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SEP 16 2021

VICKI SCHMIDT
Commissioner of Insurance

September 16, 2021

To: James Norman – james.norman@ks.gov
Kansas Department of Insurance
420 SW 9th Street
Topeka, KS 66612-1678

Mr. Norman,

Please find the attached rate filing for the State of Kansas under MTC KSMO DBA Meridian Title Company. If you have any questions, you may call me at 913-461-5127

Sincerely,

Thomas J Carley
Chief Operating Officer
Meridian Title of KS, LLC DBA Meridian Title

MTC KSMO DBA Meridian Title Company

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Rate schedule for title insurance and other related services for the State of Kansas

Effective: 9/16/2021

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Commissioner of Insurance

Escrow, Closing and/or other services

- **COMMERCIAL ESCROW CLOSING** \$500.00/side
Includes preparation of contracts, escrow agreements, transfer of title Documents (deed, mortgage, notes, assignments, etc). Settlement Statement (HUD-1), disbursement of funds.
- **RESIDENTIAL REAL ESTATE CLOSING REFINANCE** \$350.00
Includes preparation of contracts, escrow agreements, transfer of title Document (deed, mortgage, notes, assignments, ect.). Settlement Statement, WITHOUT the assistance of a notary, attorney and/or broker.
 - **HOMES FOR HEROES** \$250.00
- **EXPEDITED RESIDENTIAL LOAN CLOSING REFINANCE** \$350.00
Includes preparation of all loan documents required by lender including, but, not limited to mortgage, notes, riders, assignments, government Regulations reports and disclosures, and disbursement of funds with less than 24 hour notice
- **RESIDENTIAL REAL ESTATE CLOSING (BUYERS)** \$350.00
Includes preparation of contracts, escrow agreements, transfer of title Document (deed, mortgage, notes, assignments, ect.
- **RESIDENTIAL LOAN CLOSING (PURCHASE)**
 - Seller only \$175.00
 - Buyer only (expedited) \$350.00
 - **CASH BUYER** \$200.00
 - **CASH SELLER** \$175.00
 - **FSBO SELLER** \$250.00
 - **HOMES FOR HEROES SELLER** \$150.00
 - **BUYER/OWNER FINANCE** \$350.00
 - **SELLER SHORT SALE** \$300.00
- **WITNESS CLOSING FEE** \$75-\$150.00
- **NOTARY FEE** \$100-\$250
- **OUTER COUNTY TITLE SEARCHES** \$150-\$350
Excludes Douglas, Johnson, Wyandotte, Franklin, and Miami County in Kansas
Excludes Platte, Clay and Jackson in Missouri
- **WIRE FEE & DELIVER SERVICE** \$15-\$30/each
- **COURIER/OVERNIGHT/DELIVERY FEE** \$10-\$40/each

Calculating premiums over the card amount:

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-For policies over \$600,000 and up to \$1,000,000 – Add \$0.66 per thousand.

-For policies over \$1,000,000 and up to \$5,000,000 – Add \$0.50 per thousand.

-For policies over \$5,000,000 and up to infinity – Add \$0.65 per thousand.

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- 2nd Mortgage \$50-\$150
- DOCUMENT PREP \$50-\$150
- LOT SALE TO BUYER
 - a. No policy until improvement \$100.00
 - b. Policy issued Card Rate
- PLATTING COMMITMENT \$200.00
 - Issued to government body in lieu of Attorney's opinion to show easements, Taxes, mortgage, ect.
- PLAT BINDER N/C
 - Issued to developer to platting Development
- INFORMATION COMMITMENT (for individuals) \$250.00
- MECHANIC'S LIEN WORK OUT \$250.00
 - Obtaining lien waivers, disbursing funds To pay claimants
- EXCHANGE CLOSING \$250.00
 - Closing transaction having more than one Parcel of real property
- Other
 - a. Update title commitment (older than 6 months) \$100.00

