 minimum)</u>
A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.	
Leasehold Owner's Policy	<u>Rate Card</u>
Owner's Policy issued to protect the interest of a lessee in residential property.	
Leasehold Loan Policy	<u>Rate Card</u>
Loan Policy issued to protect the interest of the lender in residential property.	
Simultaneous Leasehold Loan Policy	<u>\$175.00</u>
Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.	
Simultaneous Leasehold Loan Policy	<u>\$175.00 + Rate Card amount in excess of Owner's Policy</u>
Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.	
Home Equity/Credit Line Loan Policy	<u>\$90.00</u>

FILED

JAN 02 2019

KEN SELZER

Loan Policy for Home Equity \$75,000 and under
Home Equity/Credit Line Loan Policy
Loan Policy for Home Equity greater than
\$75,000.00 up to \$150,000.00

\$140.00

FILED

JAN 02 2019

KEN SELZER
Commissioner of Insurance

COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

Owner's Title Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the owner in residential property.	
Loan Policy	<u>Rate Card</u>
Policy of title insurance protecting the interest of the mortgagee in residential property.	
Simultaneous Issued Loan Policy	<u>\$175.00 to \$1,000,000.00 + \$1.00/\$1,000.00 in excess of \$1,000,000.00</u>
A Loan Policy issued simultaneously with an Owner's Policy not exceeding the amount of said Owner's Policy.	
Simultaneous Issued Loan Policy	<u>\$175.00 to \$1,000,000.00 + \$1.00/\$1,000.00 in excess of \$1,000,000.00</u>
A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage exceeds that of the Owner's Policy.	<u>+ Rate Card amount in excess of Owner's Policy</u>
Multiple Simultaneous Loan Policies	<u>\$175.00 for each additional policy</u>
A second or subsequent Loan Policy issued simultaneously with another Loan Policy.	
Construction Loan Policy	<u>\$75.00 up to \$500,000.00 or \$200.00 when greater than \$500,000.00 and \$1,000,000.00</u>
A Loan Policy issued specifically for the protection of the interest in property taken as the result of the filing of a permanent financing/end loan Mortgage on newly constructed property.	
Builders Rate	<u>\$1.50/\$1,000.00 up to \$200,000.00 then add \$1.00/\$1,000.00 in excess of \$200,000.00 (\$200.00 minimum)</u>
A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination.	
Leasehold Owner's Policy	<u>Rate Card</u>
Owner's Policy issued to protect the interest of a lessee in residential property.	
Leasehold Loan Policy	<u>30% of Rate Card</u>
Loan Policy issued to protect the interest of the lender in residential property.	
Simultaneous Leasehold Loan Policy	<u>30% of Rate Card to amount of Owner's Policy + Rate Card thereafter</u>
Leasehold Loan Policy not exceeding the amount of the Owner's Policy issued simultaneously to the lessee.	
Simultaneous Leasehold Loan Policy	<u>\$175.00 + Rate Card amount in excess of Owner's Policy</u>
Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.	

Home Equity/Credit Line Loan Policy
Loan Policy for Home Equity \$75,000 and under
Home Equity/Credit Line Loan Policy
Loan Policy for Home Equity greater than
\$75,000.00 up to \$150,000.00

\$90.00

\$140.00

FILED

JAN 02 2019

KEN SELZER
Commissioner of Insurance

OTHER FEES AND SERVICES

Foreclosure Report

Report issued for filing foreclosure proceedings.

- a. Do not take policy
- b. Do take policy
- c. First update
- d. Each subsequent update

\$225.00

Rate Card

No Charge

\$50.00

\$75.00/Lot or Tract

Multiple Lot or Tract Charge (Residential)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

FILED

JAN 02 2019

\$100.00/Lot or Tract

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Multiple Lot or Tract Charge (Commercial)

A charge made in connection with the issuance of any title Report or Policy when the subject property consists of more than one chain of title or Lot.

Preliminary Commitment

No Charge

Issued to seller or real estate agent for informational purposes prior to the buyer being identified.

Title Report (Residential)

\$225.00

A report providing information about the Ownership and encumbrances of the property in question.

Title Report (Commercial)

\$350.00

A report providing information about the Ownership and encumbrances of the property in question.

Construction Loan Binder

\$75.00

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.

Update Fee

\$50.00

A charge made in connection with a Title Report and it is requested that we update any work performed.

Search and Examination Fee

Variable

If an order is cancelled prior to the product being completed and delivered, no search and examination fee is applied. If the product has already been completed and delivered, a search

and examination fee will be negotiated between the customer and the Company. In the Case of the Preliminary Commitment, no fee is charged if the cancellation was incurred due to failure to perfect the contract. Otherwise, the search and examination fee will be negotiated.

Document Preparation

\$125.00

Not in association with a closing or the issuance of a title insurance policy

Document Preparation

\$25.00

Not in association with a closing but in association with the issuance of a title insurance policy or report

Wire Fee

First Wire: No Charge

We reserve the right to charge for Additional

Wires at \$20.00/Each

See Below

Endorsements

Unique and Unusual Conditions

See Below

Other

Judgment Search

\$50.00

UCC Search

\$50.00

Miscellaneous Request/search

\$50.00

Copies

We reserve the right to charge \$0.50/page

Notary

\$25.00

Endorsement Fees

ALTA 3 - Zoning	<u>\$300.00</u>
ALTA 3.1 – Zoning	<u>\$400.00</u>
Zoning, Structures, and use of property unchanged for at least one year	
ALTA 3.1 and ALTA 3.2 – Zoning	<u>25% of base policy premium</u>
New zoning, new construction, or change in use of property within last year	
ALTA 8.1 – Residential	<u>FILE No Charge</u>
ALTA 10.1 – Assignment of Mortgage with Date Down	<u>JAN 02 2019 \$300.00</u>
ALTA 11 – Mortgage Modification	<u>25% of base policy premium</u>
ALTA 12 – Aggregation (Tie-in)	<u>10% of base policy premium</u>
ALTA 13 Series – Leasehold	<u>No Charge</u>
ALTA 15 Series - Non-Imputation	<u>25% base policy premium</u>
ALTA 16 – Mezzanine Financing	<u>10% of base policy premium</u>
ALTA 20 – First Loss	<u>10% of base policy premium</u>
ALTA 23 – Co-Insurance	<u>\$125.00</u>
ALTA 25 Series – Survey	<u>\$125.00</u>
ATLA 28 Series – Encroachments	<u>\$200.00</u>
ALTA 32 Series – Construction Loan	<u>\$100.00</u>
ALTA 33 – Construction Loan Disbursement	<u>\$100.00</u>
ALTA 35 Series – Minerals	<u>\$125.00</u>
ALTA 46-06 Option	<u>10% of base policy premium</u>
Fairway	<u>10% of base policy premium</u>
Last Dollar	<u>10% of base policy premium</u>
All other filed endorsements	<u>\$125.00</u>
	<u>No Charge 1-4 Family</u>

Special Rule for Rating Unique or Unusual Conditions

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

If it can be clearly demonstrated that the circumstances behind the issuance of the title policy is a result from a unique or unusual condition, the fees charged 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.

FILED

JAN 02 2019

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Commissioner of Insurance



FILED

MAY 02 2018

KEN SELZER
Commissioner of Insurance

TITLE INSURANCE AND CLOSING SERVICES RATES

Douglas County, Kansas

May 1, 2018

- I - Residential Title Insurance Rate Card
- II - Residential Escrow and Closing Services
- III - Commercial Escrow and Closing Services
- IV - Residential Title Insurance Rates
- V - Commercial Title Insurance Rates
- VI - Other Fees and Services
- VII – Endorsements
- VIII - Unique or Unusual Conditions
- IX - All Exhibits

Premier Title of Kansas, Inc.

2706 Iowa Street, Suite C, Lawrence, KS 66046
Phone: 785.727.7762 Fax: 785-422-7524

ATTACHMENT II

RESIDENTIAL ESCROW AND CLOSING SERVICES

REAL ESTATE CLOSING (SALE)

\$ 400.00

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds. Includes 1 wire fee.

FILED

MAY 02 2018

NOTE: Unless otherwise indicated by the sales contract, the total closing fee will be divided equally between the buyer and seller

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REAL ESTATE CLOSING (FSBO)

\$ 450.00

A real estate sale by the owner without the assistance of a real estate agent. Includes assistance with contracts and the preparation of title documents, notary services, HUD Settlement Statement, and the disbursement of funds.

NOTE: Unless otherwise indicated by the sales contract, the total closing fee will be divided equally between the buyer and seller

SPLIT REAL ESTATE CLOSING (SALE)

\$ 200.00

A real estate closing in which we are representing either the buyer or seller only.

SPLIT REAL ESTATE CLOSING (FSBO)

\$ 200.00

A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.

REAL ESTATE CLOSING (REFINANCE)

\$ 300.00

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

SECOND MORTGAGE CLOSING

\$ 150.00

In conjunction with a subsequent simultaneous mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.

AFTER HOURS CLOSINGS (SALE)

Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.

NOTE: If only one party in the sale transaction is closing after hours, the fee is reduced by half.

AFTER HOURS CLOSINGS (REFINANCE)

Real Estate refinance closings that take place after normally scheduled hours of operation.

OUT OF OFFICE CLOSINGS (SALE)

Real Estate closings in which both the buyer and seller do not physically close at Premier Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

NOTE: If only one party in the sale transaction is closing out of office, the fee is reduced by half.

