From: Lydia Estes

To: Deborah Dalton [KDOI]

Subject: RE: Title Agency in Kansas Inquiry Date: Friday, September 13, 2024 1:36:28 PM

Attachments: image001.png

image003.png

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.

Hi Deborah,

Did I see correctly that we can report our rates via email? If so, please see below. If not, please advise where I can submit this and I will do so next week. Thank you in advance for your help!

Madison Settlement Services, LLC

### **Refinance Filed Rates**

Settlement fee \$750 Courier Fee \$45 Abstract or Search Fee \$100 Madison Shield Fee \$31

### Refinance Filed Rates for VA loans

Courier Fee \$40 Abstract or Search Fee \$100 Madison Shield \$31 Title Examination \$550

### **Purchase Filed Rates**

Settlement Fee \$750 Courier Fee \$45 Abstract or Search fee \$200 Madison Shield Fee \$31 **Document Preparation \$65** 

### **Lydia Estes**

### **Operations Manager**

Madison Settlement Services 59 S. Pitt Street Carlisle, PA 17013

## MADISON SETTLEMENT CLOSING FEES

## Kansas - Refinances

| Line 1101. Settlement or closing fee to A. B. Signing Services, Inc | \$295.00 |
|---|----------|
| Line 1102 Abstract Fee to Maxwell Abstracts, Inc                    | \$250.00 |
| Line 1103. Title Examination to Madison Settlement Services         | \$195.00 |
| Line 1104. Title Insurance Commitment to Madison                    | \$150.00 |
| Line 1108.Title insurance to Madison                                |          |
| Line 1111.Procure/prepare release to Madison Settlement Services    |          |
| Line 1303 Overnight Mail fee to Madison Settlement Services         | \$46.00  |
| Line 1304 Wire Fee  |          |
| Line 1305 Electronic Processing Fee                                 | \$35.00  |
| Lines 1200-1205. County/local recording fees                        | \$ TBD   |
| Line 1400 TOTAL SETTLEMENT CHARGES                                  |          |
| + Title Insurance & Recording Fees                                  |          |

## Kansas - Purchases

| Line 1101. Settlement or closing fee to A.B. Signing Services, Inc | \$300.00   |
|--|------------|
| Line 1102 Abstract fee to Maxwell Abstracts, Inc                   | \$300.00   |
| Line 1103. Title Examination to Madison Settlement Services        | \$275.00   |
| Line 1104.Title Insurance Commitment to Madison                    |            |
| Line 1108.Title insurance to Madison                               |            |
| Line 1111.Procure/prepare release to Madison Settlement Services   | \$95.00    |
| Line 1303. Overnight Mail fee to Madison Settlement Services       | \$46.00    |
| Line 1304 Wire Fee   |            |
| Line 1305 Electronic Processing Fee                                |            |
| Lines 1200-1205 County/local recording fees.                       | \$ TBD     |
| Line 1400 TOTAL SETTLEMENT CHARGES                                 | \$1,281.00 |
| + Title Insurance& Recording Fees                                  |            |

\*\*\*Additional charges as they may apply\*\*\*

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Document Preparation - \$50.00 per document prepared Attorney's Fees – depending on the work needed



# KANSAS RATE MANUAL

JUL 3 1 2007
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## ORIGINAL TITLE INSURANCE RATES FOR OWNER'S OR LEASEHOLD POLICIES

An owner's policy, insuring fee simple estate, will not be issued for less than the full value of the premises. An owner's policy insuring a leasehold estate will not be issued for less than the insurable interest of the lessee.

The rates charged for original owner's or leasehold insurance shall be as per Appendix A, Page 9.

NOTE: If an Interim Title Insurance Commitment is desired, see Section 15 for additional cost.

#### SECTION 2

# REISSUE TITLE INSURANCE RATES FOR OWNER'S OR LEASEHOLD POLICIES

Reissue rates apply up to the face amount of the previous owner's policy. If more insurance is desired under a reissue policy than was written in the original policy, the overage must be computed at original insurance rates in the applicable bracket or brackets.

A. A purchaser or lessee of real estate from one whose title thereto has been insured prior to the application for a new policy shall be entitled to the following rates for owner's insurance in an amount up to the face of such policy, provided this Company is advised of the number of its former policy and its amount, or is provided with a copy of a policy issued by another underwriter acceptable to Lawyers Title Insurance Corporation.

### The reissue rate shall be as follows:

|    | 0 – 5 Years   |
|----|---|
|    | Minimum Premium   |
| В. | When the insured under a loan policy of this Company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, such insured or the designee for the benefit of such insured shall be entitled to the following reissue rates of an owner's policy up to an amount equal to the face of such previous loan policy:   |
|    | In all brackets   |
|    | Minimum Premium   |
| C. | If a contract purchaser, who has obtained a policy of this Company insuring his contract and mpissioner of Insurance thereafter obtains a deed given in pursuance of the contract, makes an application for an owner's policy within 5 years of the date of the contract and surrenders the policy insuring his contract, or a lessee who has obtained a leasehold policy of this Company insuring his lease and thereafter purchaser of the property made an application for an owner's policy within 5 years from the date of his leasehold policy and surrenders such policy, the following reissue rates apply to the face amount of the previous policy: |
|    | Up to \$50,000.00 of liability written  |
|    | Minimum Premium   |
|    | NOTE: If Interim Title Insurance Commitment is desired, see Section 15 for additional cost.   |
|    |   |

