

**FILED**

02/27/2025

RATE AND FORM COMPLIANCE DIVISION

**RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.**

Effective March 1, 2025

**Charges for Escrow, Closing and/or Other Services**

<b>Service Description</b>	<b>Charges</b>
<u>Commercial Escrow Closing</u>	
Fee charged to both Seller and Buyer for closing services - based off sales price if purchase or loan amount if refinance	\$1.00 Per Thousand on 1st \$500,000 (with minimum of 500.00). \$0.35 per Thousand over \$500,000
<u>Residential Real Estate Closing</u>	
Fee charged to Seller for closing services with the assistance of an attorney and/or broker	\$295.00
<u>Residential Real Estate Closing/FSBO</u>	
Fee charged to Seller for closing services without the assistance of an attorney an/or broker	\$395.00
<u>Residential Refinance Closing</u>	\$395.00
<u>Cash Closing-Charge to Buyer</u>	\$295.00
<u>Residential Loan Closing</u>	
Fee charged to Buyer for closing services	\$395.00
<u>Residential Second Mortgage Closing</u>	\$195.00
<u>Reverse Mortgage Closing</u>	\$495.00
<u>Settlement Statement Prep &amp; Disbursement</u>	\$295.00
<u>Technology Fee</u>	\$25.00
<u>Delivery / Handling Fee</u>	\$25.00
<u>Fees for Ancillary Services</u>	
Witness Only Closing	\$200.00
E-File Fee	\$5.00
<u>Information Report</u>	
Reports done for the purpose to reflect status of title. Includes basic reports and Foreclosure Reports	\$250.00 Residential/\$350.00 Commercial Additional charges for multiple tracts or intricate titles may apply
<u>Indemnity Deposit</u>	
Held in escrow, no closing	10% of Amount Escrowed/\$50.00 Minimum
<u>Other (Specify)</u>	
Ownership & Encumbrance Report-Commercial	\$300.00
Ownership & Encumbrance Report-Residential	\$175.00
<u>Multiple Lot Or Tract Charges</u>	
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.	\$200.00 For Each Additional Search, subject to negotiation for complicated searches

# **RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.**

Effective March 1, 2025

## **Charges for Escrow, Closing and/or Other Services**

<b>Service Description</b>	<b>Charges</b>
<u>Assumption Handling Fee - No Closing</u>	\$200
<u>Miscellaneous Charges</u>	
Copy Charges, Facsimile Expense, Postage and any miscellaneous project work	Passed On At The Cost As Incurred if Applicable and/or negotiated based on the scope of work performed
<u>Cancellation Fee</u>	
A charge made for actual work performed on a title insurance file that for some reason or circumstances does not result in the issuance of a title insurance policy	Negotiated With Customer Based Upon Amount of Work Processing Involved
<u>Tax Sale Properties</u>	
Additional charge made for property searches involved in a tax sale	\$300.00
Modification Handling Fee - Residential - No Closing	\$100.00
Modification Handling Fee - Commercial - No Closing	\$300.00
Chain of Title Search	\$50.00 For first 50 years, \$5.00 each additional 10 years

# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective March 1, 2025

## Commercial Title Insurance Rates Properties Except 1-4 Single Family Dwelling Units

### Service Description

### Charges

#### Owners Title Insurance

Policies will be issued to owners, contract vendees and lessees

See Attached Rate Schedule C

#### Mortgage Title Insurance Policy

Policies Issued to lenders not in conjunction with Owners Policy

See Attached Rate Schedule C

#### Simultaneous-Issued Mortgage Policy

Not exceeding the amount of owners policy issued simultaneous therewith

See Simultaneous Rate on Attached Rate Schedule C

Where the amount of coverage exceed the owners policy

Base Simultaneous Rate Then Increase Per Rate - See Schedule C

#### Leasehold Policies

Policies issued to protect the interest of a lessee in real property insuring the validity of an option to purchase granted to a lessee

See Attached Rate Schedule C

#### Leasehold Simultaneous Policies

Not exceeding the amount of owners policy issued to lessee

See Simultaneous Rate on Attached Rate Schedule C

#### Refinance Policies/Loan Policy

Issued on property as a result of refinancing a previous loan

See Attached Rate Schedule B

#### Second Mortgage Policies/Loan

Policy issued on 2nd, 3rd, or more loans

See Attached Rate Schedule B

#### New Construction/Pending Disbursement Policy

Calling for periodic endorsements for increasing liability and extending time of policy

\$250.00 Per Down Date Endorsement Plus additional premium for new liability - See Attached Rate Schedule C

#### Endorsement To Commercial Owners And/Or Loan Policies

\$175.00

#### Zoning Endorsement

\$500.00

# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective March 1, 2025

## Residential Title Insurance Rates 1-4 Single Family Living Units

### Service Description

### Charges

#### Residential Owners Policies

Policies of title insurance protecting the interest in one-four family residences

See Attached Rate Schedule A

#### Residential Home Owners Policies

Policies of title insurance protecting the interest in one-four family residences, issued if applicable

\$750,000.00 and under - Schedule A Rate plus \$150.00

\$750,001.00 to \$3,000,000.00 - Schedule A Rate plus \$300.00

\$3,000,001.00 and above - Schedule A Rate plus \$500.00

#### Residential Loan Policies

Policies of title insurance protecting the interests of mortgage lenders

See Attached Rate Schedule A

#### Simultaneously Issued Loan Policies

Loan policy issued simultaneously with the issue of an owners policy in an amount equal to or exceeding the amount of said loan policy

\$295 Up To Amount of Owners Policy - Additional \$2.00 per thousand for amounts over Owners Policy

#### Split Simultaneous Issued Loan Policies

Loan policy issued in connection with an owners policy that is issued by another title insurer

\$295 up to \$300,000.00 add \$50.00 for each additional \$50,000.00 of coverage - \$500.00 Maximum

#### Leasehold Policies

Policies issued to protect the interest of a lessee in real property insuring the validity of an option to purchase granted to a lessee

See Attached Rate Schedule A

#### Second Mortgage Policies/Loan

Policies issued on 2nd, 3rd or more loans

See Attached Rate Schedule B

#### Residential 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 mortgage for construction purposes

\$0.00 - \$300,000	\$150.00	\$300,001.00 - \$500,000
\$200.00	Over	\$500,000 - \$0.60 Per Thousand

#### Lot Sale to Buyer (not builder)

No policy until improvement completed

See Attached Rate Schedule A

Policy issued for cost of lot

See Attached Rate Schedule A

#### Lot Sale to Builder

Policy issued to builder for the purchase of vacant Lot

See Attached Rate Schedule B

#### 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.

\$250.00

#### Development Loan Policy

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

\$1.25 per Thousand Up To \$1M  
Thousand over \$1M

\$1.00 Per  
\$300.00 Minimum



**RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.**  
Effective March 1, 2025

**Residential Title Insurance Rates**  
**1-4 Single Family Living Units**

**Service Description**

**Charges**

Builders Rate (Residential Owners Policies)

See Attached Rate Schedule A

Refinance Rate for Residential Mortgagees Policies

A rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing.

See Attached Rate Schedule B

Endorsements - Non Standard

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

\$100.00 On All Approved Endorsements Except Zoning at \$500.00

Short Form Policies For Home Equity & Second Mortgages

\$0.00 - \$10,000.00	\$150.00
\$10,001.00 - \$30,000.00	\$175.00
\$30,001.00 - \$50,000.00	\$200.00
\$50,001.00 - \$75,000.00	\$225.00
\$75,001.00-\$100,000.00	\$250.00
For Policies Over \$100,000.00	
Add \$1.60 per \$1,000.00	

**RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.**

Effective March 1, 2025

**SPECIAL RULE FOR RATING UNIQUE OR UNUSAL 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 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.

**RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.**

Effective March 1, 2025

**Schedule A**

<b>Residential Purchase and Full Loan Premiums</b>	
<b><u>Amount of Insurance</u></b>	<b><u>Total Policy Charge</u></b>
80,000 or less	427.00
80,001 to 90,000	447.00
90,001 to 100,000	467.00
100,001 to 110,000	480.00
110,001 to 120,000	494.00
120,001 to 130,000	507.00
130,001 to 140,000	521.00
140,001 to 150,000	534.00
150,001 to 160,000	548.00
160,001 to 170,000	561.00
170,001 to 180,000	575.00
180,001 to 190,000	588.00
190,001 to 200,000	601.00
200,001 to 210,000	615.00
210,001 to 220,000	626.00
220,001 to 230,000	642.00
230,001 to 240,000	655.00
240,001 to 250,000	669.00
250,001 to 275,000	702.00
275,001 to 300,000	739.00
300,001 to 325,000	756.00
325,001 to 350,000	776.00
350,001 to 375,000	796.00
375,001 to 400,000	803.00
400,001 to 425,000	832.00
425,001 to 450,000	847.00
450,001 to 475,000	866.00
475,001 to 500,000	888.00

Amount of Insurance

Under \$500,000.00

\$500,000.00 and above

Charge

See Rate above on Schedule

\$2.00 per Thousand

Additional fees may apply in transactions involving properties in Kansas counties outside normal office jurisdiction, extraordinary risk and intricate titles, multiple or previously uninsured tracts and non-Kansas properties.

**RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.**

Effective March 1, 2025

**Schedule B****Refinance and 2nd Mortgage Premiums**

<u>Amount of Insurance</u>	<u>Total Policy Charge</u>
80,000 or less	336.00
80,001 to 90,000	363.00
90,001 to 100,000	384.00
100,001 to 110,000	399.00
110,001 to 120,000	412.00
120,001 to 130,000	427.00
130,001 to 140,000	441.00
140,001 to 150,000	448.00
150,001 to 160,000	461.00
160,001 to 170,000	475.00
170,001 to 180,000	487.00
180,001 to 190,000	493.00
190,001 to 200,000	504.00
200,001 to 210,000	517.00
210,001 to 220,000	531.00
220,001 to 230,000	538.00
230,001 to 240,000	551.00
240,001 to 250,000	560.00
250,001 to 275,000	588.00
275,001 to 300,000	616.00
300,001 to 325,000	644.00
325,001 to 350,000	672.00
350,001 to 375,000	700.00
375,001 to 400,000	728.00
400,001 to 425,000	756.00
425,001 to 450,000	784.00
450,001 to 475,000	812.00
475,001 to 500,000	840.00

Amount of Insurance

Under \$500,000.00

\$500,000.00 and above

Charge

See Rate above on Schedule

\$1.50 per Thousand

Additional fees may apply in transactions involving properties in Kansas Counties outside normal office jurisdiction, extraordinary risk and intricate titles, multiple or previously uninsured tracts and non-Kansas properties.

# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective March 1, 2025

## Schedule C

### Commercial Purchase and Full Loan Premiums

<u>Amount of Insurance</u>	<u>Total Policy Charge</u>
80,000 or less	427.00
80,001 to 90,000	447.00
90,001 to 100,000	467.00
100,001 to 110,000	480.00
110,001 to 120,000	484.00
120,001 to 130,000	507.00
130,001 to 140,000	521.00
140,001 to 150,000	534.00
150,001 to 160,000	548.00
160,001 to 170,000	561.00
170,001 to 180,000	575.00
180,001 to 190,000	588.00
190,001 to 200,000	601.00
200,001 to 210,000	615.00
210,001 to 220,000	626.00
220,001 to 230,000	642.00
230,001 to 240,000	655.00
240,001 to 250,000	669.00
250,001 to 275,000	702.00
275,001 to 300,000	739.00
300,001 to 325,000	756.00
325,001 to 350,000	776.00
350,001 to 375,000	796.00
375,001 to 400,000	803.00
400,001 to 425,000	832.00
425,001 to 450,000	847.00
450,001 to 475,000	866.00
475,001 to 500,000	888.00

#### Amount of Insurance

Under \$500,000.00  
\$500,000.00 and above

#### Charge

See Rate above on Schedule  
\$2.00 per Thousand

#### Simultaneous issued loan policy not exceeding the Owner's Policy

For Policy amounts up to \$1,000,000:	\$300.00
For Policy amounts from \$1,000,001 to \$5,000,000:	\$550.00
For policy amounts from \$5,000,001 to \$10,000,000:	\$800.00

Additional fees may apply in transactions involving properties in Kansas Counties outside normal office jurisdiction, extraordinary risk and intricate titles, multiple or previously uninsured tracts and non-Kansas properties.

# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective July 1, 2021

## Charges for Escrow, Closing and/or Other Services

JUN 28 2021

VICKI SCHMIDT  
Commissioner of Insurance

### Service Description

#### Commercial Escrow Closing

Fee charged to both Seller and Buyer for closing services

\$1.00 Per Thousand on 1st \$500,000 (with minimum of 500.00). \$0.35 per Thousand over \$500,000

#### Residential Real Estate Closing

Fee charged to Seller for closing services with the assistance of an attorney and/or broker

\$250.00

Leavenworth County Office Fee

\$200.00

#### Residential Real Estate Closing/FSBO

Fee charged to Seller for closing services without the assistance of an attorney an/or broker

\$350.00

#### Residential Refinance Closing

\$350.00

#### Cash Closing-Charge to Buyer

\$250.00

#### Residential Loan Closing

Fee charged to Buyer for closing services

\$350.00

Leavenworth County Office Fee

\$200.00

#### Fees for Ancillary Services

Witness Only Closing

\$200.00

E-File Fee

\$5.00

#### Information Report

Reports done for the purpose to reflect status of title. Includes basic reports and Foreclosure Reports

\$250.00 Residential/\$350.00 Commercial  
Additional charges for multiple tracts or intricate titles may apply

#### Indemnity Deposit

Held in escrow, no closing

10% of Amount Escrowed/\$50.00 Minimum

#### Other (Specify)

Ownership & Encumbrance Report-Commercial

\$300.00

Ownership & Encumbrance Report-Residential

\$175.00

#### Multiple Lot Or Tract Charges

A charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title.

\$200.00 For Each Additional Search, subject to negotiation for complicated searches

# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective July 1, 2021

## Charges for Escrow, Closing and/or Other Services

FILED

JUN 28 2021

Charges

VICKI SCHMIDT  
Commissioner of Insurance

### Service Description

#### Miscellaneous Charges

Copy Charges, Overnight Mail Expense, Facsimile Expense, Delivery Charges, Postage and any miscellaneous project work

Passed On At The Cost As Incurred if Applicable and/or negotiated based on the scope of work performed

#### Cancellation Fee

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

Negotiated With Customer Based Upon Amount of Work Processing Involved

#### Tax Sale Properties

Additional charge made for property searches involved in a tax sale

\$300.00

# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective July 1, 2021

## Commercial Title Insurance Rates Properties Except 1-4 Single Family Dwelling Units

### Service Description

#### Owners Title Insurance

Policies will be issued to owners, contract vendees and lessees

See Attached Rate Schedule C  
VICKI SCHMIDT  
Commissioner of Insurance

#### Mortgage Title Insurance Policy

Policies Issued to lenders not in conjunction with Owners Policy

See Attached Rate Schedule C

#### Simultaneous-Issued Mortgage Policy

Not exceeding the amount of owners policy issued simultaneous therewith

See Simultaneous Rate on Attached Rate Schedule C

Where the amount of coverage exceed the owners policy

Base Simultaneous Rate Then Increase Per Rate -  
See Schedule C

#### Leasehold Policies

Policies issued to protect the interest of a lessee in real property insuring the validity of an option to purchase granted to a lessee

See Attached Rate Schedule C

#### Leasehold Simultaneous Policies

Not exceeding the amount of owners policy issued to lessee

See Simultaneous Rate on Attached Rate Schedule C

#### Refinance Policies/Loan Policy

Issued on property as a result of refinancing a previous loan

See Attached Rate Schedule B

#### Second Mortgage Policies/Loan

Policy issued on 2nd, 3rd, or more loans

See Attached Rate Schedule B

#### New Construction/Pending Disbursement Policy

Calling for periodic endorsements for increasing liability and extending time of policy

\$225.00 Per Down Date Endorsement Plus  
additional premium for new liability - See  
Attached Rate Schedule C

#### Endorsement To Commercial Owners And/Or Loan Policies

\$150.00

#### Zoning Endorsement

\$500.00



# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective July 1, 2021

## Residential Title Insurance Rates 1-4 Single Family Living Units

FILED

JUN 28 2021  
Charges

VICKI SCHMIDT  
Commissioner of Insurance

### Service Description

#### Residential Owners Policies

Policies of title insurance protecting the interest in one-four family residences

See Attached Rate Schedule A

#### Residential Loan Policies

Policies of title insurance protecting the interests of mortgage lenders

See Attached Rate Schedule A

#### Simultaneously Issued Loan Policies

Loan policy issued simultaneously with the issue of an owners policy in an amount equal to or exceeding the amount of said loan policy

\$275 Up To Amount of Owners Policy - Additional  
\$2.00 per thousand for amounts over Owners  
Policy

#### Split Simultaneous Issued Loan Policies

Loan policy issued in connection with an owners policy that is issued by another title insurer

\$275 up to \$300,000.00 add \$50.00 for each  
additional \$50,000.00 of coverage

#### Leasehold Policies

Policies issued to protect the interest of a lessee in real property insuring the validity of an option to purchase granted to a lessee

See Attached Rate Schedule A

#### Second Mortgage Policies/Loan

Policies issued on 2nd, 3rd or more loans

See Attached Rate Schedule B

#### Residential 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 mortgage for construction purposes

\$0.00 - \$300,000 \$150.00  
\$300,001.00 - \$500,000 \$200.00  
Over \$500,000 - \$0.60 Per Thousand

#### Lot Sale to Buyer (not builder)

No policy until improvement completed  
Policy issued for cost of lot

See Attached Rate Schedule A  
See Attached Rate Schedule A

#### Lot Sale to Builder

Policy issued to builder for the purchase of vacant Lot

See Attached Rate Schedule B

#### 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.

\$250.00

#### Development Loan Policy

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

\$1.25 per Thousand Up To \$1M  
\$1.00 Per Thousand over \$1M  
\$300.00 Minimum

# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective July 1, 2021

## Residential Title Insurance Rates 1-4 Single Family Living Units

### Service Description

#### Builders Rate (Residential Owners Policies)

See Attached Rate Schedule A

#### Refinance Rate for Residential Mortgagees Policies

A rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing.

See Attached Rate Schedule B

#### Endorsements - Non Standard

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

\$100.00 On All Approved Endorsements Except  
Zoning at \$500.00

#### Short Form Policies For Home Equity & Second Mortgages

\$0.00 - \$10,000.00	\$150.00
\$10,001.00 - \$30,000.00	\$175.00
\$30,001.00 - \$50,000.00	\$200.00
\$50,001.00 - \$75,000.00	\$225.00
\$75,001.00-\$100,000.00	\$250.00
For Policies Over \$100,000.00	
Add \$1.60 per \$1,000.00	

FILED

Charges

JUN 28 2021

VICKI SCHMIDT

Commissioner of Insurance

**RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.**

Effective July 1, 2021

**SPECIAL RULE FOR RATING UNIQUE OR UNUSAL CONDITIONS**

**FILED**

**JUN 28 2021**

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 BASIS.

**WKS/CS/MDT  
Commissioner of Insurance**

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.

# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective July 1, 2021

## Schedule A

Residential Purchase and Full Loan Premiums	
<u>Amount of Insurance</u>	<u>Total Policy Charge</u>
80,000 or less	427.00
80,001 to 90,000	447.00
90,001 to 100,000	467.00
100,001 to 110,000	480.00
110,001 to 120,000	494.00
120,001 to 130,000	507.00
130,001 to 140,000	521.00
140,001 to 150,000	534.00
150,001 to 160,000	548.00
160,001 to 170,000	561.00
170,001 to 180,000	575.00
180,001 to 190,000	588.00
190,001 to 200,000	601.00
200,001 to 210,000	615.00
210,001 to 220,000	626.00
220,001 to 230,000	642.00
230,001 to 240,000	655.00
240,001 to 250,000	669.00
250,001 to 275,000	702.00
275,001 to 300,000	739.00
300,001 to 325,000	756.00
325,001 to 350,000	776.00
350,001 to 375,000	796.00
375,001 to 400,000	803.00
400,001 to 425,000	832.00
425,001 to 450,000	847.00
450,001 to 475,000	866.00
475,001 to 500,000	888.00

Amount of Insurance  
Under \$500,000.00  
\$500,000.00 and above

Charge  
See Rate above on Schedule  
\$2.00 per Thousand

Additional fees may apply in transactions involving properties in Kansas counties outside normal office jurisdiction, extraordinary risk and intricate titles, multiple or previously uninsured tracts and non-Kansas properties.

FILED

JUN 28 2021

VICKI SCHMIDT  
Commissioner of Insurance



# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective July 1, 2021

## Schedule B

### Refinance and 2nd Mortgage Premiums

<u>Amount of Insurance</u>	<u>Total Policy Charge</u>
80,000 or less	336.00
80,001 to 90,000	363.00
90,001 to 100,000	384.00
100,001 to 110,000	399.00
110,001 to 120,000	412.00
120,001 to 130,000	427.00
130,001 to 140,000	441.00
140,001 to 150,000	448.00
150,001 to 160,000	461.00
160,001 to 170,000	475.00
170,001 to 180,000	487.00
180,001 to 190,000	493.00
190,001 to 200,000	504.00
200,001 to 210,000	517.00
210,001 to 220,000	531.00
220,001 to 230,000	538.00
230,001 to 240,000	551.00
240,001 to 250,000	560.00
250,001 to 275,000	588.00
275,001 to 300,000	616.00
300,001 to 325,000	644.00
325,001 to 350,000	672.00
350,001 to 375,000	700.00
375,001 to 400,000	728.00
400,001 to 425,000	756.00
425,001 to 450,000	784.00
450,001 to 475,000	812.00
475,001 to 500,000	840.00

Amount of Insurance  
Under \$500,000.00  
\$500,000.00 and above

Charge  
See Rate above on Schedule  
\$1.50 per Thousand

Additional fees may apply in transactions involving properties in Kansas Counties outside normal office jurisdiction, extraordinary risk and intricate titles, multiple or previously uninsured tracts and non-Kansas properties.