OUT OF OFFICE CLOSINGS (REFINANCE)

Real Estate refinance closings that do not physically take place at Premier Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

ESCROW ACCOUNT SET UP

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

WITNESS ONLY/ COURTESY CLOSING

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

DISBURSEMENT ONLY CLOSING

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lenders instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package. This may include the issuance of a Closing Protection Letter.

Closing Cost + \$100.00

FILED

MAY 02 2018

KEN SELZER
Closing Cost + \$100.00
~~Commissioner of Insurance~~

Closing Cost + \$100.00

Closing Cost + \$100.00

\$ 100.00

\$ 175.00

\$ 150.00

EXPRESS/ COURIER FEE

\$ 20.00

A fee given for each separate overnight delivery or physical delivery of closing related documents.

*or actual charge by service if exceeds \$20.00

Wire Fee

\$ 20.00

FILED

CONTRACT FOR DEED CLOSING

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

Closing Cost \$100.00

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FEES FOR ANCILLARY SERVICES

\$ 100.00

Services that are NOT normally performed in the regular performance of duty as Settlement Agent.

1. Notary public service
2. Document Preparation
3. Disbursement of Funds

ATTACHMENT III

COMMERCIAL ESCROW AND CLOSING SERVICES

REAL ESTATE CLOSING (SALE)

A sale transaction that includes assistance with contracts and the preparation of title documents, notary services,

HUD Settlement Statement, and the disbursement of funds.

NOTE: Unless otherwise indicated in the sales contract, the total closing fee will be divided equally between the buyer and seller

\$500.00 up to \$ 500,000.00
\$1000 up to \$1,000,000.00
\$.10/thousand in excess of
above **FILED**

MAY 01 2018

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REAL ESTATE CLOSING (REFINANCE)

A refinance transaction that includes the preparation of title documents, notary services, HUD Settlement Statement, and the disbursement of funds.

\$400.00 up to \$ 500,000.00
\$600 up to \$1,000,000.00
\$.10/thousand in excess of
above

SECOND MORTGAGE CLOSING

\$ 250.00

In conjunction with a subsequent simultaneous mortgage on the same property. Includes the preparation of title documents, HUD Settlement Statement, and the disbursement of funds.

SPLIT REAL ESTATE CLOSING (SALE)

A real estate closing in which we are only representing Either the buyer or the Seller only.

\$250.00 up to \$ 500,000.00
\$500.00 up to \$1,000,000.00
\$.05/thousand in excess of
above

AFTER HOURS CLOSINGS (SALE)

Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.

Closing Cost + \$100.00

NOTE: If only one party in the sale transaction is closing after hours, the fee is reduced by half.

AFTER HOURS CLOSINGS (REFINANCE)

Real Estate refinance closings that take place after normally scheduled hours of operation.

Closing Cost + \$100.00

OUT OF OFFICE CLOSINGS (SALE)

Real Estate closings in which both the buyer and seller do not physically close at Premier Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$100.00

RC = RATE CARD

NC = NO CHARGE

NOTE: If only one party in the sale transaction is closing out of office, the fee is reduced by half.

OUT OF OFFICE CLOSINGS (REFINANCE)

Closing Cost + \$100.00

Real Estate refinance closings that do not physically take place at Premier Title of Kansas, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

ESCROW ACCOUNT SET UP

A fee for establishing a separate Escrow account. This includes the disbursement of funds from that account.

WITNESS ONLY/ COURTESY CLOSING

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

DISBURSEMENT ONLY CLOSING

\$ 175.00

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lenders instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package. This may include the issuance of a Closing Protection Letter.

EXPRESS/ COURIER FEE

\$ 30.00

A fee given for each separate overnight delivery or physical delivery of closing related documents.

Wire Service Fee

\$ 20.00

CONTRACT FOR DEED CLOSING

Closing Cost + \$100.00

Includes the preparation of documents specific to a contract for deed transaction and the storage and safekeeping of necessary documents which are to be held in escrow

FILED
\$ 100.00
MAY 01 2018
KEN SELZER
Commissioner of Insurance
\$ 175.00

FEES FOR ANCILLARY SERVICES

\$ 100.00

Services that are NOT normally performed in the
Performance of duty as an Escrow Agent.

1. Notary public service
2. Document Preparation
3. Disbursement of Funds

FILED

MAY 01 2018

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Commissioner of Insurance

ATTACHMENT IV

RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Dwelling Units)

OWNERS TITLE POLICY

\$ _____ RC

Policy of title insurance protecting the interest of the owner in residential property.

MORTGAGE TITLE POLICY

\$ _____ RC

Policy of title insurance protecting the interest of the mortgagee in residential property.

SIMULTANEOUS ISSUED LOAN POLICY

A mortgage policy not exceeding the amount of the owners policy issued simultaneously therewith by Premier Title of Kansas, Inc.

FILED
MAY 01 2018
\$ 175.00
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SIMULTANEOUS ISSUED LOAN POLICY

\$175.00 + chart amount in excess of owners policy

A mortgage policy issued simultaneously with an owners policy in which the amount of coverage exceeds that of the owners policy.

SECOND MORTGAGE POLICY

\$ _____ RC

A second and subsequent mortgage policy issued simultaneously with another Mortgage policy.

CONSTRUCTION LOAN POLICY

\$ _____ RC

A mortgage policy issued specifically for the protection of the interest in property taken as the result of the filing of a permanent financing/ end loan mortgage on newly constructed property.

DEVELOPMENT LOAN POLICY

\$ _____ RC

A mortgage 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)

BUILDERS RATE (Residential)

\$1.50/\$1000 up to \$200,000
PLUS \$1.00/\$1000 in excess thereof

A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination

RC = RATE CARD

NC = NO CHARGE

LEASEHOLD OWNERS TITLE INSURANCE POLICY

\$ _____ RC

Owners policy issued to protect the interest
of a lessee in a residential property.

LEASEHOLD MORTGAGE TITLE INSURANCE POLICY

\$ _____ RC

Mortgage policy issued to protect the interest
of the lender in a residential property

SIMULTANEOUS LEASEHOLD MORTGAGE POLICY

\$ _____ 250.00

Leasehold mortgage policy not exceeding the amount
of the owners policy issued simultaneously to the lessee.

SIMULTANEOUS LEASEHOLD MORTGAGE POLICY

\$250.00 + \$2.00 per thousand

Leasehold mortgage policy issued simultaneously to the
owners policy to the lessee where the amount exceeds that
of the owners policy.

FILED

MAY 01 2018

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ATTACHMENT V

COMMERCIAL TITLE INSURANCE RATES
(Commercial, Multi-Family, or Industrial Real Estate)

OWNERS TITLE INSURANCE POLICY

A policy issued to commercial property owners.

SEE EXHIBIT "A"

MORTGAGE TITLE INSURANCE POLICY

A policy issued to lenders in an amount not to exceed 120% of loan amount.

SEE EXHIBIT "A"

FILED

MAY 01 2018

SIMULTANEOUS ISSUED MORTGAGE POLICY

A mortgage policy not exceeding the amount of the owners policy issued simultaneously therewith by Premier Title of Kansas, Inc..

\$ 350.00
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SIMULTANEOUS ISSUED MORTGAGE POLICY

A mortgage policy issued simultaneously with an owners policy in which the amount of coverage exceeds that of the owners policy.

\$ 350.00 + chart amount in
excess of owners policy

SECOND MORTGAGE POLICY

A second and subsequent mortgage policy issued simultaneously with another Mortgage policy.

\$ _____ RC

CONSTRUCTION LOAN POLICY

A mortgage policy issued specifically for the protection of the interest in property taken as the result of the filing of a permanent financing/ end loan mortgage on newly constructed property.

\$ _____ RC

DEVELOPMENT LOAN POLICY

A mortgage 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)

\$ _____ RC

BUILDERS RATE (Commercial)

A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination

\$1.50/\$1000 up to \$200,000 +
\$1.00/\$1000 in excess thereof

NOTE: The above discounted premium rates are not cumulative. Example: A Re-issue rate and a Veterans rate

RC = RATE CARD

NC = NO CHARGE

cannot both be received.

LEASEHOLD OWNERS TITLE INSURANCE POLICY

\$ _____ RC

Owners policy issued to protect the interest
of a lessee in a commercial property.

LEASEHOLD MORTGAGE TITLE INSURANCE POLICY

\$ _____ RC

Mortgage policy issued to protect the interest
of the lender in a commercial property

SIMULTANEOUS LEASEHOLD MORTGAGE POLICY

30% policy Premium

Leasehold mortgage policy not exceeding the amount
of the owners policy issued simultaneously to the lessee.

FILED

SIMULTANEOUS LEASEHOLD MORTGAGE POLICY

Leasehold mortgage policy issued simultaneously to the
owners policy to the lessee where the amount exceeds that
of the owners policy.

MAY 01 2018

30% policy premium

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OTHER FEES AND SERVICES

FORCLOSURE REPORT

Report issued for filing foreclosure proceedings.

a. Do not take policy	\$ 225.00
b. Do take policy	\$ RC
c. First Update	\$ NC
c. Each subsequent update	\$ 50.00

LOT SALE TO BUYER

a. No policy until improvement completed	\$ 175.00
b. Policy issued for cost of lot	FILED \$ RC

PRELIMINARY COMMITMENT

Issued to seller or real estate agent for informational purposes prior to the buyer being identified.

MAY 01 2018 NC
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INFORMATIONAL COMMITMENT

Issued for informational purposes only in the form of a binder/ commitment.

\$ 200.00

CONVERT CONTRACT PURCHASERS

EQUITY POLICY TO OWNERS POLICY

Issued when contract purchaser pays off a Contract For Deed and wants to update their current policy to show Fee Simple title in his or her name.