## ORIGINAL TITLE INSURANCE RATES FOR "FIRST MORTGAGES"

(The word "Mortgage" shall be construed to mean any instrument commonly used in any given jurisdiction to secure a loan on real estate)

A first mortgage loan policy cannot be issued for an amount less than the full principal debt. A policy can, however, be issued for an amount in excess of the principal debt to cover interest, foreclosure costs, etc. Mortgage insurance expires with the payment or the satisfaction of the mortgage described in the policy, except when satisfied by foreclosure or other lawful means of acquiring title in settlement of the mortgage debt. A new mortgage given to renew an old mortgage debt which was originally covered by insurance is a new transaction, creating new liability, and, if insured, carries the original mortgage rate, unless it falls within the classification of "Reissue Title Insurance Rates for First Mortgages".

The premium charged for original First Mortgage Insurance should be as per Appendix B, Page 10.

NOTE: If interim title insurance commitment is desired, see Section 15 for additional cost.

### **SECTION 4**

## REISSUE TITLE INSURANCE RATES FOR "FIRST MORTGAGES"

Except where the simultaneous mortgage rate applies as shown in Section 10 when the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner within 10 years prior to such application, such owner shall be entitled to the following reissue rates on such mortgage insurance up to the original face amount of such policy, provided this Company is advised of the number of its former policy and it amount, or is provided with a copy of a policy issued by another underwriter acceptable to Lawyers Title Insurance Corporation.

### The reissue rate shall be as follows:

| 0 – 5 years             | JUL 3 1 2                 |
|-------------------------|---------------------------|
| Over 10 years           | SANDY PRAEGER             |
| Minimum Premium \$50.00 | Commissioner of Insurance |

If the amount of insurance desired under the loan policy is in excess of the original policy, the excess shall be computed at the original mortgage rates, Appendix B, Page 10, in the applicable bracket or brackets.

NOTE: If Interim Title Insurance Commitment is desired, see Section 15 for additional cost.

### **SECTION 5**

## SIMULTANEOUS ISSUANCE OF FIRST AND SECOND MORTGAGE LOAN POLICIES

When loan policies are issued insuring simultaneously both the lender on a first mortgage and the lender on a second mortgage, the premium is computed on the aggregate amount of both mortgages at the rate applicable to first mortgage transaction. In addition to such premium, a charge of \$25.00 will be made for the second policy.

#### ASSIGNMENT OF MORTGAGE LOANS

When a mortgage supported by a title policy of this Company is assigned, each successive assignee may obtain an endorsement to the existing policy, provided the title is certified down to a date which will include the filing for record of the assignment, at the following rates:

If issued within 2 years of the date of the former policy:

| Premium for Endorsement | \$25.00 |
|-------------------------|---------|
| Premium for new policy  |         |

If issued more than 2 years after the date of the former policy, the following rates will apply based on the face amount of the policy:

Por Thousand

|  | Per mousand |
|--|-------------|
| Up to \$100,000.00 of liability written  | . \$0.50    |
| Over \$100,000 and up to \$500,000, add  |             |
| Over \$500,000.00, add   |             |
| SEPARATE CONTROL CONTR |             |

NOTE: The above minimum premium applies to routine case only. An additional premium may be charged depending on the extent of services rendered.

#### SECTION 7

### SECOND MORTGAGES

The rates for title insurance on second mortgage transactions will be the same as on first mortgage transactions, provided that the first mortgage has been insured. Where the first mortgage is not insured, the premium for second mortgage insurance shall be computed at rates applicable to Original Title Insurance Rates for Owner's and Leasehold Policies.

For Simultaneous Issuance of Owner's and Loan Policies, see Section 9.

#### SECTION 8

### LIMITED COVERAGE JUNIOR LOAN POLICIES

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The limited insurance provided by the Junior Loan Policy insures the secondary lender against loss or damage on account of the fact that (i) the borrower is not the record owner of the land (ii) there are a secondary lender against loss or damage on that are not in the policy, or (iii) there are recorded taxes or assessments of a governmental taxing authority, affecting the title to the land and not identified in the policy.

There will be a flat \$185.00 charge that will apply to most of the Junior Loan Policies. We will include a \$50.00 title search fee in the flat fee. If the coverage is less than \$150,000, the premium charge will be \$135.00. The total of the two charges (\$185.00) will be the standard charge for each Junior Loan Policy of \$150,000 or less. If the amount of insurance is greater than \$150,000, then we will charge an additional premium of \$1.00 per \$1,000 of coverage or portion thereof.

### SECTION 9

### SIMULTANEOUS ISSUANCE OF OWNER'S AND LOAN POLICIES

When an owner's policy and a loan policy covering identical land are issued simultaneously, the rates applicable for the owner's policy shall be the regular owner's rates. The premium for the loan policy so simultaneously issued will be \$25.00 for the amount of insurance not in excess of the owner's policy.

The premium on the amount of the loan policy exceeding the owner's policy is figured at the regular original title insurance rates for "First Mortgages" in the applicable bracket or brackets.

In all cases, the owner's policy shall be issued for the full value of the premises. The title must be certified down to a date which will include the filing for record of both the deed to the mortgager and the mortgage itself. Both policies must bear the same effective date and the owner's policy must show the mortgage as an exception. It is not essential that the property be acquired simultaneously with the giving of the mortgage, but this rate, where applicable has reference to the simultaneous issuance of owner's and loan policies. This rate does not apply to simultaneous first and second mortgage transactions.