COMMERCIAL TITLE INSURANCE RATE

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- OWNERS TITLE INSURANCE POLICY
Policies issued to owners, contract, vendees
Lessees
card rate to \$600,000
Call for quote > \$600,000
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- MORTGAGE TITLE INSURANCE POLICY
Issued to lender in an amount to exceed 120%
Of loan amount
Same as above
- MORTGAGE TITLE INSURANCE POLICY
(Bank and Direct lender rate)
\$1/\$1000 \$400 minimum
- Simultaneously Issued Mortgage policy
Not to exceed the amount of owner's issued
Simultaneously therewith
\$195.00 - \$295.00
- simultaneously issued Mortgage Policy
to exceed the amount of owner's policy
Issued simultaneously therewith
\$200.00 up to amount of
owner's policy rate thereafter
- simultaneously issued leasehold Policy
Not to exceed the amount of owner's policy
Issued to lessees
80% of rate card
- Refinance Policy
Loan Policy on property as a result of
Refinancing a previous loan
80% of rate card
- Second mortgage policy
policy issued on a 2nd, 3rd, or more loans
80% of rate card
- REISSUE POLICY
Policy issued on previously issued property
80% of rate card
- NEW CONTRUCTION PENDING LOAN
DISBURSEMENT POLICY
Calling for periodic endorsement for
Increasing liability and extending time of policy
SEE OTHER
- NEW CONTRUCTION OWNER'S POLICY
SEE OTHER
- NEW CONSTRUCTION LOAN POLICY
Issued to construction lender on construction
CARD RATE

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N/C VICKI SCHMIDT
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N/C

N/C

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- HOLD OPEN CHARGE
- ENDORSEMENT TO OWNER'S POLICY (RESIDENTIAL)
- ENDORSEMENT TO LOAN POLICY (RESIDENTIAL)
- ENDORSEMENT TO OWNER'S POLICY (Commercial) \$150.00 min subject subject to U&U
- ENDORSEMENT TO LOAN POLICY (Commercial) \$150.00 min subject subject to U&U
- Residential insurance rates RATE CARD
(1-4 single family units)
- Special Coverage None
- Residential new Construction Loan Policy card rate less lot binder
Issued with owner's policy on new construction
- Second Mortgage Policy 80% of card rate
Loan policy issued on 2nd, 3rd or more loans
- second Mortgage policy \$200.00
Loan policy issued on 2nd, 3rd or more loans
When issued simultaneously with policy on 1st mortgage
- Hold Open Charges N/A
- Residential Owner's policy Card Rate
Policy of title insurance protecting the owner's
Interests in 1-4 family residence
- Residential Mortgage Policy Card Rate
Policy of title insurance protecting the interest of
Mortgage lenders

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- **Simultaneously Issued Loan Policy** \$200.00 up to amount of owner's policy card rate thereafter
A loan policy issued simultaneously with the Issue of an owner's policy in amount equal to Or exceeding the amount of said loan policy
- **Residential construction loan policy** Card Rate
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 purpose
- **Construction Loan Binder (Commitment)** Ind. \$1/1000BLDR-N/C (when issuing Final)
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.
- **Development Loan Policy** 80% of card Rate
A mortgage policy issued for the protection of the Lender who provided the funds to make improvements to the land. The land can re resold for a different purpose (i.e. subdivision development and subsequent land sale)
- **Builders rate** 80% of card rate
(Residential owner's policy)- a rate afforded to builders/ Developers which is less than the normal residential owners Rate due to discount for volume as well as simplicity of Search and examination
- **Re-finance rate for residential mortgagees policy** 80% of card rate
A rate afforded to homeowners where a lenders policy Is required as the result of the refinance of the owners Existing financing
- **Re-issue rate** 80% of card rate
A rate afforded to the owner as a seller or borrower due To the fact that the title at issue had previously been Searched and examined for durability as evidence by The issuance of a policy of title insurance with a Prior date

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• Multiple lot or tract changes A change made in connection with the issuance Of either an owners or mortgagees policy when The subject property consists of more than one Chain of title	\$150.00 each residential \$300.00 each commercial
• 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	\$50.00 credit
• Leasehold Policies Policies issued to protect the interest of a lessee In real property	Card Rate
• insuring the validity of an option to purchase granted To lessee	Card Rate
• Cancellation Fee	N/A
• RELOCATION COMMITMENT	\$150.00
• LIMITED TITLE REPORTS	\$75.00
• TITLE REPORTS WITH ADDITIONAL INFORMATION AND/OR ATTACHMENT	\$150.00
• REPLACEMENT OF LOST POLICY Residential-Within 2 years	\$75.00
Residential- after 2 years	\$200.00
Commercial- within 2 years	\$175.00
Commercial- after 2 years	\$300.00