\$ 100.00

CERTIFICATE OF TITLE (O&E REPORT)

An abbreviated report providing information about the ownership and encumbrance of the property in question.

\$ 225.00

CERTIFICATE OF TITLE WITH EASEMENTS

An abbreviated report providing information about the ownership and encumbrances of the property in question including restrictions, reservations, and easements of record filed against said property.

\$ 200.00

CONSTRUCTION LOAN BINDER OR COMMITMENT

A binder issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes. This amount will then be credited back upon issuance of final end loan policy.

\$ 200.00

RADIUS SEARCH

A search of the property owners within a 200' or 500' radius. This report is used by local government agencies for notification of owners within the given area.

\$100.00 + \$10.00/ TRACT

ADDITIONAL TRACT FEE

\$ 125.00

A charge made in connection with the issuance of either an owners or mortgage policy when the subject property consists of more than one parcel or chain of title

ADDITIONAL TRACT FEE

\$ 75.00

A charge made in connection with the issuance of a report or Certificate of Title when the subject property consists of more than one chain of title

UPDATE FEE

\$ 50.00

A fee applied when no insurance policy is issued but it is requested that we update any work performed and record instruments of record

SEARCH AND EXAMINATION FEE ***

A charge made for actual work performed that does not result in the issuance of a report, binder, or title insurance policy

FILED
MAY 01 2018
SEE NOTE
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INSURING OF A SUBDIVISION

\$ RC

The issuance of title policies on individual lots where the entire subdivision is owned by a developer and owners policies are provided exclusively to the developer for a buyer.

DOCUMENT PREPARATION

\$ 200.00

Not in association with a closing or the issuance of a title insurance policy.

DOCUMENT PREPARATION

\$ 25.00

Not in association with a closing but in association with the issuance of a title insurance policy.

OTHER

Judgment Search

\$ 50.00

UCC search

\$ 50.00

Miscellaneous request/ Search

\$ 50.00

Copies

\$.50/ PAGE

NOTE: Many of the above products are NOT title insurance and do not insure marketable title.

***NOTE: If an order is cancelled prior to the product actually being completed and delivered, no search and examination fee is applied. If the product has already been completed and delivered, a search and examination fee will negotiated between the customer and the Company. In the Case of the Preliminary Commitment, no fee is charged if the cancellation was incurred due to failure to perfect the contract. Otherwise, the search and examination fee will be negotiated.

RC = RATE CARD

NC = NO CHARGE

ATTACHMENT VII

ENDORSEMENT FEES FOR OWNERS POLICIES

ALTA 1 – Street Assessments	\$125 commercial/ NC 1-4 family
ALTA 3 – Zoning Endorsement	\$1/ \$1,000 (\$ 300.00 minimum)
ALTA 3.1 – Zoning Endorsement	\$1/ \$1,000 (\$ 400.00 minimum)
ALTA 7 – Manufactured Housing Unit Endorsement	\$125 commercial/ NC 1-4 family
ALTA 15 – Non Imputation	25% base policy premium
ALTA 15.1 - Non Imputation	25% base policy premium
ALTA 15.2 - Non Imputation	25% base policy premium)
ALTA 17 – Access and Entry	\$125 commercial/ NC 1-4 family
ALTA 17.1 – Access and Entry	\$125 commercial/ NC 1-4 family
ALTA Policy Date Down Endorsement	\$50.00 + 25% original policy premium + RC for any increase in amount of insurance
Blank Correction Endorsement	NC
Fairway Endorsement	\$150.00
First Loss Endorsement	\$75.00
Last Dollar Endorsement	\$75.00
Location Endorsement	\$75.00
Option Endorsement	\$150.00
Policy Modification Endorsement Increased Value	RC
Secondary Title Insurance Endorsement	\$100.00
Tie In Endorsement	\$75.00
All other filed Endorsements	\$125.00

RC = RATE CARD

NC = NO CHARGE

ENDORSEMENT FEES FOR MORTGAGE POLICIES

ALTA 3 – Zoning Endorsement	\$1/ \$1,000 (\$ 150.00 minimum)
ALTA 3.1 – Zoning Endorsement	\$1/ \$1,000 (\$ 250.00 minimum)
ALTA 4 – Condominium Endorsement	\$100 Commercial - NC 1-4 Family
ALTA 4.1 – Condominium Endorsement	\$100 Commercial - NC 1-4 Family
ALTA 5 – Planned Unit Development	\$100 Commercial - NC 1-4 Family
ALTA 6 – Variable Rate Mortgage	\$100 Commercial - NC 1-4 Family
ALTA 7 – Manufactured Housing Unit Endorsement	\$75.00
ALTA 8.1 – Environmental Protection Lien	\$100 Commercial - NC 1-4 Family
ALTA 9 – Restrictions, Encroachments, Minerals	\$100 Commercial - NC 1-4 Family
ALTA 13.1 – Leasehold Loan	\$100 Commercial - NC 1-4 Family
ALTA Policy Date Down Endorsement	\$75.00
Blank Correction Endorsement	\$100 Commercial - NC 1-4 Family
Non Imputation Endorsement	\$.50/ \$1,000 (\$ 75.00 minimum)
Non Imputation Endorsement for Partnership	\$.50/ \$1,000 (\$ 75.00 minimum)
Fairway Endorsement	\$150.00
First Loss Endorsement	\$75.00
Future Advancement Endorsement	\$50.00
Last Dollar Endorsement	\$75.00
Comprehensive Endorsement 100 (Form 9)	\$100 Commercial - NC 1-4 Family
Option Endorsement	\$150.00
Policy Modification Endorsement Increased Value	RC
Reverse Mortgage Endorsement	\$50.00
Revolving Credit Endorsement	\$50.00
Revolving Credit/ Variable Rate Endorsement	\$50.00
Secondary Title Insurance Endorsement	\$125.00
Tie-In Endorsement	\$75.00
All Other Filed Endorsements	\$75.00

RC = RATE CARD

NC = NO CHARGE

ATTACHMENT VIII

MAY 01 2018

KEN SELZER

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

IF IT CAN BE CLEARLY DEMONSTRATED THAT A RISK PRESENTS UNIQUE OR UNUSUAL CONDITIONS OF EXPOSURE OR 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.

IF IT CAN BE CLEARLY DEMONSTRATED THAT THE CIRCUMSTANCES BEHIND THE ISSUANCE OF THE TITLE POLICY IS A RESULT FROM A UNIQUE OR UNUSUAL CONDITION, THE FEES CHARGED 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.

RC = RATE CARD

NC = NO CHARGE

ATTACHMENT IX

FILED

MAY 01 2018

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Commissioner of Insurance

EXHIBIT "A"

Title Insurance Rates

SEE RATE CARD



Exhibit A

Rate Card

We protect your property rights

Main Phone: (785) 727-7762

Fax: (785) 422-7524

Douglas County Title Insurance Rates

2706 Iowa Street, Suite C

Lawrence, KS 66046

FILED

MAY 01 2018

(Effective May 1, 2018)

Amounts Up To	Rate
10,000	205
20,000	220
30,000	225
40,000	260
50,000	290
60,000	315
70,000	340
80,000	365
90,000	390
100,000	415
110,000	425
120,000	445
130,000	465
140,000	480
150,000	495
160,000	510
170,000	525
180,000	540
190,000	555
200,000	570
210,000	580
220,000	590
230,000	600
240,000	610
250,000	620

Amounts Up To	Rate
260,000	630
270,000	660
280,000	680
290,000	700
300,000	720
310,000	735
320,000	740
330,000	745
340,000	765
350,000	780
360,000	810
370,000	820
380,000	845
390,000	865
400,000	885
410,000	900
420,000	915
430,000	930
440,000	940
450,000	960
460,000	975
470,000	990
480,000	1005
490,000	1020
500,000	1035

Amounts Up To	Rate
510,000	1045
520,000	1055
530,000	1065
540,000	1075
550,000	1085
560,000	1095
570,000	1105
580,000	1115
590,000	1125
600,000	1135
610,000	1145
620,000	1155
630,000	1165
640,000	1175
650,000	1185
660,000	1195
670,000	1205
680,000	1215
690,000	1225
700,000	1235
710,000	1245
720,000	1255
730,000	1265
740,000	1275
750,000	1285

Amounts Up To	Rate
760,000	1295
770,000	1305
780,000	1315
790,000	1325
800,000	1335
810,000	1345
820,000	1355
830,000	1365
840,000	1375
850,000	1385
860,000	1395
870,000	1405
880,000	1415
890,000	1425
900,000	1435
910,000	1445
920,000	1455
930,000	1465
940,000	1745
950,000	1485
960,000	1495
970,000	1505
980,000	1515
990,000	1525
1,000,000	1535

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Commissioner of Insurance

Regular Rate For Policies over \$1,000,000 ADD \$1.00/ \$1,000

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.