### **SECTION 10**

### SIMULTANEUS ISSUANCE OF OWNER'S AND LEASEHOLD POLICIES

When owner's and leasehold policies covering identical land are issued simultaneously, the rates for the owner's policy shall be the applicable owner's rates. The rates for the leasehold policy so simultaneously issued will be 30% of the rate for the owner's policy up to the amount of the owner's policy with the minimum premium being \$50.00. If the amount of insurance desired under the leasehold policy is in excess of the owner's policy, the excess shall be computed at the original owner's rates in the applicable bracket or brackets.

#### **SECTION 11**

## SIMULTANEOUS ISSUANCE OF TWO OWNER'S POLICIES INSURING THE FEE TITLE

When two owner's policies covering identical land are issued simultaneously to different insureds, the applicable owner's 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 owner's rates, with a minimum of \$50.00.

### SECTION 12

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### LOAN POLICIES INSURING COMMERCIAL CONSTRUCTION LOANS

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The Company will, upon request, issue a loan policy with a term of coverage for 2 years only in conferminatinger of Insurance temporary mortgage or deed of trust, as distinguished from a permanent mortgage or deed of trust securing a permanent loan. The rate for such insurance shall be as per Appendix B, Page 10. Upon request, the Company may extend the term and the charge for such extension shall be \$0.50 per thousand dollars of liability. Reissue may be applicable as provided in Section 2 herein.

Any loan policy issued with a terms of coverage for 2 years only should contain an exception in Schedule B as follows:

Notwithstanding any other provision of this policy, the Company shall be liable only for such loss or damage insured against by this policy which is actually sustained by the insured and reported to the Company on or before 2 years after the recorded of the mortgage described in Schedule A.

If the temporary or short term loan is "converted" to a permanent loan (which permanent loan is secured by the same security instrument), the risk rate for the policy insuring the permanent loan shall be 10% of the loan policy rates shown in Appendix B herein.

If, however, the temporary or short term loan for construction is refinanced by a permanent mortgage secured by a new and different security instrument, the Company will issue a new policy in connection with the permanent loan. The Reissue Rate shall apply to the loan policy insuring the permanent lender, but only up to the amount of the construction loan policy. For any amount of coverage exceeding the amount of the construction loan policy, the Original Loan Policy Rate shall apply. See Original Loan Policy Rates in Appendix B herein.

Special rates may apply to extra hazardous or special coverage requests.

The minimum rate shall be \$50.00.

### **SECTION 13**

### LOAN POLICIES INSURING RESIDENTIAL CONSTRUCTION LOANS

A loan policy will be issued, good for a period not to exceed one (1) year, in connection with a temporary construction loan for one-to-four family residential or condominium property for the following charge: \$25.00 for the first \$15,000 of liability, plus \$1.00 for each additional \$1,000 or fraction thereof, over \$15,000, with a minimum premium of \$50.00. Reissue rates are not applicable.

The temporary construction loan policy will be issued only in connection with a temporary and short term loan for the financing of construction secured by a temporary mortgage or deed of trust, as distinguished from a permanent mortgage or deed of trust securing a permanent loan.

If the particular mortgage or deed of trust insured by the construction loan policy becomes the permanent mortgage or deed of trust, a permanent loan policy will be issued for the applicable mortgage rates. However, after computing the premium at the applicable mortgage rates, credit will be allowed for the entire charge paid for the temporary construction loan policy or commitment, less \$50.00.

Should, however, the temporary construction loan be refinanced by a permanent loan secured by a new security instrument, no credit will be allowed toward the issuance of a new permanent loan policy.

Special rates apply to extra hazardous or special coverage requests.

### **SECTION 14**

### BUILDERS AND SUBDIVIDER'S RATE

JUL 3 1 2007

SANDY PRAEGER A special rate is available to a subdivider customarily engaged in such business who is subdividing unintroved joner of Insurance land into five or more lots which devolve from a single base title or building sites for one-to-four family residential

This same rate is applicable to builders who are customarily engaged in the business of building one-to-four family residential units, provided five or more units are being built on lots which devolve from a single base title. This rate is also applicable to builders of condominiums of five or more units. This rate applies to Owner's Policies only.

The builder and subdivider's rate shall be \$2.10 per thousand, with a minimum premium of \$50.00.

units, all of which are being developed for sale. This rate applies to Owner's Policies only.

### **SECTION 15**

### INTERIM TITLE INSURANCE COMMITMENTS

A title insurance commitment is issued to show liens, defects and objections to the title to be paid or removed before a policy can be issued, and the exceptions, if any, which will appear in the policy when issued. It is also a binding obligation of the Company to issue its policy when the requirements of the commitment have been satisfied.

When a title insurance commitment is required for the closing of any transaction, the Company's charge is the premium on the policy committed for at the applicable title insurance rates, plus \$25.00. If the transaction falls through, and no policy is issued, the charge will be 40% of the foregoing charge with a minimum of \$50.00.

Kansas Rate Manual Effective: July 1, 1989 Amended: July 28, 2005

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### **ENDORSEMENT & MISCELLANEOUS CHARGES**

See Appendix C for a complete list of Endorsements with the applicable rate.