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- Special rules for rating unique or unusual conditions

If it can be clearly demonstrated that a risk presents unique or unusual conditions of exposure or hazard such that the application of the normal rating procedure does not produce a reasonable and equitable rate for the risk, such risk may be treated on an individual rate basis

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.S 40-2404 (14) relating to the rebates and other inducements in the title insurance. Such rates must be filed with the commissioner of insurance prior to quotation or being made effective.



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KANSAS PREMIUM RATE SHEET
Resale Transactions Only

Amount of Insurance	Owner's Title Policy Rates
\$60,000 or less	\$475.00
\$70,000	\$500.00
\$80,000	\$525.00
\$90,000	\$545.00
\$100,000	\$563.00
\$110,000	\$581.00
\$120,000	\$593.00
\$130,000	\$605.00
\$140,000	\$617.00
\$150,000	\$692.00
\$160,000	\$705.00
\$170,000	\$718.00
\$180,000	\$731.00
\$190,000	\$745.00
\$200,000	\$758.00
\$210,000	\$771.00
\$220,000	\$784.00
\$230,000	\$798.00
\$240,000	\$811.00
\$250,000	\$837.00
\$275,000	\$869.00
\$300,000	\$903.00
\$325,000	\$936.00
\$350,000	\$969.00
\$375,000	\$1002.00
\$400,000	\$1035.00
\$425,000	\$1068.00
\$450,000	\$1101.00
\$475,000	\$1134.00
\$500,000	\$1167.00
\$525,000	\$1183.00
\$550,000	\$1200.00
\$575,000	\$1217.00
\$600,000	\$1233.00

For loan amounts above \$600,000, please contact our office for a quote.

Commercial Rates and Builder Rates are available upon request.

<u>Seller Closing Fee \$175</u>	<u>Seller Short Sale \$300</u>	<u>Buyer Cash \$200</u>
<u>Buyer Owner Finance \$350</u>	<u>Buyer New Loan \$350</u>	<u>Refinance \$350</u>
<u>FSBO Seller \$250</u>		

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KANSAS PREMIUM RATE SHEET
Refinance Transactions Only!

Amount of Insurance

Owner's Title Policy Rates

\$60,000 or Less	\$300.00
\$70,000	\$325.00
\$80,000	\$350.00
\$90,000	\$375.00
\$100,000	\$400.00
\$110,000	\$425.00
\$120,000	\$450.00
\$130,000	\$465.00
\$140,000	\$475.00
\$150,000	\$531.00
\$160,000	\$539.00
\$170,000	\$550.00
\$180,000	\$561.00
\$190,000	\$578.00
\$200,000	\$585.00
\$210,000	\$594.00
\$220,000	\$605.00
\$230,000	\$622.00
\$240,000	\$633.00
\$250,000	\$660.00
\$260,000	\$677.00
\$270,000	\$693.00
\$280,000	\$710.00
\$290,000	\$726.00
\$300,000	\$743.00
\$325,000	\$770.00
\$350,000	\$798.00
\$375,000	\$825.00
\$400,000	\$853.00
\$425,000	\$880.00
\$450,000	\$908.00
\$475,000	\$935.00
\$500,000	\$963.00
\$525,000	\$990.00
\$550,000	\$1018.00
\$575,000	\$1045.00
\$600,000	\$1073.00

For loan amounts above \$600,000 please contact our office for a quote!

Commercial Rates and Builder Rates are available upon request!