FILED

JUN 28 2021

VICKI SCHMIDT  
Commissioner of Insurance

# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective July 1, 2021

## Schedule C

### Commercial Purchase and Full Loan Premiums

Amount of Insurance	Total Policy Charge
80,000 or less	427.00
80,001 to 90,000	447.00
90,001 to 100,000	467.00
100,001 to 110,000	480.00
110,001 to 120,000	494.00
120,001 to 130,000	507.00
130,001 to 140,000	521.00
140,001 to 150,000	534.00
150,001 to 160,000	548.00
160,001 to 170,000	561.00
170,001 to 180,000	575.00
180,001 to 190,000	588.00
190,001 to 200,000	601.00
200,001 to 210,000	615.00
210,001 to 220,000	626.00
220,001 to 230,000	642.00
230,001 to 240,000	655.00
240,001 to 250,000	669.00
250,001 to 275,000	702.00
275,001 to 300,000	739.00
300,001 to 325,000	756.00
325,001 to 350,000	776.00
350,001 to 375,000	796.00
375,001 to 400,000	803.00
400,001 to 425,000	832.00
425,001 to 450,000	847.00
450,001 to 475,000	866.00
475,001 to 500,000	888.00

Amount of Insurance  
Under \$500,000.00  
\$500,000.00 and above

Charge  
See Rate above on Schedule  
\$2.00 per Thousand

### Simultaneous issued loan policy not exceeding the Owner's Policy

For Policy amounts up to \$1,000,000:	\$300
For Policy amounts from \$1,000,001 to \$5,000,000:	\$550
For policy amounts from \$5,000,001 to \$10,000,000:	\$800

Additional fees may apply in transactions involving properties in Kansas Counties outside normal office jurisdiction, extraordinary risk and intricate titles, multiple or previously uninsured tracts and non-Kansas properties.

FILED

JUN 28 2021

VICKI SCHMIDT  
Commissioner of Insurance



M c C A F F R E E - S H O R T

TITLE COMPANY | EST. 1857

FILED

JAN 02 2019

Commissioner of Insurance

KEN SELZER

Commissioner of Insurance

December 28, 2018

Kansas Insurance Department  
ATTN: James Norman  
420 SW 9<sup>th</sup> Street  
Topeka, KS 66612

Dear Mr. Norman

Please find enclosed the new Kansas rate filing for McCaffree-Short Title Company, Inc. effective January 02, 2019. If there are any questions or concerns please contact me via email [jshields@mccaffree-short.com](mailto:jshields@mccaffree-short.com) or via phone at 913-953-8477.

Sincerely,

Joseph H. Shields  
Executive Vice President

M c C A F F R E E - S H O R T TITLE COMPANY

4701 W. 110TH STREET OVERLAND PARK, KS 66211 {P} 913.327.1100 {F} 913.953.8493 {W} [mccaffreeshort.com](http://mccaffreeshort.com)

2018 DEC 31 AM 9:45

KANSAS  
INSURANCE DEPARTMENT



# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective January 02, 2019

## Charges for Escrow, Closing and/or Other Services

FILED

JAN 02 2019

KEN SELZER  
Commissioner of Insurance

### Service Description

#### Commercial Escrow Closing

Fee charged to **Seller** for closing services based upon sales price

\$1.00 Per Thousand on 1st \$500,000 (with minimum of 500.00). \$.35 per Thousand over \$500,000

Fee charged to **Buyer** for closing services based upon sales price

\$1.00 Per Thousand on 1st \$500,000 (with minimum of 500.00). \$.35 per Thousand over \$500,000

#### Residential Real Estate Closing

Fee charged to Seller for closing services with the assistance of an attorney and/or broker

\$250.00

Leavenworth County Office Fee

\$100.00

#### Residential Real Estate Closing/FSBO

Fee charged to Seller for closing services without the assistance of an attorney an/or broker

\$350.00

#### Residential Refinance Closing

\$350.00

Leavenworth County Office Fee

\$200.00

#### Cash Closing-Charge to Buyer

\$250.00

#### Residential Loan Closing

Fee charged to Buyer for closing services

\$350.00

Leavenworth County Office Fee

\$100.00

#### Fees for Ancillary Services

Witness Only Closing

\$200.00

E-File Fee

\$5.00

Accommodation Recordings processing Fee

\$10.00

Accommodation Deed Preparation

\$50.00

#### Information Report

Reports done for the purpose to reflect status of title. Includes basic reports and Foreclosure Reports

\$250.00 Residential/\$350.00 Commercial  
Additional charges for multiple tracts or intricate titles may apply

#### Indemnity Deposit

Held in escrow, no closing

10% of Amount Escrowed/\$50.00 Minimum

# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective January 02, 2019

## Charges for Escrow, Closing and/or Other Services

FILED

JAN 02 2019  
Charges

KEN SELZER  
Commissioner of Insurance

### Service Description

#### Other (Specify)

Ownership & Encumbrance Report-Commercial

\$300.00

Ownership & Encumbrance Report-Residential

\$175.00

#### Multiple Lot Or Tract Charges

A charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title.

\$200.00 For Each Additional Search, subject to negotiation for complicated searches

#### Miscellaneous Charges

Copy Charges, Overnight Mail Expense, Facsimile Expense, Delivery Charges, Postage and any miscellaneous project work

Passed On At The Cost As Incurred if Applicable and/or negotiated based on the scope of work performed

#### Cancellation Fee

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

Negotiated With Customer Based Upon Amount of Work Processing Involved

#### Tax Sale Properties

Additional charge made for property searches involved in a tax sale

\$300.00

# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective January 02, 2019

## Commercial Title Insurance Rates Properties Except 1-4 Single Family Dwelling Units

### Service Description

### Charges

#### Owners Title Insurance

Policies will be issued to owners, contract vendees and lessees

See Attached Rate Schedule C

#### Mortgage Title Insurance Policy

Policies Issued to lenders not in conjunction with Owners Policy

See Attached Rate Schedule C

#### Simultaneous-Issued Mortgage Policy

Commissioner of Insurance

-Not exceeding the amount of owners policy issued simultaneous therewith

See Simultaneous Rate on Attached Rate Schedule C

-Where the amount of coverage exceed the owners policy

Base Simultaneous Rate Then Increase Per Rate - See Schedule C

#### Leasehold Policies

Policies issued to protect the interest of a lessee in real property insuring the validity of an option to purchase granted to a lessee

See Attached Rate Schedule C

#### Leasehold Simultaneous Policies

Not exceeding the amount of owners policy issued to lessee

See Simultaneous Rate on Attached Rate Schedule C

#### Refinance Policies/Loan Policy

Issued on property as a result of refinancing a previous loan

See Attached Rate Schedule B

#### Second Mortgage Policies/Loan

Policy issued on 2nd, 3rd, or more loans

See Attached Rate Schedule B

#### New Construction/Pending Disbursement Policy

Calling for periodic endorsements for increasing liability and extending time of policy

\$225.00 Per Down Date Endorsement Plus additional premium for new liability - See Attached Rate Schedule C

#### Endorsement To Commercial Owners And/Or Loan Policies

\$150.00

#### Zoning Endorsement

\$500.00

# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective January 02, 2019

## Residential Title Insurance Rates 1-4 Single Family Living Units

### Service Description

### Charges

#### Residential Owners Policies

Policies of title insurance protecting the interest in one-four family residences

See Attached Rate Schedule A

#### Residential Loan Policies

Policies of title insurance protecting the interests of mortgage lenders

See Attached Rate Schedule A

#### Simultaneously Issued Loan Policies

Loan policy issued simultaneously with the issue of an owners policy in an amount equal to or exceeding the amount of said loan policy

\$275 Up To Amount of Owners Policy - Additional  
\$2.00 per thousand for amounts over Owners  
Policy

#### Split Simultaneous Issued Loan Policies

Loan policy issued in connection with an owners policy that is issued by another title insurer

\$275 up to \$300,000.00 add \$50.00 for each  
additional \$50,000.00 of coverage

#### Leasehold Policies

Policies issued to protect the interest of a lessee in real property insuring the validity of an option to purchase granted to a lessee

See Attached Rate Schedule A

#### Second Mortgage Policies/Loan

Policies issued on 2nd, 3rd or more loans

See Attached Rate Schedule B

#### Residential 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 mortgage for construction purposes

\$0.00 - \$300,000 \$150.00  
\$300,001.00 - \$500,000 \$200.00  
Over \$500,000 - \$0.60 Per Thousand

#### Lot Sale to Buyer (not builder)

No policy until improvement completed  
Policy issued for cost of lot

See Attached Rate Schedule A  
See Attached Rate Schedule A

#### Lot Sale to Builder

Policy issued to builder for the purchase of vacant Lot

See Attached Rate Schedule B

#### 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.

\$250.00

#### Development Loan Policy

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

\$1.25 per Thousand Up To \$1M  
\$1.00 Per Thousand over \$1M  
\$300.00 Minimum



# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective January 02, 2019

## Residential Title Insurance Rates 1-4 Single Family Living Units

### Service Description

FILED  
Charges  
JAN 02 2019

KEN SELZER  
Commissioner of Insurance

#### Builders Rate (Residential Owners Policies)

See Attached Rate Schedule A

#### Re-finance Rate for Residential Mortgagees Policies

A rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing.

See Attached Rate Schedule B

#### Endorsements - Non Standard

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

\$100.00 On All Approved Endorsements \$500.00  
Zonning Endorsement Modification  
Endorsement \$100.00 plus \$1.50 per thousand  
for any increase of original liability

#### Short Form Polices For Home Equity & Second Mortgages

\$0.00 - \$10,000.00	\$150.00
\$10,001.00 - \$30,000.00	\$175.00
\$30,001.00 - \$50,000.00	\$200.00
\$50,001.00 - \$75,000.00	\$225.00
\$75,001.00-\$100,000.00	\$250.00
For Policies Over \$100,000.00	
Add \$1.60 per \$1,000.00	

**RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.**

Effective January 02, 2019

**SPECIAL RULE FOR RATING UNIQUE OR UNUSAL 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 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.

# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective January 02, 2019

## Schedule A

### Residential Purchase and Full Loan Premiums

<u>Amount of Insurance</u>	<u>Total Policy Charge</u>
80,000 or less	381.00
80,001 to 90,000	399.00
90,001 to 100,000	417.00
100,001 to 110,000	429.00
110,001 to 120,000	441.00
120,001 to 130,000	453.00
130,001 to 140,000	465.00
140,001 to 150,000	477.00
150,001 to 160,000	489.00
160,001 to 170,000	501.00
170,001 to 180,000	513.00
180,001 to 190,000	525.00
190,001 to 200,000	537.00
200,001 to 210,000	549.00
210,001 to 220,000	553.00
220,001 to 230,000	573.00
230,001 to 240,000	585.00
240,001 to 250,000	597.00
250,001 to 275,000	627.00
275,001 to 300,000	660.00
300,001 to 325,000	675.00
325,001 to 350,000	693.00
350,001 to 375,000	711.00
375,001 to 400,000	717.00
400,001 to 425,000	743.00
425,001 to 450,000	756.00
450,001 to 475,000	773.00
475,001 to 500,000	793.00

#### Amount of Insurance

Under \$500,000.00

\$500,000.00 and above

#### Charge

See Rate above on Schedule

\$2.00 per Thousand

Additional fees may apply in transactions involving properties in Kansas counties outside normal office jurisdiction, extraordinary risk and intricate titles, multiple or previously uninsured tracts and non-Kansas properties.

FILED

JAN 02 2019

KEN SELZER

Commissioner of Insurance

**RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.**

Effective January 02, 2019

**Schedule B**

**Refinance and 2nd Mortgage Premiums**

<u>Amount of Insurance</u>	<u>Total Policy Charge</u>
80,000 or less	300.00
80,001 to 90,000	324.00
90,001 to 100,000	343.00
100,001 to 110,000	356.00
110,001 to 120,000	368.00
120,001 to 130,000	381.00
130,001 to 140,000	394.00
140,001 to 150,000	400.00
150,001 to 160,000	412.00
160,001 to 170,000	424.00
170,001 to 180,000	435.00
180,001 to 190,000	440.00
190,001 to 200,000	450.00
200,001 to 210,000	462.00
210,001 to 220,000	474.00
220,001 to 230,000	480.00
230,001 to 240,000	492.00
240,001 to 250,000	500.00
250,001 to 275,000	525.00
275,001 to 300,000	550.00
300,001 to 325,000	575.00
325,001 to 350,000	600.00
350,001 to 375,000	625.00
375,001 to 400,000	650.00
400,001 to 425,000	675.00
425,001 to 450,000	700.00
450,001 to 475,000	725.00
475,001 to 500,000	750.00

Amount of Insurance

Under \$500,000.00

\$500,000.00 and above

Charge

See Rate above on Schedule

\$1.50 per Thousand

Additional fees may apply in transactions involving properties in Kansas Counties outside normal office jurisdiction, extraordinary risk and intricate titles, multiple or previously uninsured tracts and non-Kansas properties.

FILED

JAN 02 2019

KEN SELZER

Commissioner of Insurance



# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective January 02, 2019

## Schedule C

### Commercial Purchase and Full Loan Premiums

<u>Amount of Insurance</u>	<u>Total Policy Charge</u>
80,000 or less	381.00
80,001 to 90,000	399.00
90,001 to 100,000	417.00
100,001 to 110,000	429.00
110,001 to 120,000	441.00
120,001 to 130,000	453.00
130,001 to 140,000	465.00
140,001 to 150,000	477.00
150,001 to 160,000	489.00
160,001 to 170,000	501.00
170,001 to 180,000	513.00
180,001 to 190,000	525.00
190,001 to 200,000	537.00
200,001 to 210,000	549.00
210,001 to 220,000	553.00
220,001 to 230,000	573.00
230,001 to 240,000	585.00
240,001 to 250,000	597.00
250,001 to 275,000	627.00
275,001 to 300,000	660.00
300,001 to 325,000	675.00
325,001 to 350,000	693.00
350,001 to 375,000	711.00
375,001 to 400,000	717.00
400,001 to 425,000	743.00
425,001 to 450,000	756.00
450,001 to 475,000	773.00
475,001 to 500,000	793.00

FILED

JAN 02 2019

KEN SELZER  
Commissioner of Insurance

#### Amount of Insurance

Under \$500,000.00  
\$500,000.00 and above

#### Charge

See Rate above on Schedule  
\$2.00 per Thousand

#### Simultaneous issued loan policy not exceeding the Owner's Policy

For Policy amounts up to \$1,000,000:	\$300.00
For Policy amounts from \$1,000,001 to \$5,000,000:	\$550.00
For policy amounts from \$5,000,001 to \$10,000,000:	\$800.00

Additional fees may apply in transactions involving properties in Kansas Counties outside normal office jurisdiction, extraordinary risk and intricate titles, multiple or previously uninsured tracts and non-Kansas properties.



M c C A F F R E E - S H O R T

TITLE COMPANY | EST. 1857

September 10, 2018

Kansas Insurance Department  
ATTN: James Norman  
420 SW 9<sup>th</sup> Street  
Topeka, KS 66612

Dear Mr. Norman

Please find enclosed the new Kansas rate filing for McCaffree-Short Title Company, Inc. effective September 01, 2018. If there are any questions or concerns please contact me via email [jshields@mccaffree-short.com](mailto:jshields@mccaffree-short.com) or via phone at 913-953-8477.

Sincerely,

Joseph H. Shields  
Executive Vice President

---

M c C A F F R E E - S H O R T TITLE COMPANY

4701 W. 110TH STREET OVERLAND PARK, KS 66211 {P} 913.327.1100 {F} 913.953.8493 {W} [mccaffreeshort.com](http://mccaffreeshort.com)

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2018 SEP 13 AM 10: 23

KANSAS  
INSURANCE DEPARTMENT

# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective September 01, 2018

## Charges for Escrow, Closing and/or Other Services

Service Description	Charges
<u>Commercial Escrow Closing</u>	
Fee charged to both Seller and Buyer for closing services	\$1.00 Per Thousand on 1st \$500,000 (with minimum of 500.00). \$.35 per Thousand over \$500,000
<u>Residential Real Estate Closing</u>	
Fee charged to Seller for closing services with the assistance of an attorney and/or broker	\$250.00
Leavenworth County Office Fee	\$200.00
<u>Residential Real Estate Closing/FSBO</u>	
Fee charged to Seller for closing services without the assistance of an attorney an/or broker	\$350.00
<u>Residential Refinance Closing</u>	\$350.00
<u>Cash Closing-Charge to Buyer</u>	\$250.00
<u>Residential Loan Closing</u>	
Fee charged to Buyer for closing services	\$350.00
Leavenworth County Office Fee	\$200.00
<u>Fees for Ancillary Services</u>	
Witness Only Closing	\$200.00
E-File Fee	\$5.00
<u>Information Report</u>	
Reports done for the pupose to reflect status of title. Includes basic reports and Foreclosure Reports	\$250.00 Residential/\$350.00 Commercial Additional charges for multiple tracts or intricate titles may apply
<u>Indemnity Deposit</u>	
Held in escrow, no closing	10% of Amount Escrowed/\$50.00 Minimum
<u>Other (Specify)</u>	
Ownership & Encumbrance Report-Commercial	\$300.00
Ownership & Encumbrance Report-Residential	\$175.00
<u>Multiple Lot Or Tract Charges</u>	
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.	\$200.00 For Each Additional Search, subject to negotiation for complicated searches

# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective September 01, 2018

## Charges for Escrow, Closing and/or Other Services

### Service Description

### Charges

#### Miscellaneous Charges

Copy Charges, Overnight Mail Expense, Facsimile Expense, Delivery Charges, Postage and any miscellaneous project work

Passed On At The Cost As Incurred if Applicable  
and/or negotiated based on the scope of work  
performed

#### Cancellation Fee

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

Negotiated With Customer Based Upon Amount  
of Work Processing Involved

#### Tax Sale Properties

Additional charge made for property searches involved in a tax sale

\$300.00

FILED

SEP 13 2018

KEN SEP 13 2018  
Commissioner of Insurance

# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective September 01, 2018

## Commercial Title Insurance Rates Properties Except 1-4 Single Family Dwelling Units

### Service Description

### Charges

#### Owners Title Insurance

Policies will be issued to owners, contract vendees and lessees

See Attached Rate Schedule C

#### Mortgage Title Insurance Policy

Policies Issued to lenders not in conjunction with Owners Policy

See Attached Rate Schedule C

#### Simultaneous-Issued Mortgage Policy

-Not exceeding the amount of owners policy issued simultaneous therewith

See Simultaneous Rate on Attached Rate Schedule C

-Where the amount of coverage exceed the owners policy

Base Simultaneous Rate Then Increase Per Rate - See Schedule C

#### Leasehold Policies

Policies issued to protect the interest of a lessee in real property insuring the validity of an option to purchase granted to a lessee

See Attached Rate Schedule C

#### Leasehold Simultaneous Policies

Not exceeding the amount of owners policy issued to lessee

See Simultaneous Rate on Attached Rate Schedule C

#### Refinance Policies/Loan Policy

Issued on property as a result of refinancing a previous loan

See Attached Rate Schedule B

#### Second Mortgage Policies/Loan

Policy issued on 2nd, 3rd, or more loans

See Attached Rate Schedule B

#### New Construction/Pending Disbursement Policy

Calling for periodic endorsements for increasing liability and extending time of policy

\$225.00 Per Down Date Endorsement Plus additional premium for new liability - See Attached Rate Schedule C

#### Endorsement To Commercial Owners And/Or Loan Policies

\$150.00

#### Zoning Endorsement

\$500.00



# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective September 01, 2018

## Residential Title Insurance Rates 1-4 Single Family Living Units

Service Description	Charges
<u>Residential Owners Policies</u>	
Policies of title insurance protecting the interest in one-four family residences	See Attached Rate Schedule A
<u>Residential Loan Policies</u>	
Policies of title insurance protecting the interests of mortgage lenders	See Attached Rate Schedule A
<u>Simultaneously Issued Loan Policies</u>	
Loan policy issued simultaneously with the issue of an owners policy in an amount equal to or exceeding the amount of said loan policy	\$275 Up To Amount of Owners Policy - Additional \$2.00 per thousand for amounts over Owners Policy
<u>Split Simultaneous Issued Loan Policies</u>	
Loan policy issued in connection with an owners policy that is issued by another title insurer	\$275 up to \$300,000.00 add \$50.00 for each additional \$50,000.00 of coverage
<u>Leasehold Policies</u>	
Policies issued to protect the interest of a lessee in real property insuring the validity of an option to purchase granted to a lessee	See Attached Rate Schedule A
<u>Second Mortgage Policies/Loan</u>	
Policies issued on 2nd, 3rd or more loans	See Attached Rate Schedule B
<u>Residential Construction Loan Policy</u>	
A loan policy issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes	\$0.00 - \$300,000 \$150.00 \$300,001.00 - \$500,000 \$200.00 Over \$500,000 - \$0.60 Per Thousand
<u>Lot Sale to Buyer (not builder)</u>	
No policy until improvement completed Policy issued for cost of lot	See Attached Rate Schedule A See Attached Rate Schedule A
<u>Lot Sale to Builder</u>	
Policy issued to builder for the purchase of vacant Lot	See Attached Rate Schedule B
<u>Construction Loan Binder (Commitment)</u>	
A commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes.	\$250.00
<u>Development Loan Policy</u>	
A mortgagee's 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)	\$1.25 per Thousand Up To \$1M \$1.00 Per Thousand over \$1M \$300.00 Minimum

# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective September 01, 2018

## Residential Title Insurance Rates 1-4 Single Family Living Units

### Service Description

### Charges

#### Builders Rate (Residential Owners Policies)

**FILED**  
See Attached Rate Schedule A

#### Re-finance Rate for Residential Mortgagees Policies

A rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing.