For reviewing a policy which was correctly issued in the original instance to change the name of the insured, eliminate an exception, etc. the charge will be \$50.00.

For issuing an endorsement to a policy which was correctly issued in the original instance to change the name of the insured, eliminate an exception, etc. the charge will be \$10.00.

### SECTION 17

## 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, as such risk may be treated on an individual 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. 40-2402(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.

### **SECTION 18**

### SIMPLIFIED REFINANCE TITLE RATES

1. For residential refinance mortgage loan transactions on one to four family properties where the order is initiated and coordinated with LandAmerica OneStop, some similar Unit of the company or one of its' agents operating in a similar capacity, any of which must provide a centralized order processing and tracking capability, offer a central point of contact to the client that they are serving, and insure the loan transaction utilizing the ALTA Short Form Residential Loan Policy, then the following rates may apply:

<u>Liability</u> \$0 - \$659,000.00

Rate \$350.00

2. For all residential refinance mortgage loan transaction on one to four family properties where a lender agrees that all orders must be ordered through LandAmerica OneStop, some similar unit of the Company or one of its' agents operating in a similar capacity, be processed and delivered through a centralized electronic platform, not require the issuance of a title insurance commitment, be insured utilizing the ALTA Short Form Residential Loan Policy, and where compliance with established maximum cancellation rates occur, the following rates may apply:

Policy Amount

Rate

JUL 3 1 2007

Up to the Fannie Mae/Freddie Mac Conforming loan limits.

\$350.00

SANDY PRAEGER Commissioner of Insurance

\$1 over the Fannie Mae/Freddie Mac conforming loan limits to a maximum loan amount of \$650,000.00 \$425.00

#### MASTER EQUITY LINE LOAN POLICY

Policy Amount Up to and including \$250,000.00 \$250,000.00 - \$500,000.00

Rate \$50.00 \$120.00

### **SECTION 20**

### MASTER REFINANCE LOAN POLICY

For residential refinance mortgage loan transactions on one-to-four family properties qualifying for lien protection coverage as outlined under the Company's Master Refinance Loan Policy Program and utilizing centralized order tracking and processing through the Company or one of its agents, the following rates apply for the Master Refinance Loan Policy and certificates:

> For mortgages securing amounts of: \$0 to \$650,000.00

Rate \$350.00

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JUL 3 1 2007

### **SECTION 20**

### **GENERAL INFORMATION**

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All charges quoted herein are for title insurance only and do not include charges for searches, abstracts, attorneys' fees, escrow or closing services.

All charges quoted herein are minimum risk rate premiums. The Company reserves the right to charge additional amounts in cases where unusual insurance risks are assumed or unusual services are performed in the transaction.

All premiums quoted herein are net to the Company and the Company reserves the right to reject any application not satisfactory to it.

### APPENDIX A

# ORIGINAL TITLE INSURANCE RATES FOR OWNER'S OR LEASEHOLD POLICIES

| \$14,000 (or less)                    | \$50.00  |
|---------------------------------------|--|
| Over \$14,000 and up to \$50,000, add | \$3.00<br>\$2.50<br>\$2.00<br>\$1.75<br>\$1.50 |
| Minimum Premium                       | \$50.00  |

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premium), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$1,000 as a full \$1,000

**FILED** 

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Commissioner of Insurance

### APPENDIX B

# ORIGINAL TITLE INSURANCE RATES FOR LOAN POLICIES

| \$20,000 (or less)                    | \$50.00                              |
|---------------------------------------|--------------------------------------|
| Over \$20,000 and up to \$50,000, add | \$2.00<br>\$1.75<br>\$1.50<br>\$1.25 |
| Minimum Premium                       | \$50.00                              |

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), multiply such fractional thousand by the rate per thousand applicable, considering any fraction of \$1,000 as a full \$1,000.

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JUL 3 1 2007

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## APPENDIX C

## **ENDORSEMENTS**

| NAME OF ENDORSEMENT  | FORM NUMBER | FILED RATE  |
|--|-------------|---|
| Access by Easement   | N/A         | \$25.00   |
| Access Endorsement (Property abuts physically open street)   | N/A         | \$25.00   |
| Additional Interest Endorsement                              | N/A         | \$25.00   |
| ALTA Balloon/Finance Mortgage                                | 2450-28     | \$25.00   |
| ALTA Endorsement Form 1-06<br>Street Assessment              | 5556-1L     | \$25.00   |
| ALTA Endorsement Form 1<br>Street Assessment                 | 5555-1L     | \$25.00 FILED \$25.00 JUL 3 1 2007                  |
| ALTA Endorsement Form 2-06<br>Truth in Lending               | 5556-2L     | \$25.00  SANDY PRAEGER  Sandy Praeger of Insurance  |
| ALTA Endorsement Form 2<br>Truth in Lending                  | 5555-2L     | \$25.00 SANDY PRAEGER Commissioner of Insurance     |
| ALTA Endorsement Form 3-06<br>Zoning                         | 5556-3L     | \$.50 per \$1,000.00 of liability - \$50.00 minimum |
| ALTA Endorsement Form 3<br>Zoning                            | 5555-3L     | \$.50 per \$1,000.00 of liability - \$50.00 minimum |
| ALTA Endorsement Form 3.1-06<br>Zoning – Completed Structure | 5556-31L    | \$.75 per \$1,000.00 of liability - \$50.00 minimum |
| ALTA Endorsement Form 3.1 Zoning – Completed Structure       | 5555-31L    | \$.75 per \$1,000.00 of liability - \$50.00 minimum |
| ALTA Endorsement Form 4-06<br>Condominium                    | 5556-4L     | \$25.00   |
| ALTA Endorsement Form 4<br>Condominium                       | 5555-4L     | \$25.00   |
| ALTA Endorsement Form 4.1-06<br>Condominium                  | 5556-41L    | \$25.00   |
| ALTA Endorsement Form 4.1<br>Condominium                     | 5555-41L    | \$25.00   |