<u>Seller Closing Fee \$175</u>	<u>Seller Short Sale \$300</u>	<u>Buyer Cash \$200</u>
<u>Buyer Owner Finance \$250</u>	<u>Buyer New Loan \$350</u>	<u>Refinance \$350</u>
<u>FSBO Seller \$250</u>	<u>Homes for Heroes \$250</u>	



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KANSAS PREMIUM RATE SHEET
Douglas, Miami, Franklin, Linn Counties

Amount of Insurance	Title Policy Rates
*****	*****
\$30,000	\$225.00
\$40,000	\$235.00
\$50,000	\$255.00
\$60,000	\$285.00
\$70,000	\$310.00
\$80,000	\$335.00
\$90,000	\$360.00
\$100,000	\$390.00
\$110,000	\$400.00
\$120,000	\$420.00
\$130,000	\$440.00
\$140,000	\$455.00
\$150,000	\$465.00
\$160,000	\$485.00
\$170,000	\$500.00
\$180,000	\$515.00
\$190,000	\$530.00
\$200,000	\$545.00
\$210,000	\$555.00
\$220,000	\$565.00
\$230,000	\$575.00
\$240,000	\$585.00
\$250,000	\$595.00
\$275,000	\$635.00
\$300,000	\$675.00
\$325,000	\$715.00
\$350,000	\$755.00
\$375,000	\$795.00
\$400,000	\$860.00
\$425,000	\$905.00
\$450,000	\$935.00
\$475,000	\$965.00
\$500,000	\$1005.00
\$525,000	\$1020.00
\$550,000	\$1035.00
\$575,000	\$1045.00
\$600,000	\$1055.00
*****	*****

For loan amounts above \$600,000, please contact our office for a quote.

Commercial Rates and Builder Rates are available upon request.

Seller Cash \$175	Seller Short Sale \$300	Buyer Cash \$200
Buyer Owner Finance \$350	Buyer New Loan \$350	Refinance \$350
FSBO Seller \$250	Homes for Heroes \$250	
Simultaneous Issue Rate-\$200.00	Construction Binder-\$200.00	

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Meridian Title Refinance Special

Kansas Rates Only

\$0.00 - \$200,000 - \$550 Bundle Fee (\$350 close, \$200 premium)
\$200,001 - \$400,000 - \$750 Bundle Fee (\$350 close, \$400 premium)
\$400,001 - \$600,000 - \$950 Bundle Fee (\$350 close, \$600 premium)
\$600,001 - \$800,000 - \$1050 Bundle Fee (\$350 close, \$700 premium)
\$800,001 - \$1,000,000 - \$1250 Bundle Fee (\$350 close, \$900 premium)

This pricing is exclusive to specific guidelines.

- It must close in a First United Title location during office hours, if not you will be subject to a \$150.00 after hours/notary fee.
- Only for these surrounding counties Johnson, Wyandotte, Douglas, Jackson, Clay, Platte, Cass.
- Anything over 1 million please call for quick quote.

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KANSAS REFINANCE PREMIUM RATE SHEET

Custom Rate Filing GB092021

CLOSING FEE \$350

Amount of Insurance	Loan Policy Premium
\$0.00 - \$250,000	\$360.00
\$250,001 - \$500,000	\$540.00
\$500,001 - \$750,000	\$660.00
\$750,001 - \$1,000,000	\$800.00
\$1,000,001 - \$1,250,000	\$925.00
\$1,250,001 - \$1,500,000	\$1,000.00

For loan amounts above \$1,500,001 add \$1.00 per thousand

www.MTC.ile

Meridian Title of Wichita
144 N Oliver Ave, Ste 303
Wichita, KS 67208

7/1/2021

To: James Norman - jnorman@ksinsurance.org
Kansas Department of Insurance
420 SW 9th Street
Topeka, KS 66612-1678

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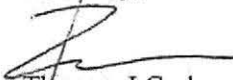
JUL 01 2021

VICKI SCHMIDT
Commissioner of Insurance

James,

Please see the attached filing for the State of Kansas. If you have any questions, you may call me at 913-383-3913 or email me at tcarley@mtc.llc.