**SEP 13 2018**  
**KEN SELZER**  
See Attached Rate Schedule B  
**Commissioner of Insurance**

#### Endorsements - Non Standard

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

\$100.00 On All Approved Endorsements Except  
Zoning at \$500.00

#### Short Form Policies For Home Equity & Second Mortgages

\$0.00 - \$10,000.00	\$150.00
\$10,001.00 - \$30,000.00	\$175.00
\$30,001.00 - \$50,000.00	\$200.00
\$50,001.00 - \$75,000.00	\$225.00
\$75,001.00-\$100,000.00	\$250.00

For Policies Over \$100,000.00

Add \$1.60 per \$1,000.00



**RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.**

Effective September 01, 2018

**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 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  
SEP 12 2018  
KEN SELZER  
Commissioner of Insurance

# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective September 01, 2018

## Schedule A

### Residential Purchase and Full Loan Premiums

<u>Amount of Insurance</u>	<u>Total Policy Charge</u>
80,000 or less	381.00
80,001 to 90,000	399.00
90,001 to 100,000	417.00
100,001 to 110,000	429.00
110,001 to 120,000	441.00
120,001 to 130,000	453.00
130,001 to 140,000	465.00
140,001 to 150,000	477.00
150,001 to 160,000	489.00
160,001 to 170,000	501.00
170,001 to 180,000	513.00
180,001 to 190,000	525.00
190,001 to 200,000	537.00
200,001 to 210,000	549.00
210,001 to 220,000	553.00
220,001 to 230,000	573.00
230,001 to 240,000	585.00
240,001 to 250,000	597.00
250,001 to 275,000	627.00
275,001 to 300,000	660.00
300,001 to 325,000	675.00
325,001 to 350,000	693.00
350,001 to 375,000	711.00
375,001 to 400,000	717.00
400,001 to 425,000	743.00
425,001 to 450,000	756.00
450,001 to 475,000	773.00
475,001 to 500,000	793.00

FILED

SEP 13 2018

KEN SELZER  
Commissioner of Insurance

#### Amount of Insurance

Under \$500,000.00

\$500,000.00 and above

#### Charge

See Rate above on Schedule

\$2.00 per Thousand

Additional fees may apply in transactions involving properties in Kansas counties outside normal office jurisdiction, extraordinary risk and intricate titles, multiple or previously uninsured tracts and non-Kansas properties.

# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective September 01, 2018

## Schedule B

### Refinance and 2nd Mortgage Premiums

<u>Amount of Insurance</u>	<u>Total Policy Charge</u>
80,000 or less	300.00
80,001 to 90,000	324.00
90,001 to 100,000	343.00
100,001 to 110,000	356.00
110,001 to 120,000	368.00
120,001 to 130,000	381.00
130,001 to 140,000	394.00
140,001 to 150,000	400.00
150,001 to 160,000	412.00
160,001 to 170,000	424.00
170,001 to 180,000	435.00
180,001 to 190,000	440.00
190,001 to 200,000	450.00
200,001 to 210,000	462.00
210,001 to 220,000	474.00
220,001 to 230,000	480.00
230,001 to 240,000	492.00
240,001 to 250,000	500.00
250,001 to 275,000	525.00
275,001 to 300,000	550.00
300,001 to 325,000	575.00
325,001 to 350,000	600.00
350,001 to 375,000	625.00
375,001 to 400,000	650.00
400,001 to 425,000	675.00
425,001 to 450,000	700.00
450,001 to 475,000	725.00
475,001 to 500,000	750.00

Amount of Insurance

Under \$500,000.00

\$500,000.00 and above

Charge

See Rate above on Schedule

\$1.50 per Thousand

Additional fees may apply in transactions involving properties in Kansas Counties outside normal office jurisdiction, extraordinary risk and intricate titles, multiple or previously uninsured tracts and non-Kansas properties.

FILED

SEP 13 2018

KEN SELZER  
Commissioner of Insurance

# RATE SCHEDULE FOR MCCAFFREE-SHORT TITLE COMPANY, INC.

Effective September 01, 2018

## Schedule C

### Commercial Purchase and Full Loan Premiums

<u>Amount of Insurance</u>	<u>Total Policy Charge</u>
80,000 or less	381.00
80,001 to 90,000	399.00
90,001 to 100,000	417.00
100,001 to 110,000	429.00
110,001 to 120,000	441.00
120,001 to 130,000	453.00
130,001 to 140,000	465.00
140,001 to 150,000	477.00
150,001 to 160,000	489.00
160,001 to 170,000	501.00
170,001 to 180,000	513.00
180,001 to 190,000	525.00
190,001 to 200,000	537.00
200,001 to 210,000	549.00
210,001 to 220,000	553.00
220,001 to 230,000	573.00
230,001 to 240,000	585.00
240,001 to 250,000	597.00
250,001 to 275,000	627.00
275,001 to 300,000	660.00
300,001 to 325,000	675.00
325,001 to 350,000	693.00
350,001 to 375,000	711.00
375,001 to 400,000	717.00
400,001 to 425,000	743.00
425,001 to 450,000	756.00
450,001 to 475,000	773.00
475,001 to 500,000	793.00

FILED

SEP 13 2018

KEN SELZER  
Commissioner of Insurance

#### Amount of Insurance

Under \$500,000.00  
\$500,000.00 and above

#### Charge

See Rate above on Schedule  
\$2.00 per Thousand

#### Simultaneous issued loan policy not exceeding the Owner's Policy

For Policy amounts up to \$1,000,000:	\$300.00
For Policy amounts from \$1,000,001 to \$5,000,000:	\$550.00
For policy amounts from \$5,000,001 to \$10,000,000:	\$800.00

Additional fees may apply in transactions involving properties in Kansas Counties outside normal office jurisdiction, extraordinary risk and intricate titles, multiple or previously uninsured tracts and non-Kansas properties.



# Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

---

September 13, 2018

Joseph Shields  
McCaffree-Short Title Company  
4701 W. 110<sup>th</sup> St  
Overland Park, KS 66211

Re: Rate Filing

Dear Mr. Shields:

This will acknowledge receipt of your rate filing as required by K.S.A. 40-952(c). This material has been placed on file today.

Sincerely,

James W. Norman  
Policy Examiner II  
Property & Casualty



McCaffree-Short Title Company, Inc.  
330 Delaware Street  
Leavenworth, KS 66048  
(913)651-7100  
October 27, 2011

Kansas Insurance Department  
ATTN: Sandy Praeger, Commissioner  
420 Southwest 9th Street  
Topeka, Kansas 66612  
Re: Filing of Title Insurance Rates

**FILED**  
**OCT 31 2011**  
**SANDY PRAEGER**  
Commissioner of Insurance

Dear Ms. Praeger:

Please replace our currently filed rate schedules with the attached rate schedules in accordance with the Kansas State Insurance Department regulation and requirements. I have included all pages of the schedules, as most of them have minor changes. Pending your approval, our intent is to make the following changes effective November 1, 2011. I hope you will find this information satisfactory. Should you have any questions, do not hesitate to call. Thank you for your time and consideration.

Sincerely,



Randy Herrman  
Vice President



McCaffree-Short Title Company, Inc.  
OLDEST TITLE COMPANY IN KANSAS  
McCaffree-Short Title Company, Inc.  
330 Delaware Street  
Leavenworth, KS 66048  
(913)651-7100

**ABROGATED**

**SEP 13 2018**

**KEN SELZER**  
**Commissioner of Insurance**

**TITLE INSURANCE RATES**

**AMENDED NOVEMBER 1, 2011**

**FILED**

**OCT 31 2011**

**SANDY PRAEGER**  
**Commissioner of Insurance**

Attachment I- Title Insurance Rate Card

Attachment II- Escrow and Closing Services

Attachment III- Commercial Title Insurance Rates

Attachment IV- Residential Title Insurance Rates

Attachment V- Other Title Insurance Fees and Services

Attachment VI- Unique or Unusual Conditions

Attachment VII- All Exhibits

McCaffree-Short Title Company, Inc.

# McCaffree-Short Title Company, Inc.

Leavenworth Office 913-651-7100

www.mccaffree-short.com

**FILED**

**OCT 31 2011**

ATTACHMENT I

**SANDY PRAEGER**  
Commissioner of Insurance

Amount of Insurance		Amount of Insurance		Amount of Insurance	
0 - 15,000	\$150.00	170,001 - 175,000	\$455.00	330,001 - 335,000	\$679.00
15,001 - 20,000	\$160.00	175,001 - 180,000	\$462.00	335,001 - 340,000	\$686.00
20,001 - 25,000	\$175.00	180,001 - 185,000	\$469.00	340,001 - 345,000	\$693.00
25,001 - 30,000	\$185.00	185,001 - 190,000	\$476.00	345,001 - 350,000	\$700.00
30,001 - 35,000	\$195.00	190,001 - 195,000	\$483.00	350,001 - 355,000	\$707.00
35,001 - 40,000	\$205.00	195,001 - 200,000	\$490.00	355,001 - 360,000	\$714.00
40,001 - 45,000	\$220.00	200,001 - 205,000	\$497.00	360,001 - 365,000	\$721.00
45,001 - 50,000	\$228.00	205,001 - 210,000	\$504.00	365,001 - 370,000	\$728.00
50,001 - 55,000	\$242.00	210,001 - 215,000	\$511.00	370,001 - 375,000	\$735.00
55,001 - 60,000	\$256.00	215,001 - 220,000	\$518.00	375,001 - 380,000	\$742.00
60,001 - 65,000	\$270.00	220,001 - 225,000	\$525.00	380,001 - 385,000	\$749.00
65,001 - 70,000	\$284.00	225,001 - 230,000	\$532.00	385,001 - 390,000	\$756.00
70,001 - 75,000	\$298.00	230,001 - 235,000	\$539.00	390,001 - 395,000	\$763.00
75,001 - 80,000	\$308.00	235,001 - 240,000	\$546.00	395,001 - 400,000	\$770.00
80,001 - 85,000	\$319.00	240,001 - 245,000	\$553.00	400,001 - 405,000	\$777.00
85,001 - 90,000	\$329.00	245,001 - 250,000	\$560.00	405,001 - 410,000	\$784.00
90,001 - 95,000	\$340.00	250,001 - 255,000	\$567.00	410,001 - 415,000	\$791.00
95,001 - 100,000	\$350.00	255,001 - 260,000	\$574.00	415,001 - 420,000	\$798.00
100,001 - 105,000	\$357.00	260,001 - 265,000	\$581.00	420,001 - 425,000	\$805.00
105,001 - 110,000	\$364.00	265,001 - 270,000	\$588.00	425,001 - 430,000	\$812.00
110,001 - 115,000	\$371.00	270,001 - 275,000	\$595.00	430,001 - 435,000	\$819.00
115,001 - 120,000	\$378.00	275,001 - 280,000	\$602.00	435,001 - 440,000	\$826.00
120,001 - 125,000	\$385.00	280,001 - 285,000	\$609.00	440,001 - 445,000	\$833.00
125,001 - 130,000	\$392.00	285,001 - 290,000	\$616.00	445,001 - 450,000	\$840.00
130,001 - 135,000	\$399.00	290,001 - 295,000	\$623.00	450,001 - 455,000	\$847.00
135,001 - 140,000	\$406.00	295,001 - 300,000	\$630.00	455,001 - 460,000	\$854.00
140,001 - 145,000	\$413.00	300,001 - 305,000	\$637.00	460,001 - 465,000	\$861.00
145,001 - 150,000	\$420.00	305,001 - 310,000	\$644.00	465,001 - 470,000	\$868.00
150,001 - 155,000	\$427.00	310,001 - 315,000	\$651.00	470,001 - 475,000	\$875.00
155,001 - 160,000	\$434.00	315,001 - 320,000	\$658.00	475,001 - 480,000	\$882.00
160,001 - 165,000	\$441.00	320,001 - 325,000	\$665.00	480,001 - 485,000	\$889.00
165,001 - 170,000	\$448.00	325,001 - 330,000	\$672.00	485,001 - 490,000	\$896.00
				490,001 - 495,000	\$903.00
				495,001 - 500,000	\$910.00