| if R  |             |            |   |
|---|-------------|------------|---|
| NAME OF ENDORSEMENT   | FORM NUMBER | FILED RATE | v                                       |
| ALTA Endorsement Form 5-06<br>Planned Unit Development                            | 5556-5L     | \$25.00    |   |
| ALTA Endorsement Form 5<br>Planned Unit Development                               | 5555-5L     | \$25.00    |   |
| ALTA Endorsement Form 5.1-06<br>Planned Unit Development                          | 5556-51L    | \$25.00    | ii                                      |
| ALTA Endorsement Form 5.1<br>Planned Unit Development                             | 5555-51L    | \$25.00    |   |
| ALTA Endorsement Form 6-06<br>Variable Rate Mortgage                              | 5556-6L     | \$25.00    |   |
| ALTA Endorsement Form 6<br>Variable Rate Mortgage                                 | 5555-6L     | \$25.00    |   |
| ALTA Endorsement Form 6.1  Variable Rate Mortgage – Regulations                   | 5555-61L    | \$25.00    |   |
| ALTA Endorsement Form 6.2-06<br>Variable Rate Mortgage – Negative<br>Amortization | 5556-62L    | \$25.00    |   |
| ALTA Endorsement Form 6.2<br>Variable Rate Mortgage – Negative<br>Amortization    | 5555-62L    | \$25.00    |   |
| ALTA Endorsement Form 7-06<br>Manufactured Housing Unit                           | 5556-7L     | \$25.00    | <b>FILED</b> JUL 3 1 2007               |
| ALTA Endorsement Form 7 Manufactured Housing Unit                                 | 5552-7L     | \$25.00    | SANDY PRAEGER Commissioner of Insurance |
| ALTA Endorsement Form 7<br>Manufactured Housing Unit                              | 5555-7L     | \$25.00    |   |
| ALTA Endorsement Form 7.1-06<br>Manufactured Housing Unit                         | 5556-71L    | \$25.00    |   |
| ALTA Endorsement Form 7.1<br>Manufactured Housing Unit                            | 5552-71L    | \$25.00    |   |
| ALTA Endorsement Form 7.2-06<br>Manufactured Housing                              | 5556-72L    | \$25.00    |   |
| ALTA Endorsement Form 7.2<br>Manufactured Housing                                 | 5552-72L    | \$25.00    |   |
|   |             |            |   |

| NAME OF ENDORSEMENT   | FORM NUMBER | FILED RATE |  |
|---|-------------|------------|--|
| ALTA Endorsement Form 8.1-06<br>Environmental Protection Lien   | 5556-81L    | \$25.00    |  |
| ALTA Endorsement Form 8.1<br>Environmental Protection Lien  | 5555-81L    | \$25.00    |  |
| ALTA Endorsement Form 9-06<br>Restrictions, Encroachments, Minerals                                       | 5556-9L     | \$25.00    |  |
| ALTA Endorsement Form 9<br>Restrictions, Encroachments, Minerals  | 5552-9L     | \$25.00    |  |
| ALTA Endorsement Form 9<br>Restrictions, Encroachments, Minerals  | 5555-9L     | \$25.00    |  |
| ALTA Endorsement Form 9.1-06<br>Restrictions, Encroachments, Minerals<br>Unimproved Land – Owner's Policy | 5556-91L    | \$25.00    |  |
| ALTA Endorsement Form 9.1<br>Restrictions, Encroachments, Minerals<br>Unimproved Land – Owner's Policy    | 5552-91L    | \$25.00    |  |
| ALTA Endorsement Form 9.1<br>Restrictions, Encroachments, Minerals<br>Unimproved Land – Owner's Policy    | 5555-91L    | \$25.00    |  |
| ALTA Endorsement Form 9.2-06 Restrictions, Encroachments, Minerals Improved Land – Owner's Policy         | 5556-92L    | \$25.00    | ¥  |
| ALTA Endorsement Form 9.2 Restrictions, Encroachments, Minerals Improved Land – Owner's Policy            | 5552-92L    | \$25.00    | FILED JUL 3 1 2007                         |
| ALTA Endorsement Form 9.2<br>Restrictions, Encroachments, Minerals<br>Improved Land – Owner's Policy      | 5555-92L    | \$25.00    | SANDY PRAEGER<br>Commissioner of Insurance |
| ALTA Endorsement Form 9.3-06<br>Restrictions, Encroachments, Minerals                                     | 5556-93L    | \$25.00    |  |
| ALTA Endorsement Form 9.3<br>Restrictions, Encroachments, Minerals  | 5552-93L    | \$25.00    | 3  |
| ALTA Endorsement Form 9.4-06<br>Restrictions, Encroachments, Minerals<br>Unimproved Land – Owner's Policy | 5556-94L    | \$25.00    |  |