Sincerely,



Thomas J Carley
Partner
Meridian Title Company



Meridian Title Company

144 N. Oliver, Ste. 303, Wichita, KS 67208

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TITLE INSURANCE | CLOSINGS | CONTRACT SERVICING | 1031 EXCHANGE

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JUL 01 2021

of Wichita

VICKI SCHMIDT
Commissioner of Insurance

SEDGWICK & BUTLER COUNTY TITLE INSURANCE CHARGES | EFFECTIVE JULY 1ST, 2021

INSURANCE UP TO	RATE	REFI	INSURANCE UP TO	RATE	REFI	INSURANCE UP TO	RATE	REFI	INSURANCE UP TO	RATE	REFI
10,000	260	260	260,000	1,045	627	510,000	1,575	945	760,000	1,845	1,107
20,000	310	260	270,000	1,065	639	520,000	1,585	951	770,000	1,855	1,113
30,000	360	260	280,000	1,090	654	530,000	1,595	957	780,000	1,865	1,119
40,000	425	260	290,000	1,110	666	540,000	1,605	963	790,000	1,875	1,125
50,000	465	279	300,000	1,135	681	550,000	1,615	969	800,000	1,885	1,131
60,000	525	315	310,000	1,155	693	560,000	1,625	975	810,000	1,900	1,140
70,000	560	336	320,000	1,175	705	570,000	1,640	984	820,000	1,910	1,146
80,000	610	366	330,000	1,195	717	580,000	1,650	990	830,000	1,920	1,152
90,000	650	390	340,000	1,220	732	590,000	1,660	996	840,000	1,930	1,158
100,000	685	411	350,000	1,240	744	600,000	1,670	1,002	850,000	1,940	1,164
110,000	715	429	360,000	1,265	759	610,000	1,680	1,008	860,000	1,950	1,170
120,000	740	444	370,000	1,280	768	620,000	1,690	1,014	870,000	1,965	1,179
130,000	765	459	380,000	1,305	783	630,000	1,705	1,023	880,000	1,975	1,185
140,000	790	474	390,000	1,325	795	640,000	1,715	1,029	890,000	1,985	1,191
150,000	805	483	400,000	1,350	810	650,000	1,725	1,035	900,000	1,995	1,197
160,000	830	498	410,000	1,370	822	660,000	1,735	1,041	910,000	2,005	1,203
170,000	850	510	420,000	1,390	834	670,000	1,745	1,047	920,000	2,020	1,212
180,000	875	525	430,000	1,410	846	680,000	1,755	1,053	930,000	2,030	1,218
190,000	895	537	440,000	1,435	861	690,000	1,770	1,062	940,000	2,040	1,224
200,000	915	549	450,000	1,455	873	700,000	1,780	1,068	950,000	2,050	1,230
210,000	935	561	460,000	1,480	888	710,000	1,790	1,074	960,000	2,060	1,236
220,000	960	576	470,000	1,500	900	720,000	1,810	1,086	970,000	2,070	1,242
230,000	975	585	480,000	1,525	915	730,000	1,820	1,092	980,000	2,080	1,248
240,000	1,005	603	490,000	1,545	927	740,000	1,830	1,098	990,000	2,095	1,257
250,000	1,020	612	500,000	1,565	939	750,000	1,825	1,103	1,000,000	2,105	1,263

CLOSING FEES (policy purchase required)

RESIDENTIAL SALE \$480.00

RESIDENTIAL REFINANCE \$310.00

RESIDENTIAL SALE WITHOUT REALTOR \$580.00

COMMERCIAL & AGRICULTURAL

\$1.00/1,000 UP TO 1,000,000 | plus 10¢/1,000 over 1,000,000 (\$480.00 min.)

- The charges published here in are applicable to normal transactions. In cases involving long and intricate title, more than one chain of title or extraordinary risk, we reserve the right to make additional charges.
- Multiple lot and new home sales may be subject to special builders and developers rates and are not listed above. Call us for special quotations.
- For sale of residential property within three years of seller's purchase, use reissue rate.
- For residential mortgage policies not exceeding the amount of the owners policy, but issued simultaneously \$195.00.
- For policies over \$1,000,000 and simultaneous leasehold policies, charges will be furnished upon request.