ATTACHMENT I

Rate Card

FILED

JUL 27 2016

We protect your property rights

Main Phone: (913) 682-3368

Fax: (913) 682-1220

121 Express Lane, Suite A
Leavenworth, KS 66043

KEN SELZER
Commissioner of Insurance

(Effective August 1, 2016)

Amounts Up To	Regular Rate	Reissue/ Refi
35,000	275	275
40,000	292	275
45,000	312	275
50,000	333	275
55,000	348	275
60,000	364	275
65,000	380	291
70,000	396	317
75,000	412	330
80,000	424	339
85,000	436	349
90,000	448	358
95,000	460	368
100,000	472	378
105,000	480	384
110,000	488	390
115,000	496	396
120,000	504	403
125,000	512	410
130,000	520	411
135,000	528	416
140,000	536	429
145,000	544	435

Amounts Up To	Regular Rate	Reissue/ Refi
150,000	552	442
155,000	560	448
160,000	568	454
165,000	576	461
170,000	584	467
175,000	592	474
180,000	600	480
185,000	608	487
190,000	616	493
195,000	624	499
200,000	632	506
210,000	648	518
220,000	664	531
230,000	680	544
240,000	696	557
250,000	712	570
275,000	736	589
300,000	760	608
325,000	784	627
350,000	808	647
375,000	832	665
400,000	856	685
425,000	896	717

Amounts Up To	Regular Rate	Reissue/ Refi
450,000	936	749
475,000	976	781
500,000	1016	813
525,000	1056	845
550,000	1096	877
575,000	1136	909
600,000	1176	941
650,000	1206	965
675,000	1246	997
700,000	1286	1029
725,000	1326	1061
750,000	1366	1093
775,000	1406	1125
800,000	1446	1157
825,000	1486	1189
850,000	1526	1221
875,000	1566	1253
900,000	1606	1285
925,000	1646	1317
950,000	1686	1349
975,000	1726	1381
1,000,000	1766	1413

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.



FILED

JUL 27 2016

KEN SELZER
Commissioner of Insurance

TITLE INSURANCE AND CLOSING SERVICES RATES

August 1, 2016

- I - Residential Title Insurance Rate Card
- II - Residential Escrow and Closing Services
- III - Commercial Escrow and Closing Services
- IV - Residential Title Insurance Rates
- V - Commercial Title Insurance Rates
- VI - Other Fees and Services
- VII - Endorsements
- VIII - Unique or Unusual Conditions
- IX - All Exhibits

Premier Title of Kansas, Inc.

121 Express Lane, Suite A, Leavenworth, KS 66043
Phone: 913.682.3368 Fax: 913.682.1220

ATTACHMENT II

RESIDENTIAL ESCROW AND CLOSING SERVICES

FILED

REAL ESTATE CLOSING (SALE)

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

JUL 27 2016
\$ 400.00

KEN SELZER
Commissioner of Insurance

NOTE: Unless otherwise indicated by the sales contract, the total closing fee will be divided equally between the buyer and seller

REAL ESTATE CLOSING (FSBO)

\$ 400.00

A real estate sale by the owner without the assistance of a real estate agent. Includes assistance with contracts and the preparation of title documents, notary services, HUD Settlement Statement, and the disbursement of funds.

NOTE: Unless otherwise indicated by the sales contract, the total closing fee will be divided equally between the buyer and seller

SPLIT REAL ESTATE CLOSING (SALE)

\$ 200.00

A real estate closing in which we are representing either the buyer or seller only.

SPLIT REAL ESTATE CLOSING (FSBO)

\$ 200.00

A real estate closing in which we are representing either the buyer or seller only, and in which neither the seller or buyer is being represented by a real estate agent.

REAL ESTATE CLOSING (REFINANCE)

\$ 300.00

Includes the preparation of title documents, HUD Settlement Statement, notary services, and the disbursement of funds.

SECOND MORTGAGE CLOSING

\$ 175.00

In conjunction with a subsequent simultaneous mortgage on the same property. Includes the preparation of title documents, notary services, a second HUD Settlement Statement, and the disbursement of funds.

RC = RATE CARD

CR = COMMERCIAL RATE

NC = NO CHARGE

AFTER HOURS CLOSINGS (SALE)

Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.

NOTE: If only one party in the sale transaction is closing after hours, the fee is reduced by half.

AFTER HOURS CLOSINGS (REFINANCE)

Real Estate refinance closings that take place after normally scheduled hours of operation.

OUT OF OFFICE CLOSINGS (SALE)

Real Estate closings in which both the buyer and seller do not physically close at Premier Title, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

NOTE: If only one party in the sale transaction is closing out of office, the fee is reduced by half.

OUT OF OFFICE CLOSINGS (REFINANCE)

Real Estate refinance closings that do not physically take place at Premier Title, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

ESCROW ACCOUNT SET UP

A fee for establishing a separate Escrow account and the disbursement of funds from that account.

WITNESS ONLY/ COURTESY CLOSING

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

DISBURSEMENT ONLY CLOSING

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lenders instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package. This may include the issuance of a Closing Protection Letter.

Closing Cost + \$100.00

JUL 27 2016

KEN SELZER
Commissioner of Insurance

Closing Cost + \$75.00

Closing Cost + \$100.00

Closing Cost + \$75.00

\$ 50.00

\$ 175.00

\$ 175.00

RC = RATE CARD

CR = COMMERCIAL RATE

NC = NO CHARGE

EXPRESS/ COURIER FEE

A fee given for each separate overnight delivery or physical delivery of closing related documents.

~~\$30.00~~
FILED

JUL 27 2016

CONTRACT FOR DEED CLOSING

Includes the preparation of documents specific to a contract for deed transaction and the storage and safe-keeping of necessary documents which are to be held in escrow.

Closing Cost ~~+\$100.00~~

REN SELLER
Commissioner of Insurance

FEES FOR ANCILLARY SERVICES

\$ NC

Services that are normally performed in the regular performance of duty as Settlement Agent.

1. Notary public service
2. Document Preparation
3. Disbursement of Funds

NOTE: We reserve the right to add an additional Seller/Buyer/Borrower charge of \$30.00 which may include express/ courier fees or wire transfer fees to the closing cost/ settlement fee when the lender requires the closing agent to pay those particular fees due to special financing terms or if the closing is subject to the 2009 RESPA Rule and a line item for said service is not allowable.

NOTE: A 1031 Exchange Closing transaction concerning the sale and purchase of like kind property will be treated the same as any other standard sale closing with no additional fees.

ATTACHMENT III

FILED

JUL 27 2016

COMMERCIAL ESCROW AND CLOSING SERVICES

REAL ESTATE CLOSING (SALE)

A sale transaction that includes assistance with contracts and the preparation of title documents, notary services, HUD Settlement Statement, and the disbursement of funds.

~~\$500.00 up to \$ 500,000.00~~
~~\$750.00 up to \$1,000,000.00~~
~~\$1000.00 in excess of above~~
~~Commissioner of Insurance~~

NOTE: Unless otherwise indicated in the sales contract, the total closing fee will be divided equally between the buyer and seller

REAL ESTATE CLOSING (REFINANCE)

A refinance transaction that includes the preparation of title documents, notary services, HUD Settlement Statement, and the disbursement of funds.

\$400.00 up to \$ 500,000.00
\$600.00 in excess of above

SECOND MORTGAGE CLOSING

In conjunction with a subsequent simultaneous mortgage on the same property. Includes the preparation of title documents, HUD Settlement Statement, and the disbursement of funds.

\$ 250.00

SPLIT REAL ESTATE CLOSING (SALE)

A real estate closing in which we are only representing Either the buyer or the Seller only.

\$250.00 up to \$ 500,000.00
\$375.00 up to \$1,000,000.00
\$500.00 in excess of above

AFTER HOURS CLOSINGS (SALE)

Real Estate closings in which both the buyer and seller close after normally scheduled hours of operation.

Closing Cost + \$100.00

NOTE: If only one party in the sale transaction is closing after hours, the fee is reduced by half.

AFTER HOURS CLOSINGS (REFINANCE)

Real Estate refinance closings that take place after normally scheduled hours of operation.

Closing Cost + \$75.00

OUT OF OFFICE CLOSINGS (SALE)

Real Estate closings in which both the buyer and seller do not physically close at Premier Title, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$100.00

NOTE: If only one party in the sale transaction is closing out of office, the fee is reduced by half.

RC = RATE CARD

CR = COMMERCIAL RATE

NC = NO CHARGE

OUT OF OFFICE CLOSINGS (REFINANCE)

Real Estate refinance closings that do not physically take place at Premier Title, Inc., and a closing representative of the Company must travel to that location. This includes closings in other counties.

Closing Cost + \$75.00

FILED

JUL 27 2016

KEN SELZER
Commissioner of Insurance

ESCROW ACCOUNT SET UP

A fee for establishing a separate Escrow account. This includes the disbursement of funds from that account.

WITNESS ONLY/ COURTESY CLOSING

A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, HUD Settlement Statement, or the disbursement of funds.

\$ 175.00

DISBURSEMENT ONLY CLOSING

A closing in which the settlement agent prepares the HUD Settlement Statement in accordance with the lenders instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package. This may include the issuance of a Closing Protection Letter.

\$ 175.00

EXPRESS/ COURIER FEE

A fee given for each separate overnight delivery or physical delivery of closing related documents.

\$ 30.00

CONTRACT FOR DEED CLOSING

Includes the preparation of documents specific to a contract for deed transaction and the storage and safekeeping of necessary documents which are to be held in escrow.

Closing Cost + \$100.00

FEES FOR ANCILLARY SERVICES

Services that are normally performed in the Performance of duty as an Escrow Agent.

\$ NC

1. Notary public service
2. Document Preparation
3. Disbursement of Funds

NOTE: A 1031 Exchange Closing transaction concerning the sale and purchase of like kind property will be treated the same as any other standard sale closing with no additional fees.

RC = RATE CARD

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NC = NO CHARGE

ATTACHMENT IV

RESIDENTIAL TITLE INSURANCE RATES
(1-4 Single Family Dwelling Units)

OWNERS TITLE POLICY

Policy of title insurance protecting the interest of the owner in residential property.

MORTGAGE TITLE POLICY

Policy of title insurance protecting the interest of the mortgagee in residential property.