| NAME OF ENDORSEMENT   | FORM NUMBER | FILED RATE |   |
|---|-------------|------------|---|
| ALTA Endorsement Form 9.4 Restrictions, Encroachments, Minerals Unimproved Land – Owner's Policy        | 5552-94L    | \$25.00    |   |
| ALTA Endorsement Form 9.5-06<br>Restrictions, Encroachments, Minerals<br>Improved Land – Owner's Policy | 5556-95L    | \$25.00    |   |
| ALTA Endorsement Form 9.5<br>Restrictions, Encroachments, Minerals<br>Improved Land – Owner's Policy    | 5552-95L    | \$25.00    |   |
| ALTA Endorsement Form 10-06<br>Assignment   | 5556-10L    | \$25.00    |   |
| ALTA Endorsement Form 10<br>Assignment  | 5555-10L    | \$25.00    |   |
| ALTA Endorsement Form 10.1-06<br>Assignment and Date Down   | 5556-101L   | \$25.00    |   |
| ALTA Endorsement Form 10.1<br>Assignment and Date Down  | 5555-101L   | \$25.00    |   |
| ALTA Endorsement Form 11-06<br>Mortgage Modification  | 5556-11L    | \$25.00    |   |
| ALTA Endorsement Form 11<br>Mortgage Modification   | 5555-11L    | \$25.00    |   |
| ALTA Endorsement Form 12-06<br>Aggregation  | 5556-12L    | \$25.00    |   |
| ALTA Endorsement Form 12 Aggregation  | 5555-12L    | \$25.00    | FILED   |
| ALTA Endorsement Form 13-06<br>Leasehold Owner's  | 5556-13L    | \$25.00    | JUL 3 1 2007  SANDY PRAEGER Commissioner of Insurance |
| ALTA Endorsement Form 13<br>Leasehold Owner's   | 1193-60     | \$25.00    | Commissioner of management                            |
| ALTA Endorsement Form 13.1-06<br>Leasehold Loan   | 5556-131L   | \$25.00    |   |
| ALTA Endorsement Form 13.1<br>Leasehold Loan  | 1194-40     | \$25.00    |   |
| ALTA Endorsement Form 14-06<br>Future Advance – Priority  | 5556-14L    | \$25.00    |   |
| Kansas Rate Manual Effective: July 1, 1989 Amended: November 14, 2006                                   |             |            |   |

| NAME OF ENDORSEMENT   | FORM NUMBER | FILED RATE   |
|---|-------------|--|
| ALTA Endorsement Form 14-06<br>Future Advance – Priority                  | 5556-14LA   | \$25.00  |
| ALTA Endorsement Form 14 Future Advance – Priority                        | 2027-5      | \$25.00  |
| ALTA Endorsement Form 14.1-06 Future Advance – Knowledge                  | 5556-141L   | \$25.00  |
| ALTA Endorsement Form 14.1-06<br>Future Advance – Knowledge               | 5556-141LA  | \$25.00  |
| ALTA Endorsement Form 14.1<br>Future Advance – Knowledge                  | 2036-5      | \$25.00  |
| ALTA Endorsement Form 14.2 -06<br>Future Advance – Letter of Credit       | 5556-142L   | \$25.00  |
| ALTA Endorsement Form 14.2 -06<br>Future Advance – Letter of Credit       | 5556-142LA  | \$25.00  |
| ALTA Endorsement Form 14.2<br>Future Advance – Letter of Credit           | 2059-5      | \$25.00  |
| ALTA Endorsement Form 14.3-06 Future Advance – Reverse Mortgage           | 5556-143L   | \$25.00  |
| ALTA Endorsement Form 14.3-06<br>Future Advance – Reverse Mortgage        | 5556-143LA  | \$25.00 FILED  |
| ALTA Endorsement Form 14.3<br>Future Advance – Reverse Mortgage           | 5552-143L   | \$25.00 JUL 3 1 2007 SANDY PRAEGER Commissioner of Insurance |
| ALTA Endorsement Form 15-06<br>Non-Imputation – Full Equity Transfer      | 5556-15L    | \$25.00 minimum<br>up to \$.50 per \$1,000.00                |
| ALTA Endorsement Form 15<br>Non-Imputation – Full Equity Transfer         | 2061-1      | \$25.00 minimum<br>up to \$.50 per \$1,000.00                |
| ALTA Endorsement Form 15.1-06<br>Non-Imputation – Additional Insured      | 5556-151L   | \$25.00 minimum<br>up to \$.50 per \$1,000.00                |
| ALTA Endorsement Form 15.1<br>Non-Imputation – Additional Insured         | 2064-1      | \$25.00 minimum<br>up to \$.50 per \$1,000.00                |
| ALTA Endorsement Form 15.2-06<br>Non-Imputation – Partial Equity Transfer | 5556-152L   | \$25.00 minimum<br>up to \$.50 per \$1,000.00                |