The rates on this chart are for purchases as well as refinances.

For policies over \$500,000 the rate is \$2.00 for each additional \$1,000.00 of coverage.

For loan policies issued simultaneously with an owner's policy, the fee is \$150.00 unless the loan amount exceeds the owner's policy(the purchase price).

If the loan amount exceeds the owner's policy, the rate is \$150.00 PLUS \$2.00 per each thousand dollars in excess of the owner's policy.

**FILED**

**OCT 31 2011**

**SANDY PRAEGER**  
Commissioner of Insurance

ESCROW AND CLOSING SERVICES

COMMERCIAL REAL ESTATE CLOSING

\$ 600.00

Includes assistance with contracts and the preparation of escrow agreements, title documents, settlement statement (HUD-1), the disbursement of funds, express/courier fees, and other closing documents, as required.

RESIDENTIAL REAL ESTATE CLOSING/REFINANCE CLOSING

~~\$ 300.00~~ **ABROGATED**

Includes the preparation of escrow agreements, title documents, settlement statement (HUD-1), and the disbursement of funds, express/courier fees, and other closing documents, as required.

**SEP 13 2018**

**KEN SELZER**  
Commissioner of Insurance

RESIDENTIAL 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 escrow agreements, title documents, settlement statement (HUD-1), and the disbursement of funds, express/courier fees, and other closing documents, as required.

MECHANICS LIEN WORK OUT

\$ 150.00

Obtaining lien waivers and disbursing funds to pay claimants.

EXCHANGE CLOSING

\$ 250.00

1031 Exchange closing transaction concerning the sale and purchase of like property.

DISBURSMENT OF FUNDS

\$100.00 **RE**

Without closing services.

\$ 250.00 **COM**

INDEMNITY DEPOSIT

\$ NC

ESCROW ACCOUNT SET UP

\$ 100.00

Fee for establishing a separate escrow account.

OUT OF OFFICE CLOSINGS

Closing cost + \$100.00

Closing that do not physically take place at McCaffree-Short Title Company. This includes closings in other counties.

AFTER HOURS CLOSING

\$50.00 per hour + closing cost

RC=RATE CARD

CR=COMMERCIAL RATE

NC=NO CHARGE



WITNESS ONLY CLOSING

\$ 150.00

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, settlement statement (HUD-1), or the disbursement of funds.

EXPRESS/COURIER FEE

\$ 25.00

Fee for the overnight delivery or physical delivery of closing related documents.

DOCUMENT PREPATION

\$ NC

Documents prepared in connection with a closing.

FEES FOR ANCILLARY SERVICES

\$ NC

1. Notary public service
2. Cash
3. Contract for deed service
4. Seller carry back

**FILED ABROGATED**  
**OCT 31 2018 SEP 13 2018**  
**SANDY PRAEGER SELZER**  
**Commissioner of Insurance**

**NOTE:** We reserve the right to add an additional Seller/Borrower closing fee of \$25.00 which includes express / courier fees when the lender requires the Closing Agent to pay those particular fees.

RC=RATE CARD

CR=COMMERCIAL RATE

NC=NO CHARGE

ATTACHMENT III

COMMERCIAL TITLE INSURANCE RATES

(Commercial, Multi-Family, or Industrial Real Estate  
and properties not including 1-4 Single Family Dwelling Units)

OWNERS TITLE INSURANCE POLICY

Policy issued to commercial property owners.

SEE EXHIBIT "A"

MORTGAGE TITLE INSURANCE POLICY

Policy issued to lenders in an amount not to  
exceed 120% of loan amount.

SEE EXHIBIT "A"

SIMULTANEOUS ISSUED MORTGAGE POLICY

Mortgage policy not exceeding the amount of the owners  
policy issued simultaneously therewith.

**FILED**  
**OCT 31 2011**  
**ABROGATED**  
**SEP 13 2018**  
**SANDY PRAEGE**  
**Commissioner of Insurance**  
**KEN SELZER**  
**Commissioner of Insurance**

\$ 300.00

SIMULTANEOUS ISSUED MORTGAGE POLICY

Mortgage policy issued simultaneously where the amount  
of coverage exceeds the owner's policy.

\$ 300.00 + CR

LEASEHOLD OWNERS TITLE INSURANCE POLICY

Owners leasehold policy issued to commercial  
property contract vendees and lessees.

\$ \_\_\_\_\_ CR

LEASEHOLD MORTGAGE TITLE INSURANCE POLICY

Mortgage leasehold policy issued to  
lenders on commercial property

\$ \_\_\_\_\_ CR

SIMULTANEOUS ISSUED LEASEHOLD OWNERS POLICY

Leasehold owners policy not exceeding the amount  
of the Owners policy issued simultaneously therewith.

\$ 300.00

SIMULTANEOUS ISSUED LEASEHOLD OWNERS POLICY

Leasehold owners policy issued simultaneously in which  
the amount of coverage exceeds the amount of the Owners Policy.

\$ 300.00 + CR

SIMULTANEOUS ISSUED LEASEHOLD MORTGAGE POLICY

Leasehold mortgage policy not exceeding the amount  
of the owner's policy issued simultaneously to the lessee.

\$ 300.00

SIMULTANEOUS ISSUED LEASEHOLD MORTGAGE POLICY

Leasehold mortgage policy issued simultaneously to the  
lessee where the amount exceeds that of the owner's policy.

\$ 300.00 + CR

RC = RATE CARD

CR = COMMERCIAL RATE

NC = NO CHARGE

NEW CONSTRUCTION PENDING DISBURSEMENT POLICY

Calling for periodic endorsements for increasing liability and extending time of policy.

\$ CR

NEW CONSTRUCTION OWNERS POLICY

Issued to a commercial property owner on newly constructed property

\$ CR

ABROGATED

NEW CONSTRUCTION LOAN POLICY

Issued to a lender on a commercial construction loan (includes binder or construction loan policies)

SEP 13 2011 \$ CR

KEN SELZER  
Commissioner of Insurance

HOLD OPEN CHARGES

\$ 100.00

COMMERCIAL TITLE INSURANCE ENDORSEMENTS

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

SEE EXHIBIT "B"

FILED

OCT 31 2011

SANDY PRAEGER  
Commissioner of Insurance

RC = RATE CARD

CR = COMMERCIAL RATE

NC = NO CHARGE



ATTACHMENT IV

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

RESIDENTIAL OWNERS POLICIES

Policy protecting the owner's interest in residential property.

\$ \_\_\_\_\_ RC

RESIDENTIAL MORTGAGE POLICIES

Policy protecting the interest of mortgage lenders.

\$ \_\_\_\_\_ RC

SIMULTANEOUS ISSUED LOAN POLICIES

A mortgage policy issued simultaneously with the issue of an owners policy.

**FILED**  
**OCT 31 2011**  
**SANDY PRAEGER**  
**Commissioner of Insurance**  
**ABROGATED**  
**\$5.00**

SIMULTANEOUS ISSUED LOAN POLICIES

A mortgage policy issued simultaneously with the issue of an owners policy where the amount of the mortgage policy exceeds that of the owner's policy.

**SEP 13 2018**  
**KEN SELZER**  
**Commissioner of Insurance**  
**\$150.00**

RESIDENTIAL 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 (Residential)

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

\$2.00 per \$1,000.00

RC=RATE CARD

CR=COMMERCIAL RATE

NC=NO CHARGE

LEASEHOLD OWNERS TITLE INSURANCE POLICY

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

\$ \_\_\_\_\_ RC

LEASEHOLD MORTGAGE TITLE INSURANCE POLICY

Policy issued to protect the interest  
of the lender on residential property

\$ \_\_\_\_\_ RC

SIMULTANEOUS ISSUED LEASEHOLD MORTGAGE POLICY

Leasehold mortgage policy not exceeding the amount  
of the owner's policy issued simultaneously to the lessee.

\$ 150.00  
**ABROGATED**

SIMULTANEOUS ISSUED LEASEHOLD MORTGAGE POLICY

Leasehold mortgage policy issued simultaneously to the  
lessee where the amount exceeds that of the owner's policy.

**SEP 13 2018**  
\$ 150.00 + RC  
**KEN SELZER**  
Commissioner of Insurance

RESIDENTIAL TITLE INSURANCE ENDORSEMENTS

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

SEE EXHIBIT "B"

OWNER'S POLICY – HUD HELD PROPERTIES

Minimum charge on an owner's policy of  
\$100,000 or less on property held by HUD as a result  
of Foreclosure.

\$ 300.00

**FILED**  
**OCT 31 2011**  
**SANDY PRAEGER**  
Commissioner of Insurance

RC = RATE CARD

CR = COMMERCIAL RATE

NC = NO CHARGE

ATTACHMENT V

OTHER TITLE INSURANCE FEES AND SERVICES

FORCLOSURE REPORT

Report issued for filing foreclosure proceedings.