SIMULTANEOUS ISSUED LOAN POLICY

A mortgage policy not exceeding the amount of the owners policy issued simultaneously therewith by Premier Title, Inc.

\$ 250.00

SIMULTANEOUS ISSUED LOAN POLICY

A mortgage policy issued simultaneously with the issuance of an owners policy in which the owners policy is being simultaneously issued at another Title Agency. This rate is not determinate on the time of the owner's policy being issued or the exceptions contained therein.

\$ 250.00

NOTE: In this case, Simultaneous is defined as the same purchase transaction usually resulting in the owners policy and mortgage policy being effective on the same date. A later financing of the same property already purchased does not qualify for this rate.

SIMULTANEOUS ISSUED LOAN POLICY

A mortgage policy issued simultaneously with an owners policy in which the amount of coverage exceeds that of the owners policy.

\$250.00 + \$2.00 per thousand

SECOND MORTGAGE POLICY

A second and subsequent mortgage policy issued simultaneously with another Mortgage policy.

REISSUE RATE

CONSTRUCTION LOAN POLICY

A mortgage policy issued specifically for the protection of the interest in property taken as the result of the filing of a permanent financing/ end loan mortgage on newly constructed property.

\$ RC

DEVELOPMENT LOAN POLICY

A mortgage 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)

\$ RC

RC = RATE CARD

CR = COMMERCIAL RATE

NC = NO CHARGE

FILED

\$ RC
JUL 27 2016

KEN SELZER
Commissioner of Insurance
\$ RC

REISSUE RATE

A premium afforded for a policy due to the fact that the title at issue had been previously been searched and examined for durability as "evidenced" by the issuance of a policy of title insurance with a prior date.

NOTE: The term evidence includes any prior policy issued by Premier Title, Inc. **OR** any copy of a policy of Title Insurance issued by another agency with a prior date that is provided by the customer prior to closing. A copy of a policy acquired by or delivered to the Company after closing in not sufficient for this rate.

VETERAN'S RATE

A discount offered to United States Veterans as defined as a service member who has served more than 180 days of military service (or less time if time served was in combat) and who has not been discharged under dishonorable conditions. Evidence of Veteran Status must be shown by virtue of military identification or a DD-214 Form. This rate is not applicable to Veteran Dependents.

BUILDERS RATE (Residential)

A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination

NOTE: The above discounted premium rates are not cumulative. Example: A Re-issue rate discount and a Veteran's rate discount cannot both be received.

LEASEHOLD OWNERS TITLE INSURANCE POLICY

Owners policy issued to protect the interest of a lessee in a residential property.

LEASEHOLD MORTGAGE TITLE INSURANCE POLICY

Mortgage policy issued to protect the interest of the lender in a residential property

SIMULTANEOUS LEASEHOLD MORTGAGE POLICY

Leasehold mortgage policy not exceeding the amount of the owners policy issued simultaneously to the lessee.

SIMULTANEOUS LEASEHOLD MORTGAGE POLICY

Leasehold mortgage policy issued simultaneously to the owners policy to the lessee where the amount exceeds that of the owners policy.

\$ _____ RC

FILED

JUL 27 2016

KEN SELZER
Commissioner of Insurance

REISSUE RATE

REISSUE RATE

\$ _____ RC

\$ _____ RC

\$ 250.00

\$250.00 + \$2.00 per thousand

RC = RATE CARD

CR = COMMERCIAL RATE

NC = NO CHARGE

ATTACHMENT V

COMMERCIAL TITLE INSURANCE RATES
(Commercial, Multi-Family, or Industrial Real Estate)

OWNERS TITLE INSURANCE POLICY

A policy issued to commercial property owners.

MORTGAGE TITLE INSURANCE POLICY

A policy issued to lenders in an amount not to exceed 120% of loan amount.

SIMULTANEOUS ISSUED MORTGAGE POLICY

A mortgage policy not exceeding the amount of the owners policy issued simultaneously therewith by Premier Title of Kansas, Inc..

\$ 350.00

SIMULTANEOUS ISSUED MORTGAGE POLICY

A mortgage policy issued simultaneously with the issuance of an owners policy in which the owners policy is being simultaneously issued at another Title Agency. This rate is not determinate on the time of the owner's policy being issued or the exceptions contained therein.

\$ 350.00

NOTE: In this case, Simultaneous is defined as the same purchase transaction usually resulting in the owners policy and mortgage policy being effective on the same date. A later financing of the same property already purchased does not qualify for this rate.

SIMULTANEOUS ISSUED MORTGAGE POLICY

A mortgage policy issued simultaneously with an owners policy in which the amount of coverage exceeds that of the owners policy.

\$ 350.00 + \$2.00 per thousand

SECOND MORTGAGE POLICY

A second and subsequent mortgage policy issued simultaneously with another Mortgage policy.

COMMERCIAL REISSUE RATE

CONSTRUCTION LOAN POLICY

A mortgage policy issued specifically for the protection of the interest in property taken as the result of the filing of a permanent financing/ end loan mortgage on newly constructed property.

\$ CR

DEVELOPMENT LOAN POLICY

A mortgage 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)

\$ CR

RC = RATE CARD

CR = COMMERCIAL RATE

NC = NO CHARGE

FILED

SEE EXHIBIT "A"

JUL 27 2016

KEN SELZER
Commissioner of Insurance

COMMERCIAL REISSUE RATE

A premium afforded for a policy due to the fact that the title at issue had been previously been searched and examined for durability as "evidenced" by the issuance of a policy of title insurance with a prior date.

NOTE: The term evidence includes any prior policy issued by Premier Title, Inc. **OR** any copy of a policy of Title Insurance issued by another agency with a prior date that is provided by the customer prior to closing. A copy of a policy acquired by or delivered to the Company after closing is not sufficient for this rate.

SEE EXHIBIT "B"

FILED

JUL 27 2016

KEN SELZER
Commissioner of Insurance**VETERAN'S RATE**

A discount offered to United States Veterans as defined as a service member who has served more than 180 days of military service (or less time if that time was served in Combat) and who has not been discharged under dishonorable conditions. Evidence of Veteran Status must be shown by virtue of military identification or a DD-214 Form. This rate is not applicable to Veteran Dependents.

COMMERCIAL REISSUE RATE**BUILDERS RATE (Commercial)**

A rate afforded to a builder/developer that is less than the normal rate due to discount for volume as well as simplicity of search and examination

COMMERCIAL REISSUE RATE

NOTE: The above discounted premium rates are not cumulative. Example: A Re-issue rate and a Veterans rate cannot both be received.

LEASEHOLD OWNERS TITLE INSURANCE POLICY

Owners policy issued to protect the interest of a lessee in a commercial property.

\$ _____ CR

LEASEHOLD MORTGAGE TITLE INSURANCE POLICY

Mortgage policy issued to protect the interest of the lender in a commercial property

\$ _____ CR

SIMULTANEOUS LEASEHOLD MORTGAGE POLICY

Leasehold mortgage policy not exceeding the amount of the owners policy issued simultaneously to the lessee.

\$ 350.00

SIMULTANEOUS LEASEHOLD MORTGAGE POLICY

Leasehold mortgage policy issued simultaneously to the owners policy to the lessee where the amount exceeds that of the owners policy.

\$ 350.00 + \$2.00 per thousand

RC = RATE CARD

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ATTACHMENT VI

OTHER FEES AND SERVICES

FORCLOSURE REPORT

Report issued for filing foreclosure proceedings.

- a. Do not take policy
- b. Do take policy
- c. Each Update

FILED
\$ 200.00
JUL 27 2016
\$ 50.00

KEN SELZER

Commissioner of Insurance

LOT SALE TO BUYER

- a. No policy until improvement completed
- b. Policy issued for cost of lot

\$ 175.00

\$ RC

PRELIMINARY COMMITMENT

Issued to seller or real estate agent for informational purposes prior to the buyer being identified.

\$ NC

INFORMATIONAL COMMITMENT

Issued for informational purposes only in the form of a binder/ commitment.

\$ 200.00

**CONVERT CONTRACT PURCHASERS
EQUITY POLICY TO OWNERS POLICY**

Issued when contract purchaser pays off a Contract For Deed and wants to update their current policy to show Fee Simple title in his or her name.

\$ 100.00

CERTIFICATE OF TITLE (O&E REPORT)

An abbreviated report providing information about the ownership and encumbrance of the property in question.

\$ 150.00

CERTIFICATE OF TITLE WITH EASEMENTS

An abbreviated report providing information about the ownership and encumbrances of the property in question including restrictions, reservations, and easements of record filed against said property.

\$ 175.00

CONSTRUCTION LOAN BINDER OR COMMITMENT

A binder issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes. This amount will then be credited back upon issuance of final end loan policy.

\$ 200.00

RADIUS SEARCH

A search of the property owners within a 200' or 500' radius. This report is used by local government agencies for notification of owners within the given area.

\$100.00 + \$10.00/ TRACT

RC = RATE CARD

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NC = NO CHARGE

ADDITIONAL TRACT FEE

\$ 125.00

A charge made in connection with the issuance of either an owners or mortgage policy when the subject property consists of more than one parcel or chain of title

FILED**ADDITIONAL TRACT FEE**JUL 27 2016
\$ 75.00

A charge made in connection with the issuance of a report or Certificate of Title when the subject property consists of more than one chain of title

KEN SELZER
Commissioner of Insurance**UPDATE & RECORDING FEE**

\$ 50.00

A fee applied when no insurance policy is issued but it is requested that we update any work performed and record instruments of record

SEARCH AND EXAMINATION FEE ***SEE NOTE

A charge made for actual work performed that does not result in the issuance of a report, binder, or title insurance policy

INSURING OF A SUBDIVISIONREISSUE RATE

The issuance of title policies on individual lots where the entire subdivision is owned by a developer and owners policies are provided exclusively to the developer for a buyer.