| N N  |             |   |        |
|--|-------------|---|--------|
| NAME OF ENDORSEMENT  | FORM NUMBER | FILED RATE                                    |        |
| ALTA Endorsement Form 15.2<br>Non-Imputation – Partial Equity Transfer | 2068-1      | \$25.00 minimum<br>up to \$.50 per \$1,000.00 |        |
| ALTA Endorsement Form 16-06<br>Mezzanine Financing                     | 5556-16L    | \$25.00                                       |        |
| ALTA Endorsement Form 16<br>Mezzanine Financing                        | 2069-1      | \$25.00                                       |        |
| ALTA Endorsement Form 17-06<br>Access and Entry                        | 5556-17L    | \$25.00                                       |        |
| ALTA Endorsement Form 17<br>Access and Entry                           | 2075-1      | \$25.00                                       |        |
| ALTA Endorsement Form 17.1-06 Indirect Access and Entry                | 5556-171L   | \$25.00                                       |        |
| ALTA Endorsement Form 17.1<br>Indirect Access and Entry                | 5555-171L   | \$25.00                                       |        |
| ALTA Endorsement Form 18-06<br>Single Tax Parcel                       | 5556-18L    | \$25.00                                       |        |
| ALTA Endorsement Form 18<br>Single Tax Parcel                          | 2085-1      | \$25.00                                       |        |
| ALTA Endorsement Form 18.1-06<br>Multiple Tax Parcel                   | 5556-181L   | \$25.00                                       |        |
| ALTA Endorsement Form 18.1<br>Multiple Tax Parcel                      | 2100-1      | \$25.00                                       |        |
| ALTA Endorsement Form 19-06<br>Contiguity – Multiple Parcels           | 5556-19L    | \$2500 JUL <b>3 1</b> 2007                    | 7      |
| ALTA Endorsement Form 19<br>Contiguity – Multiple Parcels              | 2106-1      | \$2500 SANDY PRAEG<br>Commissioner of Ins     | urance |
| ALTA Endorsement Form 19.1-06<br>Contiguity – Single Parcel            | 5556-191L   | \$25.00                                       |        |
| ALTA Endorsement Form 19.1<br>Contiguity – Single Parcel               | 2113-1      | \$25.00                                       |        |

| NAME OF ENDORSEMENT  | FORM NUMBER | FILED RATE |                           |
|--|-------------|------------|---------------------------|
| ALTA Endorsement Form 20-06<br>First Loss – Multiple Parcel Transactions | 5556-20L    | \$25.00    |                           |
| ALTA Endorsement Form 20<br>First Loss – Multiple Parcel Transactions    | 5555-20L    | \$25.00    |                           |
| ALTA Endorsement Form 21-06<br>Creditors' Rights                         | 5556-21L    | \$25.00    |                           |
| ALTA Endorsement Form 21<br>Creditors' Rights                            | 5555-21L    | \$25.00    |                           |
| ALTA Endorsement Form 22-06<br>Location                                  | 5556-22L    | \$25.00    |                           |
| ALTA Endorsement Form 22<br>Location                                     | 5552-22L    | \$25.00    |                           |
| ALTA Endorsement Form 22.1-06<br>Location and Map                        | 5556-221L   | \$25.00    |                           |
| ALTA Endorsement Form 22.1<br>Location and Map                           | 5552-221L   | \$25.00    |                           |
| ALTA Endorsement Form A<br>Construction Loan Policy                      | 5555-AL     | \$25.00    |                           |
| ALTA Endorsement Form B<br>Construction Loan Policy                      | 5555-BL     | \$25.00    |                           |
| ALTA Endorsement Form C<br>Construction Loan Policy                      | 5555-CL     | \$25.00    |                           |
| ALTA Endorsement Form D<br>Construction Loan Policy                      | 5555-DL     | \$25.00    | FILED                     |
| ALTA JR Loan Endorsement 1   | 5555-J1L    | \$25.00    | JUL 3 1 2007              |
| ALTA JR Loan Endorsement 2   | 5555-J2L    | \$25.00    | PRAEGER                   |
| Anti-Taint Endorsement   | N/A         | \$25.00    | Commissioner of Insurance |
| Blank Endorsement  | 1013-20     | No Charge  |                           |
| Bondholder Endorsement   | N/A         | \$25.00    |                           |
| Clogging Endorsement   | N/A         | \$25.00    |                           |
| CLTA Endorsement Form 100.12<br>CC & R's, Right of Reversion             | N/A         | \$25.00    |                           |

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| NAME OF ENDORSEMENT  | FORM NUMBER | FILED RATE |                            |
|--|-------------|------------|----------------------------|
| CLTA Endorsement Form 100.13<br>CC & R's, Assessment Liens           | N/A         | \$25.00    |                            |
| CLTA Endorsement Form 100.4<br>CC & R's, Violations                  | N/A         | \$25.00    |                            |
| CLTA Endorsement Form 100.8<br>CC & R's, Violations                  | N/A         | \$25.00    |                            |
| CLTA Endorsement Form 103.1<br>Right of Use or Maintenance           | N/A         | \$25.00    |                            |
| CLTA Endorsement Form 103.3<br>Easement, Existing Encroachment       | N/A         | \$25.00    |                            |
| CLTA Endorsement Form 104.1<br>Assignment of Mortgage                | N/A         | \$25.00    |                            |
| CLTA Endorsement Form 104.6<br>Assignment of Rents and Leases        | N/A         | \$25.00    | *                          |
| CLTA Endorsement Form 104.7<br>Assignment of Rents and Leases        | N/A         | \$25.00    |                            |
| CLTA Endorsement Form 104.8<br>Assignment of Mortgage                | N/A         | \$25.00    |                            |
| CLTA Endorsement Form 107.1<br>Allocation of Liability to Parcels    | N/A         | \$25.00    |                            |
| CLTA Endorsement Form 107.9<br>Additional Insured                    | N/A         | \$25.00    | ×                          |
| CLTA Endorsement Form 110.5<br>Modification of Mortgage              | N/A         | \$25.00    | FILED                      |
| CLTA Endorsement Form 111<br>Mortgage Priority, Partial Reconveyance | N/A         | \$25.00    | JUL 3 1 2007 SANDY PRAEGER |
| CLTA Endorsement Form 111.2<br>Mortgage Priority, Subordination      | N/A         | \$25.00    | Commissioner of Insurance  |
| CLTA Endorsement Form 111.4<br>Mortgage Impairment after Conveyance  | N/A         | \$25.00    |                            |
| CLTA Endorsement Form 116 Designation of Improvements – Address      | 2005-7      | \$25.00    |                            |
| CLTA Endorsement Form 116.1<br>Survey                                | N/A         | \$25.00    |                            |