- |                       |           |
|-----------------------|-----------|
| a. Do not take policy | \$ 175.00 |
|                       | _____ RC  |
| b. Do take policy     |           |
| c. Each update        | \$ 25.00  |

LOT SALE TO BUYER

- a. No policy until improvement completed
- b. Policy issued for cost to lot

ABROGATED

\$ 150.00

\_\_\_\_\_ RC  
SEP 13 2018

PLATTING COMMITMENT

Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc.

FILED  
OCT 31 2011  
SANDY PRAEGER  
Commissioner of Insurance

KEN SELZER  
Commissioner of Insurance

\$ 150.00

PRELIMINARY COMMITMENT

Issued to seller or realtor for informational purposes prior to the buyer being identified.

\$ N C

INFORMATIONAL COMMITMENT

Issued for informational purposes only in the form of a binder/commitment.

\$ 200.00

CONVERT CONTRACT PURCHASES

POLICY TO OWNERS POLICY

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

\$ 100.00

CERTIFICATE OF TITLE

An abbreviated abstract providing information about the property in question. This is NOT title insurance and does not ensure marketable title.

\$ 125.00

CERTIFICATE OF TITLE WITH EASEMENTS

An abbreviated abstract providing information about the property in question including restrictions, reservations, and easements of said property. This is NOT title insurance and does not ensure marketable title.

\$ 175.00

RC=RATE CARD

CR=COMMERCIAL RATE

NC=NO CHARGE

RADIUS SEARCH

\$ 100.00 +

A search of the property owners within a 200' or 500' radius. This report is used by the county for notification of owners within the

MULTIPLE TRACT OR LOT CHARGES

\$ 75.00

A charge made in connection with the issuance of either an owners or mortgage policy report or certificate of when the subject property consists of more than one chain of title.

ABROGATED

SEP 13 2018

UPDATE & RECORDING FEE

\$ 25.00

A fee applied when no insurance policy is issued but it is requested that we update any work performed and record instruments of record.

KEN SELZER  
Commissioner of Insurance

FILED  
OCT 31 2011

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.

SANDY PRAEGER  
Commissioner of Insurance \$ 50.00

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

\$ 50.00

Not in association with a closing.

OTHER

Judgment Search

\$ 50.00

UCC search

\$ 50.00

Bankruptcy Exam

\$ 150.00

Copies

\$ .50/PAGE

NOTE: If an order is cancelled prior to the product actually being completed and delivered, no cancellation fee is given. If the work has already been completed and delivered, a search and examination fee may be charged.



FILED  
OCT 31 2011  
SANDY PRAEGER  
Commissioner of Insurance

ATTACHMENT VI

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 REASONABLY EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

APPROVED  
SEP 13 2011  
KEN SELZER  
Commissioner of Insurance

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 VII**

**E X H I B I T " A "**

**Commercial Title Insurance Rates**

**ABROGATED**

**SEP 13 2018**

\$2/ 1,000 for policies up to and including \$500,000.00 (\$200.00 minimum)  
\$1.80/ \$1,000 for policies from \$ 500,001.00 to \$ 1,000,000.00  
\$1.50/\$1,000 for policies in excess of \$1,000,000.00

**FILED**

**OCT 31 2011**

**E X H I B I T " B "**

**Title Insurance Endorsement Fees for Owners/Mortgage Policies**

**SANDY PRAEGER**  
**Commissioner of Insurance**

ALTA Endorsement Form 3-Zoning	\$1/\$1.000 (\$ 500.00 minimum)
Future Advance (Residential)	\$50.00
Policy Date Down Endorsement	\$50.00
Most Other Filed Endorsements	\$25.00

Call for quote on Special Endorsements

RC=RATE CARD

CR=COMMERCIAL RATE

NC=NO CHARGE





# Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

---

October 31, 2011

Mr. Randy Herrman  
Vice President  
McCaffree – Short Title Company, Inc.  
330 Delaware Street  
Leavenworth, KS, 66048

COPY

Re: Filing of Title Insurance Rates and Charges  
Your Correspondence Dated: October 31, 2011

Dear Mr. Herrman:

This will acknowledge receipt of your letter as referenced above submitting the material required by K.S.A. 40-952(c).

This material has been placed on file October 31, 2011.

Sincerely,

Martin J. Hazen  
Property & Casualty Policy Examiner

Phone: (785) 296-3405  
Email: [mjhazen@ksinsurance.org](mailto:mjhazen@ksinsurance.org)

COPY

ABROGATED

ATTACHMENT II (Amended 1-06-10)ESCROW AND CLOSING SERVICESREAL ESTATE CLOSING

Includes the preparation of escrow agreements, title documents, settlement

statement (HUD-1), the disbursement of funds, express/courier fees, and other closing documents, as required.

\$ 600.00

ABROGATED

OCT 31 2011

SANDY PRAEGER  
Commissioner of InsuranceRESIDENTIAL REAL ESTATE CLOSING/REFINANCE CLOSING

Includes the preparation of escrow agreements, title documents, settlement statement (HUD-1), and the disbursement of funds, express/courier fees, and other closing documents, as required.

\$ 300.00

RESIDENTIAL 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 escrow agreements, title documents, settlement statement (HUD-1), and the disbursement of funds, express/courier fees, and other closing documents, as required.

\$ 400.00

MECHANICS LIEN WORK OUT

Obtaining lien waivers and disbursing funds to pay claimants.

\$ 150.00

EXCHANGE CLOSING

1031 Exchange closing transaction concerning the sale and purchase of like property.

\$ 250.00

DISBURSEMENT OF FUNDS

Without closing services.

\$ 100.00RES

\$ 250.00COM

INDEMNITY DEPOSIT

\$ NC

ESCROW ACCOUNT SET UP

Fee for establishing a separate escrow account.

\$ 100.00

OUT OF OFFICE CLOSINGS

Closing that do not physically take place at McCaffree-Short Title Company. This includes closings in other counties.

Closing cost + \$100.00

AFTER HOURS CLOSING

\$50.00 per hour + closing cost

WITNESS ONLY 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, settlement statement (HUD-1), or the disbursement of funds.

\$ 150.00

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EXPRESS/COURIER FEE

\$ 25.00

Fee for the overnight delivery or physical delivery of closing related documents.

DOCUMENT PREPATATION

\$ NC

Documents prepared in connection with a closing.

FEES FOR ANCILLARY SERVICES

\$ NC

1. Notary public service
2. Cash
3. Contract for deed service
4. Seller carry back

NOTE: We reserve the right to add an additional Seller/Borrower closing fee of \$25.00 which includes express / courier fees when the lender requires the Closing Agent to pay those particular fees.

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McCaffree-Short Title Company, Inc.  
330 Delaware Street  
Leavenworth, KS 66048  
(913)651-7100

## TITLE INSURANCE RATES

August 1, 2009

Attachment I- Title Insurance Rate Card

Attachment II- Escrow and Closing Services

Attachment III- Commercial Title Insurance Rates

Attachment IV- Residential Title Insurance Rates

Attachment V- Other Title Insurance Fees and Services

Attachment VI- Unique or Unusual Conditions

Attachment VII- All Exhibits

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McCaffree-Short Title Company, Inc.  
Oldest Title Company in Kansas-Since 1857



# McCaffree-Short Title Company, Inc.

Attachment I

Leavenworth Office 913-651-7100

Leawood Office 913-327-1100

www.mccaffree-short.com

## POLICY RATES

Amount of Insurance	Regular	Reissue	Amount of Insurance	Regular	Reissue	Amount of Insurance	Regular	Reissue
0 - 15,000	\$140.00	\$100.00	170,001 - 175,000	\$650.00	\$455.00	330,001 - 335,000	\$970.00	\$679.00
15,001 - 20,000	\$170.00	\$119.00	175,001 - 180,000	\$660.00	\$462.00	335,001 - 340,000	\$980.00	\$686.00
20,001 - 25,000	\$200.00	\$140.00	180,001 - 185,000	\$670.00	\$469.00	340,001 - 345,000	\$990.00	\$693.00
25,001 - 30,000	\$225.00	\$158.00	185,001 - 190,000	\$680.00	\$476.00	345,001 - 350,000	\$1,000.00	\$700.00
30,001 - 35,000	\$255.00	\$175.00	190,001 - 195,000	\$690.00	\$483.00	350,001 - 355,000	\$1,010.00	\$707.00
35,001 - 40,000	\$275.00	\$193.00	195,001 - 200,000	\$700.00	\$490.00	355,001 - 360,000	\$1,020.00	\$714.00
40,001 - 45,000	\$300.00	\$210.00	200,001 - 205,000	\$710.00	\$497.00	360,001 - 365,000	\$1,030.00	\$721.00
45,001 - 50,000	\$325.00	\$228.00	205,001 - 210,000	\$720.00	\$504.00	365,001 - 370,000	\$1,040.00	\$728.00
50,001 - 55,000	\$345.00	\$242.00	210,001 - 215,000	\$730.00	\$511.00	370,001 - 375,000	\$1,050.00	\$735.00
55,001 - 60,000	\$365.00	\$256.00	215,001 - 220,000	\$740.00	\$518.00	375,001 - 380,000	\$1,060.00	\$742.00
60,001 - 65,000	\$385.00	\$270.00	220,001 - 225,000	\$750.00	\$525.00	380,001 - 385,000	\$1,070.00	\$749.00
65,001 - 70,000	\$405.00	\$284.00	225,001 - 230,000	\$760.00	\$532.00	385,001 - 390,000	\$1,080.00	\$756.00
70,001 - 75,000	\$425.00	\$298.00	230,001 - 235,000	\$770.00	\$539.00	390,001 - 395,000	\$1,090.00	\$763.00
75,001 - 80,000	\$440.00	\$308.00	235,001 - 240,000	\$780.00	\$546.00	395,001 - 400,000	\$1,100.00	\$770.00
80,001 - 85,000	\$455.00	\$319.00	240,001 - 245,000	\$790.00	\$553.00	400,001 - 405,000	\$1,110.00	\$777.00
85,001 - 90,000	\$470.00	\$329.00	245,001 - 250,000	\$800.00	\$560.00	405,001 - 410,000	\$1,120.00	\$784.00
90,001 - 95,000	\$485.00	\$340.00	250,001 - 255,000	\$810.00	\$567.00	410,001 - 415,000	\$1,130.00	\$791.00
95,001 - 100,000	\$500.00	\$350.00	255,001 - 260,000	\$820.00	\$574.00	415,001 - 420,000	\$1,140.00	\$798.00
100,001 - 105,000	\$510.00	\$357.00	260,001 - 265,000	\$830.00	\$581.00	420,001 - 425,000	\$1,150.00	\$805.00
105,001 - 110,000	\$520.00	\$364.00	265,001 - 270,000	\$840.00	\$588.00	425,001 - 430,000	\$1,160.00	\$812.00
110,001 - 115,000	\$530.00	\$371.00	270,001 - 275,000	\$850.00	\$595.00	430,001 - 435,000	\$1,170.00	\$819.00
115,001 - 120,000	\$540.00	\$378.00	275,001 - 280,000	\$860.00	\$602.00	435,001 - 440,000	\$1,180.00	\$826.00
120,001 - 125,000	\$550.00	\$385.00	280,001 - 285,000	\$870.00	\$609.00	440,001 - 445,000	\$1,190.00	\$833.00
125,001 - 130,000	\$560.00	\$392.00	285,001 - 290,000	\$880.00	\$616.00	445,001 - 450,000	\$1,200.00	\$840.00
130,001 - 135,000	\$570.00	\$399.00	290,001 - 295,000	\$890.00	\$623.00	450,001 - 455,000	\$1,210.00	\$847.00
135,001 - 140,000	\$580.00	\$406.00	295,001 - 300,000	\$900.00	\$630.00	455,001 - 460,000	\$1,220.00	\$854.00
140,001 - 145,000	\$590.00	\$413.00	300,001 - 305,000	\$910.00	\$637.00	460,001 - 465,000	\$1,230.00	\$861.00
145,001 - 150,000	\$600.00	\$420.00	305,001 - 310,000	\$920.00	\$644.00	465,001 - 470,000	\$1,240.00	\$868.00
150,001 - 155,000	\$610.00	\$427.00	310,001 - 315,000	\$930.00	\$651.00	470,001 - 475,000	\$1,250.00	\$875.00
155,001 - 160,000	\$620.00	\$434.00	315,001 - 320,000	\$940.00	\$658.00	475,001 - 480,000	\$1,260.00	\$882.00
160,001 - 165,000	\$630.00	\$441.00	320,001 - 325,000	\$950.00	\$665.00	480,001 - 485,000	\$1,270.00	\$889.00
165,001 - 170,000	\$640.00	\$448.00	325,001 - 330,000	\$960.00	\$672.00	485,001 - 490,000	\$1,280.00	\$896.00
						490,001 - 495,000	\$1,290.00	\$903.00
						495,001 - 500,000	\$1,300.00	\$910.00