DOCUMENT PREPARATION

\$ 100.00

Not in association with a closing or the issuance of a title insurance policy.

DOCUMENT PREPARATION

\$ 25.00

Not in association with a closing but in association with the issuance of a title insurance policy.

OTHER

Judgment Search

\$ 50.00

UCC search

\$ 50.00

Miscellaneous request/ Search

\$ 50.00

Copies

\$.50/ PAGE

NOTE: Many of the above products are NOT title insurance and do not insure marketable title.

*****NOTE:** If an order is cancelled prior to the product actually being completed and delivered, no search and examination fee is applied. If the product has already been completed and delivered, a search and examination fee will negotiated between the customer and the Company. In the Case of the Preliminary Commitment, no fee is charged if the cancellation was incurred due to failure to perfect the contract. Otherwise, the search and examination fee will be negotiated.

RC = RATE CARD

CR = COMMERCIAL RATE

NC = NO CHARGE

ATTACHMENT VII

ENDORSEMENT FEES FOR OWNERS POLICIES

FILED

JUL 27 2016

KEN SELZER
Commissioner of Insurance

ALTA 3 – Zoning Endorsement	\$1/ \$1,000	(\$ 150.00 minimum)
ALTA 3.1 – Zoning Endorsement	\$1/ \$1,000	(\$ 250.00 minimum)
ALTA 7 – Manufactured Housing Unit Endorsement	\$75.00	
ALTA 15 – Non Imputation	\$1/ \$1,000	(\$ 75.00 minimum)
ALTA 15.1 - Non Imputation	\$1/ \$1,000	(\$ 75.00 minimum)
ALTA 15.2 - Non Imputation	\$1/ \$1,000	(\$ 75.00 minimum)
ALTA 17 – Access and Entry	\$75.00	
ALTA 17.1 – Access and Entry	\$75.00	
ALTA Policy Date Down Endorsement	\$75.00	
Blank Correction Endorsement	NC	
Fairway Endorsement	\$150.00	
First Loss Endorsement	\$75.00	
Last Dollar Endorsement	\$75.00	
Location Endorsement	\$75.00	
Non Imputation Endorsement	\$1/ \$1,000	(\$ 75.00 minimum)
Non Imputation Endorsement for Partnership	\$1/ \$1,000	(\$ 75.00 minimum)
Option Endorsement	\$150.00	
Policy Modification Endorsement Increased Value	RC	
Secondary Title Insurance Endorsement	\$100.00	
Tie In Endorsement	\$75.00	
All other filed Endorsements	\$75.00	

RC = RATE CARD

CR = COMMERCIAL RATE

NC = NO CHARGE

FILED

JUL 27 2016

ENDORSEMENT FEES FOR MORTGAGE POLICIES

KEN SELZER
Commissioner of Insurance

ALTA 3 – Zoning Endorsement	\$1/ \$1,000 (\$ 150.00 minimum)
ALTA 3.1 – Zoning Endorsement	\$1/ \$1,000 (\$ 250.00 minimum)
ALTA 4 – Condominium Endorsement	\$100 Commercial - NC 1-4 Family
ALTA 4.1 – Condominium Endorsement	\$100 Commercial - NC 1-4 Family
ALTA 5 – Planned Unit Development	\$100 Commercial - NC 1-4 Family
ALTA 6 – Variable Rate Mortgage	\$100 Commercial - NC 1-4 Family
ALTA 7 – Manufactured Housing Unit Endorsement	\$75.00
ALTA 8.1 – Environmental Protection Lien	\$100 Commercial - NC 1-4 Family
ALTA 9 – Restrictions, Encroachments, Minerals	\$100 Commercial - NC 1-4 Family
ALTA 13.1 – Leasehold Loan	\$100 Commercial - NC 1-4 Family
ALTA Policy Date Down Endorsement	\$75.00
Blank Correction Endorsement	\$100 Commercial - NC 1-4 Family
Non Imputation Endorsement	\$.50/ \$1,000 (\$ 75.00 minimum)
Non Imputation Endorsement for Partnership	\$.50/ \$1,000 (\$ 75.00 minimum)
Fairway Endorsement	\$150.00
First Loss Endorsement	\$75.00
Future Advancement Endorsement	\$50.00
Last Dollar Endorsement	\$75.00
Comprehensive Endorsement 100 (Form 9)	\$100 Commercial - NC 1-4 Family
Option Endorsement	\$150.00
Policy Modification Endorsement Increased Value	RC
Reverse Mortgage Endorsement	\$50.00
Revolving Credit Endorsement	\$50.00
Revolving Credit/ Variable Rate Endorsement	\$50.00
Secondary Title Insurance Endorsement	\$125.00
Tie-In Endorsement	\$75.00
All Other Filed Endorsements	\$75.00

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ATTACHMENT VIII

FILED

JUL 27 2016

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

KEN SELZER
Commissioner of Insurance

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.

IF IT CAN BE CLEARLY DEMONSTRATED THAT THE CIRCUMSTANCES BEHIND THE ISSUANCE OF THE TITLE POLICY IS A RESULT FROM A UNIQUE OR UNUSUAL CONDITION, THE FEES CHARGED 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.

RC = RATE CARD

CR = COMMERCIAL RATE

NC = NO CHARGE

ATTACHMENT IX

FILED

JUL 27 2016

KEN SELZER
Commissioner of Insurance

EXHIBIT "A"

Commercial Title Insurance Rates

Residential Rate Card Rate for policies up to and including \$1,000,000.00
ADD \$1.20/ \$1,000 for policies in excess of \$1,000,000.00

EXHIBIT "B"

Commercial Title Insurance Reissue Rates

Residential Reissue Rate for policies up to and including \$1,000,000.00
ADD \$1.00/ \$1,000 for policies from \$1,000,001.00 to \$5,000,000.00
ADD \$.80/ \$1,000 for policies in excess of \$5,000,001.00

RC = RATE CARD

CR = COMMERCIAL RATE

NC = NO CHARGE

ATTACHMENT IX

(Effective June 30, 2017)

FILED

EXHIBIT "A"

JUN 30 2017

Commercial Title Insurance Rates KEN SELZER
Commissioner of Insurance

SEE RATE CARD

EXHIBIT "B"

Commercial Title Insurance Reissue Rates

SEE RATE CARD

RC = RATE CARD

CR = COMMERCIAL RATE

NC = NO CHARGE



ATTACHMENT I

Rate Card

FILED

JUN 30 2017

KEN SELZER
Commissioner of Insurance

We protect your property rights

Main Phone: (913) 682-3368

121 Express Lane, Suite A

Fax: (913) 682-1220

Lansing, KS 66043

(Effective June 30, 2017)

Amounts Up To	Regular Rate	Reissue/ Refi
35,000	275	275
40,000	292	275
45,000	312	275
50,000	333	275
55,000	348	275
60,000	364	275
65,000	380	291
70,000	396	317
75,000	412	330
80,000	424	339
85,000	436	349
90,000	448	358
95,000	460	368
100,000	472	378
105,000	480	384
110,000	488	390
115,000	496	396
120,000	504	403
125,000	512	410
130,000	520	411
135,000	528	416
140,000	536	429
145,000	544	435

Amounts Up To	Regular Rate	Reissue/ Refi
150,000	552	442
155,000	560	448
160,000	568	454
165,000	576	461
170,000	584	467
175,000	592	474
180,000	600	480
185,000	608	487
190,000	616	493
195,000	624	499
200,000	632	506
210,000	648	518
220,000	664	531
230,000	680	544
240,000	696	557
250,000	712	570
275,000	736	589
300,000	760	608
325,000	784	627
350,000	808	647
375,000	832	665
400,000	856	685
425,000	896	717

Amounts Up To	Regular Rate	Reissue/ Refi
450,000	936	749
475,000	976	781
500,000	1016	813
525,000	1056	845
550,000	1096	877
575,000	1136	909
600,000	1176	941
650,000	1206	965
675,000	1246	997
700,000	1286	1029
725,000	1326	1061
750,000	1366	1093
775,000	1406	1125
800,000	1446	1157
825,000	1486	1189
850,000	1526	1221
875,000	1566	1253
900,000	1606	1285
925,000	1646	1317
950,000	1686	1349
975,000	1726	1381
1,000,000	1766	1413

Regular Rate For Policies over \$1,000,000 ADD \$1.75/ \$1,000

Reissue/ Refinance Rate For Policies Over \$1,000,000 ADD \$1.50/ \$1,000

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.



(Effective August 1, 2016)

CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES

SERVICE

CHARGE

COMMERCIAL ESCROW CLOSING

Up to \$1,000,000
Over \$1,000,000

\$ 1.00/thousand
add \$.10/thousand thereafter
(Minimum Charge \$ 400.00)

RESIDENTIAL REAL ESTATE CLOSING

(without assistance of attorney and/or broker)

\$ 500.00
\$ 450.00 - Simple Closing

RESIDENTIAL REAL ESTATE CLOSING

Government Subsidized Loan Closing

\$ 400.00

RESIDENTIAL REAL ESTATE CLOSING

(with local lender representative)

\$ 400.00
\$ 300.00 – Simple Closing

SECOND MORTGAGE WITNESS CLOSING

Disburse of Funds
(Settlement Statement provided by Lender)

\$ 175.00

RESIDENTIAL REAL ESTATE CLOSING

Document preparation and Disbursement services only.
No signing services provided.