| NAME OF ENDORSEMENT  | FORM NUMBER | FILED RATE |   |
|--|-------------|------------|---|
| Collateral Assignment of Mortgage<br>Endorsement                         | N/A         | \$25.00    |   |
| Comprehensive Endorsement  | N/A         | \$25.00    |   |
| Comprehensive Endorsement<br>For Owner's Policy                          | N/A ·       | \$25.00    |   |
| Contemplated Improvement Endorsement                                     | N/A         | \$25.00    |   |
| Contiguity Endorsement   | N/A         | \$25.00    |   |
| Date Down Endorsement<br>ALTA U.S. Policy 1963                           | N/A         | No Charge  |   |
| Designation of Improvements – Address<br>Modified for Owner's Policy     | N/A         | \$25.00    |   |
| Doing Business Endorsement   | N/A         | \$25.00    |   |
| Environmental Protection Lien Endorsement<br>Modified for Commercial     | N/A         | \$25.00    |   |
| Environmental Protection Lien Endorsement<br>Modified for Owner's Policy | N/A         | \$25.00    |   |
| Excess Coverage Endorsement  | N/A         | \$25.00    |   |
| Fairway Endorsement<br>Partnerships                                      | N/A         | \$25.00    |   |
| First Loss Endorsement   | N/A         | \$25.00    |   |
| Foundation Endorsement   | N/A         | \$25.00    |   |
| Future Advance Endorsement<br>Residential - Fannie Mae                   | 2427-9      | \$25.00    | FILED                                   |
| Future Advance Endorsement   | N/A         | \$25.00    | JUL 3 1 2007                            |
| Homeowner's Inflation Protection Endorsement                             | N/A         | \$25.00    | SANDY PRAEGER Commissioner of Insurance |
| Last Dollar Endorsement  | N/A         | \$25.00    |   |
| Leasehold Improvements Endorsement                                       | N/A         | \$25.00    |   |
| Letter of Credit Endorsement   | N/A         | \$25.00    |   |
| Location Endorsement Without Survey                                      | N/A         | \$25.00    |   |

| FORM NUMBER | FILED RATE                                      |
|-------------|---|
| N/A         | \$25.00   |
| N/A         | \$25.00   |
| N/A         | \$25.00   |
| N/A         | \$50.00   |
| N/A         | \$25.00   |
| N/A         | \$25.00   |
| N/A         | \$25.00   |
| N/A         | \$25.00 minimum<br>Up to \$.50 per \$1,000.00   |
| N/A         | \$25.00 minimum<br>Up to \$.50 per \$1,000.00   |
| N/A         | \$150.00  |
| N/A         | \$150.00  |
| N/A         | \$25.00   |
| N/A         | No Charge                                       |
| N/A         | No Charge                                       |
| N/A         | \$100.00  |
| N/A         | \$25.00   |
| N/A         | \$25.00 FILED                                   |
| N/A         | \$25.00 JUL <b>3 1</b> 2007                     |
| 2097-2      | \$25.00 SANDY PRAEGER Commissioner of Insurance |
| N/A         | \$25.00 Commissioner of the                     |
| 2295-69     | \$25.00   |
| N/A         | \$25.00   |
| N/A         | \$25.00   |
| N/A         | \$25.00   |
|             | N/A         |

| NAME OF ENDORSEMENT                         | FORM NUMBER | FILED RATE |
|---|-------------|------------|
| Secondary Insurance Endorsement             | N/A         | \$25.00    |
| Shared Appreciation Endorsement Cash Flow   | N/A         | \$25.00    |
| Shared Appreciation Endorsement<br>Interest | N/A         | \$25.00    |
| Shared Appreciation Endorsement             | N/A         | \$25.00    |
| Shopping Center Endorsement                 | N/A         | \$200.00   |
| Subdivision Endorsement                     | N/A         | \$25.00    |
| Successor Insured Endorsement               | N/A         | \$25.00    |
| Swap Endorsement                            | N/A         | \$25.00    |
| Tax Benefit Endorsement                     | N/A         | \$25.00    |
| Tax Parcel / Identicality Endorsement       | N/A         | \$25.00    |
| Tie-In Endorsement                          | N/A .       | \$25.00    |
| Utility Endorsement                         | N/A         | \$25.00    |

FILED
JUL 3 1 2007

SANDY PRAEGER Commissioner of Insurance