Meridian Title Company

of Wichita

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WWW.MTC.LLC

TITLE INSURANCE | CLOSINGS | CONTRACT SERVICING | 1031 EXCHANGE

VICKI SCHMIDT
Commissioner of Insurance

CLOSING LOCATIONS AVAILABLE

Sedgwick County

144 N Oliver Ave, Suite #303
Wichita, KS | 67208
P (316) 778-4040
F (316) 867-3536

Johanson County

10701 El Monte
Overland Park, KS | 66211
P (913) 383-3913
F (913) 383-3930

12701 W 87th Street Pkwy, Suite #210
Lenexa, KS | 66215
P (913) 601-3999
F (913) 383-3930

Wyandotte County

1333 Meadowlark Lane, Suite #206
Kansas City, KS | 66102
P (913) 955-3237
F (913) 383-3930

Miami County

202 S. Silver Street
Paola, KS | 66071
P (913) 294-0822
F (785) 594-0061

Linn County

603 Holly Street, Suite #2
Pleasanton, KS | 66075
P (913) 955-3194
F (785) 594-0091

Douglas County

545 Columbia Dr.
Lawrence, KS | 66049
P (785) 865-4116
F (785) 594-0091

816 Ames Street
Baldwin City, KS | 66006
P (785) 594-0090
F (785) 594-0091

Greene County

1334 E Republic Road
Springfield, MO | 65804
P (417) 886-4400
F (417) 427-2019

Christian County

105 W Sherman Way, Suite #105
Nixa, MO | 65714
P (417) 886-4400
F (417) 427-2019

1471 W South Street, Suite G
Ozark, MO | 65721
P (417) 886-4400
F (417) 427-2019

Barry County

1310 Old Highway 37, Suite #404
Cassville, MO | 65625
P (417) 847-2963
F (417) 427-6356

Lawrence County

1418 B South Elliott Ave, Suite B
Aurora, MO | 65605
P (417) 519-4100
F (417) 512-7179

Taney County

800 State Highway 248, Suite #4-A
Branson, MO | 65616
P (417) 334-1114
F (417) 334-5876

Jackson County

17000 E 40 Highway, Suite #1
Independence, MO | 64055
P (816) 463-8430
F (816) 416-8047

447 SW Ward Road
Lee's Summit, MO | 64081
P (816) 463-2978
F (816) 416-8047

Clay County

7915 N. Oak Trafficway, Suite #100
Kansas City, MO | 64118
P (816) 416-8021
F (816) 416-8047

Stone County

PO BOX 285
113 E. 4th Street
Galena, MO | 65556
P (417) 357-6125
F (417) 357-6262

Meridian Title Company of Wichita
 144 N. Oliver, Ste. 303, Wichita, KS 67208
 P (316) 778-4040 F (316) 867-3636

Rate Filing Effective July 1, 2021

Closing/Escrow and related fee's		
COMMERCIAL ESCROW CLOSING	\$1.00 per \$1,000 up to \$1,000,000, \$480 minimum Over \$1,000,000 \$0.10 per \$1,000	
RESIDENTIAL REAL ESTATE CLOSING	\$480.00	Owner occupied property outside of Sedgwick or Butler County, all mail-out (neither buyer nor seller present), and not applicable to non-owner occupied property located in Sedgwick or Butler County
RESIDENTIAL REAL ESTATE CLOSING	\$440.00	Non-owner occupied property (A rate for Investors as seller that is less than normal rate due to volume discount.
RESIDENTIAL REAL ESTATE CLOSING	\$580.00	Non-owner occupied property, located in Kansas and outside of Sedgwick and Butler County, all mail-out (neither buyer nor seller present)
RESIDENTIAL LOAN CLOSING	\$310.00	Refinance property in Kansas
RESIDENTIAL LOAN CLOSING	\$450.00	Refinance property outside Kansas
RESIDENTIAL REAL ESTATE CLOSING	\$580.00	Property outside Kansas
RESIDENTIAL REAL ESTATE CLOSING	\$580.00	For sale by owner without assistance of real estate agent
SELLER/SERVICES		
Wires	\$20.00 each	
Overnight/Express Deliveries	\$20.00 each	
DOCUMENT PREPARATION	\$175.00	When transaction is not included with closing or title insurance
RESIDENTIAL CORPORATE RELOCATION	\$480.00, less a 40% credit	For benefit of corporate transferor/transferee (Minimum 15 related transactions)
MULTIPLE LOT SALES CLOSING	\$60.00	Commercial closing fee if in excess of 5 lots
RESIDENTIAL Vacant Lot Sale/Construction Loan Closing	\$60.00	CASH/Not Including Mortgage-TRID
RESIDENTIAL Vacant Lot Sale/Construction Loan Closing-WITH MORTGAGE/TRID	\$185.00	\$60-Lot Closing, \$125 for Mortgage/TRID Closing
RESIDENTIAL REAL ESTATE CLOSING	\$340.00	Sale of new home by Builder to first Owner
EXCHANGE CLOSING	\$650.00 (up to 3 disbursements) \$25.00 (per additional disbursements) \$500.00	\$150.00 per replacement property Closing transaction having more than one parcel of real property Obtain lien waivers, disburse funds to pay claimants
MECHANIC LIEN WORK OUT		
DISBURSEMENT OF FUNDS	\$300.00 up to (3), \$50 per disbursement after (3)	No closing services, disbursing funds and collecting signatures
DISBURSEMENT OF FUNDS	\$175.00 up to (3), \$50 per disbursement after (3)	No closing services, disbursing funds, without collecting signatures on documents
ESCROW DEPOSIT	\$175.00 up to (3), \$50 per disbursement after (3)	In conjunction commercial closing title issues
ESCROW DEPOSIT	\$125.00 for 1 disbursement	
	\$50.00 per each additional disbursement	Held for non-title issues, not lender required, on residential property for which we are providing title insurance