\$ 200.00

(Effective August 1, 2016)

CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES CONTINUED

RESIDENTIAL LOAN CLOSING \$ 400.00
(without local lender representative)

WITNESS ONLY \$ 250.00
Not a true closing.
No preparation of any documents.

DOCUMENT PREPARATION AND PROCESSING FEE \$ 150.00
When not included with closings or title insurance

FEES FOR ANCILLARY SERVICES
Overnight Payoff Services \$ 50.00
Overnight Document Delivery Service \$ 50.00
Wiring Service Fee \$ 50.00
Closing Coordination \$ 100.00

PREPARE FORM TR 63 APPLICATION \$ 225.00

MECHANICS LIEN WORK OUT \$ 500.00
Obtaining lien waivers, disbursing funds to pay claimants.

FILED

JUL 27 2016

KEN SELZER
Commissioner of Insurance

(Effective August 1, 2016)

CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES CONTINUED

FORECLOSURE COMMITMENT

Abstracter Certificates commitment issued
for filing foreclosure proceeding.

a. Do NOT take policy	\$ 200.00
Volume Customer	\$ 150.00
b. Supplemental Report	\$ 50.00
(BEFORE foreclosure judgment)	
Supplemental Report	\$ 50.00
(AFTER foreclosure judgment)	

FILED

JUL 27 2016

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LOT SALE CLOSING

Developer Rate

\$ 100.00

LOT SALE COMMITMENT

Developer Rate - No Policy Issued

\$ 100.00

Hold Open Charge

\$ 100.00

PLATTING COMMITMENT

Search (Abstracters Certificate)
Issued to governmental body in lieu of
attorney's opinion to show easements,
taxes, mortgages, etc. Nominal Amount.

\$ 250.00

In the event that a title
policy is written within 1 year
of Search, then \$75.00 will be credited
towards that policy.

INFORMATIONAL COMMITMENT

issued where customer wants check of
title before sale/mortgage

\$ 250.00 for minimum policy
amount which amount will be
credited towards final policy
premium when and if issued.

NOTE: Informational Commitment \$150.00 (Volume Customers)

CONVERT CONTRACT PURCHASERS

POLICY TO OWNERS POLICY

issued when contract purchaser pays
off contract and wants current policy
showing title in his name

Up to \$50,000. liability - 30% of
rate chart, from \$50,000. to \$100,000,
25% of rate chart.
Over \$100,000 of liability - 20% of
rate chart, minimum of \$50.00.

PRO FORMA POLICY

\$ 100.00

(Effective August 1, 2016)

CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES CONTINUED

**SIMULTANEOUS ISSUANCE OF
TWO OWNERS POLICIES**

When two owners policies covering identical land are issued simultaneously to different insureds.

The applicable owners rates shall apply to the policy in the larger amount and the premium on the other policy shall be computed at 30% of the original owners rates, with a minimum of \$50.00.

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JUL 27 2016

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Commissioner of Insurance**

EXCHANGE CLOSING

Closing transaction having more than one parcel of real property.

Applicable Closing Fee

DISBURSEMENT OF FUNDS

No closing services disbursing and collecting signatures on documents furnished to us.

\$ 200.00 (Residential)
\$ 500.00 (Commercial)

INDEMNITY DEPOSIT

Held in escrow, no closing

\$ 75.00 (if Non-interest bearing)
\$ 200.00 (if interest bearing)

OTHER (Specify)

Update Fee - if update requested on residential or commercial title reports and searches and foreclosure reports

\$ 75.00

Residential Limited Coverage Junior Loan Policy

Junior Loan Policy for Home Equity Mortgages \$50,000.00 or under

\$ 90.00

Residential Limited Coverage Junior Loan Policy

Junior Loan Policy for Home Equity Mortgages \$50,001.00 up to \$100,000.00

\$ 140.00

Residential Limited Coverage Junior Loan Policy

Junior Loan Policy for Home Equity Mortgages \$100,001.00 up to \$200,000.00

\$ 250.00

Home Equity/ Credit Line Loan Policy

Loan Policy for Home Equity \$50,000.00 or under

\$ 90.00

Home Equity/ Credit Line Loan Policy

Loan Policy for Home Equity \$50,001.00 up to \$100,000.00

\$ 140.00

(Effective August 1, 2016)

SERVICES CUSTOMARILY PROVIDED
THAT ARE NOT INCLUDED IN THE ABOVE RATES, (LIST).

Zoning or Ownership Certificates	\$ 250.00 for Certificate Plus \$20.00 per parcel.
Update on Zoning and Ownership List	\$ 250.00 for Certificate and \$ 10.00 per parcel if searched before and \$ 20.00 per parcel on parcels added.
Certificate of Title	\$ 250.00 for Certificate UPDATES \$ 75.00.
NOTE: Certificate of Title \$150.00 (Volume Customers)	
Title Search	\$ 250.00 Plus \$ 75.00 for requested Supplemental.
Escrow	\$ 200.00 Set up Fee, \$10.00 per month service fee, for 1 check out, plus \$3.50/month for each additional check out.
For any Policy, Search or Foreclosure Report	Add \$75.00 for each additional tract not previously searched.
UCC Searches	\$ 75.00 plus cost of Secretary of State Search and Document Copy Cost.
Environmental Search	\$ 200.00 - Certificate Plus \$10.00/Deed (If NO Title Policy) \$ 75.00 - Certificate Plus \$ 5.00/Deed (If Title Policy Written)

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JUL 27 2016

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(Effective August 1, 2016)

SERVICES CUSTOMARILY PROVIDED
THAT ARE NOT INCLUDED IN THE ABOVE RATES (LIST).CONTINUED

Copy of Last Deed and Open Mortgages

\$ 50.00

CANCELLATION FEE
(RESIDENTIAL PROPERTY)

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 policy.

\$ 100.00

UNLESS deal fell through because of contingency in contract.

If the latter occurs then the charge is \$ 0.00.

CANCELLATION FEE
(COMMERCIAL PROPERTY)

Up to 40% of amount of premium charged depending upon the level of completion at time of cancellation, amount of research and examination performed and reason for cancellation.

Owners and Encumbrance Report

\$ 250.00 Residential

\$ 150.00 Residential – Volume Customer

\$ 500.00 Commercial

\$ 300.00 Commercial – Volume Customer

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JUL 27 2016

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(Effective August 1, 2016)

ENDORSEMENTS

General Endorsement	\$ 125.00 if for making simple change at request of customer. If special coverage requested - \$200.00 No Change in effective date.
ALTA 3 Zoning Endorsement	\$ 400.00 (with attorney's zoning opinion furnished by applicant).
ALTA 3.1 Zoning Endorsement	25% of Policy Premium (with attorney's zoning opinion furnished by applicant.)
ALTA 6 Adjustable or Variable Rate	\$ 125.00 – No Charge 1-4 Family
ALTA 9 Restrictions, Encroachments, Minerals, Endorsement	\$ 125.00 – No Charge 1-4 Family
ALTA 8.1 Environmental Protection Endorsement	\$ 125.00 – No Charge 1-4 Family
ALTA 12 Tie-In Endorsement	10% of base policy premium
ALTA 32 Construction Loan Policy Endorsement	\$ 100.00
Residential Extra Protection Endorsement	\$ 100.00

Mortgage Endorsements

General Endorsement - Change in effective date	\$ 125.00
ALTA 1 Street Address	\$ 125.00 – No Charge 1-4 Family
ALTA 4 Condominium Endorsement	\$ 125.00 – No Charge 1-4 Family
ALTA 5 Planned Unit Development Endorsement	\$ 125.00 – No Charge 1-4 Family
ALTA 7 Manufactured Housing	\$ 125.00 – No Charge 1-4 Family
ALTA 10 Assignment of Mortgage Endorsement	If within 2 years of date of former policy - \$50.00. If issued more than 2 years after date of policy - \$.75/M up to \$100,000. Over \$100,000. up to \$500,000. add \$.25/M. Over \$500,000. add \$.10/M. Minimum Premium - \$ 75.00

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(Effective August 1, 2016)

ENDORSEMENTS CONTINUED

ALTA 11 Mortgage Modification	\$ 125.00 + Additional Chart Rate Premium For Increased Coverage (if applicable)
ALTA 14 Future Advance/Revolving Credit (Includes Reverse Mortgages)	\$ 125.00 – No Charge 1-4 Family
ALTA 15 Non-Imputation Endorsement	25% of base policy premium
ALTA 17 Access Endorsement	\$ 125.00 – No Charge 1-4 Family
ALTA 18 Tax Parcel	\$ 125.00 – No Charge 1-4 Family
ALTA 19 Contiguity	\$ 125.00 – No Charge 1-4 Family
ALTA 20 First Loss	10% of base policy premium
ALTA 22 Location	\$ 125.00 – No Charge 1-4 Family
ALTA 24 Doing Business	\$ 125.00 – No Charge 1-4 Family
ALTA 25 Same AS Survey	\$ 125.00 – No Charge 1-4 Family
ALTA 26 Subdivision	\$ 125.00 – No Charge 1-4 Family
ALTA 28 Easements and Encroachments	\$ 125.00 – No Charge 1-4 Family
ALTA 38 Mortgage Registration Tax	\$ 125.00 – No Charge 1-4 Family
ALTA 40 Tax Credit	\$ 125.00
Balloon Mortgage Endorsement	\$ 125.00 – No Charge 1-4 Family
Fairways Endorsement	10% of base policy premium
Last Dollar	10% of base policy premium
All Other ALTA or Underwriter Form Endorsements	\$ 125.00 – No Charge 1-4 Family

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JUL 27 2016

KEN SELZER
Commissioner of Insurance

(Effective August 1, 2016)

COMMERCIAL TITLE INSURANCE RATES

(Properties EXCEPT 1-4 Single Family Dwelling Units)

TYPE OF TRANSACTION

RATE

OWNERS TITLE INSURANCE POLICY

Policies will be issued to owners,
contract vendees and lessees

SEE RATE CHART

MORTGAGE TITLE INSURANCE POLICY

issued to lenders in an amount not
to exceed 120% of loan amount

SEE RATE CHART

SIMULTANEOUS

ISSUED MORTGAGE POLICY

not exceeding the amount of owners
policy issued simultaneous therewith

\$ 500.00 per policy - the total
which policies does not exceed
the amount of the Owners policy.