The rates on this chart are for purchases as well as refinances.

For policies over \$500,000 the regular rate is \$2.00 for each additional \$1,000.00 of additional coverage.

Reissue rate for policies over \$500,000 is \$1.40 for each additional \$1,000.00 of additional coverage.

For loan policies issued simultaneously with an owner's policy, the fee is \$125.00, unless the loan amount exceeds the owner's policy(the purchase price).

If the loan amount exceeds the owner's policy, the rate is \$125.00 PLUS \$1.40 per each thousand in excess of the owner's policy.

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Updated August 1, 2009



**ATTACHMENT III**

**COMMERCIAL TITLE INSURANCE RATES**

(Commercial, Multi-Family, or Industrial Real Estate  
And properties not including 1-4 Single Family Dwelling Units)

**OWNERS TITLE INSURANCE POLICY**

Policy issued to commercial property owners.

SEE EXHIBIT "A" + "B"

**MORTGAGE TITLE INSURANCE POLICY**

Policy issued to lenders in the amount not to  
exceed 120% of loan amount.

SEE EXHIBIT "A" + "B"

**SIMULTANEOUS ISSUED MORTGAGE POLICY**

Mortgage Policy issued simultaneously where the amount  
of coverage exceeds the owner's policy.

\$ 300.00

**LEASEHOLD OWNERS TITLE INSURANCE POLICY**

Owner's leasehold policy issued to commercial  
property contract vendees and lessees.

\$ CR

**LEASEHOLD MORTGAGE TITLE INSURANCE POLICY**

Mortgage leasehold policy issued to  
lenders on commercial property.

\$ CR

**SIMULTANEOUS ISSUED LEASEHOLD OWNERS POLICY**

Leasehold owners policy not exceeding the amount  
of the owner's policy issued simultaneously therewith.

\$ 300.00

**SIMULTANEOUS ISSUED LEASEHOLD OWNERS POLICY**

Leasehold owner's policy issued simultaneously in which  
the amount of coverage exceeds the amount of the owner's policy.

\$ 300.00 + CR

**SIMULTANEOUS ISSUED LEASEHOLD MORTGAGE POLICY**

Leasehold mortgage policy not exceeding the amount  
of the owner's policy issued simultaneously to the lessee.

\$ 150.00

**SIMULTANEOUS ISSUED LEASEHOLD MORTGAGE POLICY**

Leasehold mortgage policy issued simultaneously to the  
lessee where the amount exceeds that of the owner's policy.

\$ 150.00 + CR

**COMMERCIAL REISSUE RATE**

Premium charged for a policy issued on  
previously insured commercial property.

SEE EXHIBIT "B"

**NEW CONSTRUCTION PENDING DISBURSEMENT POLICY**

Calling for periodic endorsements for increasing  
liability and extending time for policy.

\$ CR

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NEW CONSTRUCTION OWNERS POLICY

Issued to a commercial property owner on newly constructed property.

\$ CR

NEW CONSTRUCTION LOAN POLICY

Issued to a lender on a commercial construction loan (includes binder or construction loan policies)

\$ CR

HOLD OPEN CHARGES

\$ 100.00

COMMERCIAL TITLE INSURANCE ENDORSEMENTS

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

SEE EXHIBIT "C"

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ATTACHMENT IV

RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Dwelling Units)

RESIDENTIAL OWNERS POLICIES

\$ RC

Policy protecting the owner's interest in residential property.

RESIDENTIAL MORTGAGE POLICIES

\$ RC

Policy protecting the interest of mortgage lenders.

SIMULTANEOUS ISSUED LOAN POLICIES

\$ 125.00

A mortgage policy issued simultaneously with the issue of an owner's policy.

SIMULTANEOUS ISSUED LOAN POLICIES

\$ 125.00 + RC

A mortgage policy issued simultaneously with the issue of an owners policy where the amount of the mortgage policy exceeds that of the owner's policy.

RESIDENTIAL CONTRUCTION 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

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)

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BUILDERS RATE (Residential)

\$2.00 per \$1,000.00

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

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RESIDENTIAL REISSUE RATE

\$ 70% OF RC

Premium charged for a policy issued on previously insured residential property.

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LEASEHOLD OWNERS TITLE INSURANCE POLICY

\$ RC

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

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LEASEHOLD MORTGAGE TITLE INSURANCE POLICY

Policy issued to protect the interest  
of the lender on residential property.

\$ RC

SIMULTANEOUS ISSUED LEASEHOLD MORTGAGE POLICY

Leasehold mortgage policy not exceeding the amount  
of the owner's policy issued simultaneously to the lessee.

\$ 125.00

SIMULTANEOUS ISSUED LEASEHOLD MORTGAGE POLICY

Leasehold mortgage policy issued simultaneously to the  
lessee where the amount exceeds that of the owner's policy.

\$ 125.00 + RC

RESIDENTIAL TITLE INSURANCE ENDORSEMENTS

SEE EXHIBIT "C"

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ATTACHMENT V

OTHER TITLE INSURANCE FEES AND SERVICES

FORCLOSURE REPORT

Report issued for filing foreclosure proceedings.

a. Do not take policy	<u>\$ 175.00</u>
b. Do take policy	<u>\$ RC</u>
c. Each update	<u>\$ 25.00</u>

LOT SALE TO BUYER

a. No policy until improvement completed	<u>\$ 150.00</u>
b. Policy issued for cost to lot	<u>\$ RC</u>

PLATTED COMMITMENT

Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, ect.

\$ 150.00

PRELIMINARY COMMITMENT

Issued to the seller or realtor for informational purposes prior to the buyer being indentified.

\$ NC

INFORMATIONAL COMMENTMENT

Issued for informational purposes only in the form of a binder/commitment.

\$ 200.00

CONVERT CONTRACT PURCHASES  
POLICY TO OWNERS POLICY

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

\$ 100.00

ABSTRACT RETIREMENT RATE

A reduction in the premium charge as a result of being furnished an abstract of title on the property to be insured and that the abstract remains the property of the insured.

REISSUE RATE

CERTIFICATE OF TITLE

An abbreviated abstract providing information about the property in question. This is NOT title insurance and does not ensure marketable title.

\$ 125.00

CERTIFICATE OF TITLE WITH EASEMENTS

An abbreviated abstract providing information about the property in question including restrictions, reservations, and easements of said property. This is NOT title insurance and does not ensure marketable title.

\$ 175.00

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RADIUS SEARCH

A search of the property owners within a 200' or 500' radius. This report is used by the county for notification of owners within the giving area.

\$100.00 + 10.00/per tract

MULTIPLE TRACT OF LOT CHARGES

A charge made in connection with the issuance of either an owners of mortgage policy report or certificate of when the subject property consists of more than one chain of title.

\$ 75.00

UPDATE & RECORDING FEE

A fee applied when no insurance policy is issued but it is requested that we update any work performed and record instruments of record.

\$ 25.00

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.

\$ 50.00

INSURING OF A SUBDIVISION

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.

REISSUE RATE

DOCUMENT PREPARATION

Not in association with a closing.

\$ 50.00

OTHER

Judgment Search

UCC Search

Bankruptcy Exam

Copies

\$ 50.00

\$ 50.00

\$ 150.00

\$ .50/ PAGE

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NOTE: If an order is cancelled prior to the product actually begin completed and delivered, no cancellation fee is given. If the work has already been completed and delivered, a search and examination fee will be charged.

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SPECIAL RULE FOR RATED UNIQUE OR UNUSUAL CONDITIONS

IF IT CAN BE CLEARLY DEMONSTRATED THAT A RISK PRESENTS UNIQUE OR UNUSUAL CONDITIONS OF EXPOSURE OF 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 FORM A UNIQUE OR UNUSUAL CONDITION, THE FEES CHARGED MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR TREATMENT UNDER THIS RULE SHALL BE SUMMITTED TO THE INSURANCE COMMISSIONERS 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) RELATED 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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**ATTACHMENT VII**

**EXHIBIT "A"**

**Commercial Title Insurance Rates**

\$2/ \$1,000 for policies up to and including \$500,000.00 (\$200.00 minimum)  
\$1.80/ \$1,000 for policies from \$500,001.00 to \$1,000,000.00  
\$1.50/ \$1,000 for policies in excess of \$1,000,000.00

**EXHIBIT "B"**

**Commercial Title insurance Reissue Rates**

\$2.10/ \$1,000 for policies up to and including \$50,000.00 (\$150.00 minimum)  
\$1.80/ \$1,000 for policies from \$50,001.00 to \$100,000.00  
\$1.20/ \$1,000 for policies from \$100,001.00 to \$5,000,000.00  
\$1.05/ \$1,000 for policies from \$5,000,001.00 to \$10,000,000.00  
\$.90/ \$1,000 for policies from \$10,000,001.00 to \$15,000,000.00  
\$.75/ \$1,000 for policies in excess of \$15,000,000.00

**EXHIBIT "C"**

**Endorsement Fees for Owners and Mortgage Policies**

ALTA Endorsement Form 3-Zoning  
Most Other Filed Endorsements

\$1/ \$1.000 (\$500.00 minimum)  
\$25.00

**CALL FOR QUOTES ON SPECIAL ENDORSMENTS**

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