SIMULTANEOUS

ISSUED MORTGAGE POLICY

where the amount of the coverage exceeds
the owners policy

\$ 500.00 per policy - plus rate
chart amount for coverage
in excess of Owners Policy

SIMULTANEOUS

LEASEHOLD POLICY

not exceeding the amount of owners
policy issued to lessee (Includes ALTA 13 Endorsement)

30% OF RATE CHART up to **ISSUED**
amount of Owners policy. Amounts
in excess of Owners policy at
rate chart rates.

REFINANCE POLICIES

Loan policy issued on property as a
result of refinancing a previous loan.

SEE RATE CHART

SECOND MORTGAGE POLICIES

Loan policy issued on 2nd, 3rd or more loans.

SEE RATE CHART

REISSUE POLICIES

Policies issued on previously insured property.

SEE RATE CHART
Same as Refinance
and Second Mortgage Policies

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(Effective August 1, 2016)

COMMERCIAL TITLE INSURANCE RATES CONTINUED

NEW CONSTRUCTION LOAN POLICY

issued to construction lender on
construction loan (includes binder
or construction policies)

\$ 25.00 for first \$15,000
plus \$ 1.00 per 1,000 on each
addition 1,000 (\$75.00 min.)

If Mortgage Instrument becomes permanent
Mortgage then

SEE RATE CHART
(Credit to be given for amount
of premium paid for
construction loan policy.)

ENDORSEMENT FOR UPDATE OF
CONSTRUCTION LOAN POLICY

\$ 100.00/Endorsement

FILED

JUL 27 2016

**KEN SELZER
Commissioner of Insurance**

(Effective August 1, 2016)

RESIDENTIAL TITLE INSURANCE RATES
(1-4 Single Family Living Units)

TYPE OF TRANSACTION	RATE
SPECIAL COVERAGES	SEE CHARGES FOR ENDORSEMENTS PAGE 7
SECOND MORTGAGE POLICIES Loan policies issued on 2nd, 3rd or more loans.	SEE RATE CHART
HOLD OPEN CHARGES	N/A
RESIDENTIAL OWNERS POLICIES Policies of title insurance protecting the owners interest in one-four family residences.	SEE RATE CHART
RESIDENTIAL MORTGAGEES POLICIES Policies of title insurance protecting the interest of mortgage lenders	SEE RATE CHART
SIMULTANEOUSLY ISSUED LOAN POLICIES a loan policy issued simultaneously with the issue of an Owners policy in an amount of said Owners policy.	\$ 350.00 plus chart amount for coverage in an amount in excess of Owners policy.
An additional Loan Policy or Policies with the issue of an Owners Policy and simultaneous Loan Policy.	\$ 125.00 plus chart amount for for combined Loan Policy coverage in an amount in excess of Owners Policy.
CONSTRUCTION LOAN POLICY of \$500,000 or less	\$ 75.00
a. (Credit of \$75 will be applied to final Owners or Loan Policy)	
b. Residential Construction Loan Policies between \$500,001 and \$1,000,000	\$ 200.00
(Credit of \$200 will be applied to final Owners or Loan Policy)	
<i>2 year duration for all construction loan policies</i>	
If construction loan becomes final loan (same mortgage instrument), then balance of regular loan policy premium must be paid.	
CONSTRUCTION LOAN BINDER (Commitment) 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.	SEE RATE CHART (Credit for premium paid Less \$ 75 applied toward final policy)

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(Effective August 1, 2016)

RESIDENTIAL TITLE INSURANCE RATES CONTINUED

DEVELOPMENT LOAN POLICY

70% OF STANDARD RATE

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)

BUILDERS RATE

70% OF STANDARD 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.

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES

SEE RATE CHART

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.

RE-ISSUE RATE

SEE RATE CHART

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.

Same as Refinance and second mortgage policies

MULTIPLE LOT OR TRACT CHARGES

RATE CHART PLUS \$ 75.00
for each addition tract not previously searched.

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.

ABSTRACT RETIREMENT RATE

N/A

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.

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JUL 27 2016

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(Effective August 1, 2016)

RESIDENTIAL TITLE INSURANCE RATES CONTINUED

ENDORSEMENTS

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.

SEE ENDORSEMENT RATE coverages added to the
SCHEDULE, PAGE 7

LEASEHOLD POLICIES

policies issued to protect the interest of a
lessee in real property. (Includes ALTA 13 Endorsement)

SEE RATE CHART

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

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(Effective August 1, 2016)

ADDENDUM TO RATE CHART

RATES FOR POLICIES OVER \$1,000,000:

For Policies over \$1,000,000 up to \$5,000,000 - add \$1.75/\$1,000
For Policies over \$5,000,000 up to \$10,000,000 - add \$1.50/\$1,000
For Policies over \$10,000,000 up to \$15,000,000 - add \$1.25/\$1,000
For Policies over \$15,000,000 - add \$1.00/\$1,000

Add \$100.00 for each additional tract not previously searched.

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JUL 27 2016

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Commissioner of Insurance



Rate Chart

**5715 SW 21st Street
Topeka, KS 66604**

Main Phone: (785) 271-9500

Fax: (785) 271-9599

(Effective August 1, 2016)

Amounts Up To	Regular Rate	Reissue/ Refi
40,000	435	370
50,000	485	412
60,000	535	455
70,000	565	480
80,000	600	510
90,000	629	535
100,000	653	555
110,000	673	572
120,000	693	589
130,000	713	606
140,000	733	623
150,000	753	640
160,000	773	657
170,000	793	674
180,000	813	691
190,000	833	708
200,000	853	725
210,000	873	742
220,000	893	759
230,000	913	776
240,000	933	793
250,000	953	810
260,000	973	827
270,000	993	844
280,000	1013	861
290,000	1033	878
300,000	1053	895
310,000	1073	912
320,000	1093	929
330,000	1113	946
340,000	1133	963
350,000	1153	980
360,000	1173	997

Amounts Up To	Regular Rate	Reissue/ Refi
370,000	1193	1014
380,000	1213	1031
390,000	1233	1048
400,000	1253	1065
410,000	1273	1082
420,000	1293	1099
430,000	1313	1116
440,000	1333	1133
450,000	1353	1150
460,000	1373	1167
470,000	1393	1184
480,000	1413	1201
490,000	1433	1218
500,000	1453	1235
510,000	1473	1252
520,000	1493	1269
530,000	1513	1286
540,000	1533	1303
550,000	1553	1320
560,000	1573	1337
570,000	1593	1354
580,000	1613	1371
590,000	1633	1388
600,000	1653	1405
610,000	1673	1422
620,000	1693	1439
630,000	1713	1456
640,000	1733	1473
650,000	1753	1490
660,000	1773	1507
670,000	1793	1524
680,000	1813	1541
690,000	1833	1558

Amounts Up To	Regular Rate	Reissue/ Refi
700,000	1853	1575
710,000	1873	1592
720,000	1893	1609
730,000	1913	1626
740,000	1933	1643
750,000	1953	1660
760,000	1973	1677
770,000	1993	1694
780,000	2013	1711
790,000	2033	1728
800,000	2053	1745
810,000	2073	1762
820,000	2093	1779
830,000	2113	1796
840,000	2133	1813
850,000	2153	1830
860,000	2173	1847
870,000	2193	1864
880,000	2213	1881
890,000	2233	1898
900,000	2253	1915
910,000	2273	1932
920,000	2293	1949
930,000	2313	1966
940,000	2333	1983
950,000	2353	2000
960,000	2373	2017
970,000	2393	2034
980,000	2413	2051
990,000	2433	2068
1,000,000	2453	2085

The charges published herein are applicable to normal transactions. In cases involving complex titles and/or complex multiple title requirements, more than one chain of title, or extraordinary risk, we reserve the right to make additional charges.

(Effective June 30, 2017)

ADDENDUM TO RATE CHART

RATES FOR POLICIES OVER \$1,000,000:

For Policies over \$1,000,000 up to \$5,000,000 - add \$1.75/\$1,000
For Policies over \$5,000,000 up to \$10,000,000 - add \$1.50/\$1,000
For Policies over \$10,000,000 up to \$15,000,000 - add \$1.25/\$1,000
For Policies over \$15,000,000 - add \$1.00/\$1,000

Add \$100.00 for each additional tract not previously searched.

REISSUE/ REFINANCE RATES FOR POLICIES OVER \$1,000,000:

For Policies over \$1,000,000 up to \$5,000,000 - add \$1.50/\$1,000
For Policies over \$5,000,000 up to \$10,000,000 - add \$1.25/\$1,000
For Policies over \$10,000,000 up to \$15,000,000 - add \$1.00/\$1,000
For Policies over \$15,000,000 - add \$.90/\$1,000

Add \$100.00 for each additional tract not previously searched.

FILED

JUN 30 2017

KEN SELZER
Commissioner of Insurance