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ESCROW DEPOSIT

\$175.00 for 1 disbursement

ESCROW DEPOSIT

\$50.00 per each additional disbursement

ESCROW DEPOSIT

\$300.00 for 1 disbursement

AT-INTEREST ACCOUNT SET UP

\$50.00 per each additional disbursement

No Charge

ONE-TIME CLOSINGS

\$50 each account

SECOND MORTGAGE CLOSING

\$300.00 initial fee, with \$175.00 for modification

\$150.00

SECOND MORTGAGE CLOSING

\$75.00

ESCROW CONTRACT SET-UP

\$500.00

ESCROW CONTRACT SET-UP

\$500.00

ESCROW CONTRACT SET-UP

\$500.00

ESCROW CONTRACT SERVICING

\$20.00 per month

Each additional seller disbursement

\$5.00

DOCUMENT COURTESY SIGNING

\$50.00-\$100

\$150.00

\$150.00

\$100.00

DOCUMENT PREP AND CLOSING

\$325.00

COORDINATION**DOCUMENT PREPARATION FOR DEED**

\$50.00

PACKAGE**REO CLOSING**

\$480.00

ASSIST BUYER/SELLER CLOSING

50% Residential Sales Closing Fee

Held for non-title issues, not lender required, on commercial property for which we are providing title insurance

Held for non-title issues and not lender required (No title or closing services provided)

Lender required and New Construction

Earnest money accounts – Commercial and Residential

Closing of construction mortgage that also permanent mortgage with modifications filed end of construction

When simultaneous with first mortgage closing, prepare closing statement, signing, and recording

When simultaneous w/first mortgage closing, signing and recording only, no prep of closing statement

Prepare contract, hold docs, collect/disburse payments-with Title Insurance and Closing Services

Prepare contract, hold docs, collect/disburse payments-with out Title Insurance and Closing Services

Hold documents only

First two seller disbursements (does not include tax/insurance reserve disbursement)

Additional \$5.00 If tax/insurance reserves are required

\$50-Cash Sale, \$100 Non Cash Sale

When Seller side of closing is U.S. Government Agency, HUD, FHLMC, FHLB

When buyer's side of closing is U.S. Government Agency, HUD

Added per above with Seller's side of closing doc's

Out Of county REO transactions, Seller signing, another company signs buyer

For property to be owner-occupied and not held for investment purposes

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TITLE INSURANCE		
SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS		
If it can clearly be demonstrated that a risk presents unique and 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 a individual rate basis. Requests under this rule shall be submitted to the insurance commissione and shal be asupported by evidence specifically setting forth the requests along withj supporting information evidencing that the treatment is not in violation of K.S.A. 40-2404(14) relating to rebates and other inducements for title insurance. Rates must be filed with the commissioner of insurance prior to quotation or being made effective.		
COMMERCIAL TITLE INSURANCE RATES (Properties Except 1-4 Single Family Dwelling Units)		
OWNER'S TITLE INSURANCE POLICY	card rate up to \$1,000,000 plus \$1.00 per \$1,000 thereafter	Policies will be issued to owner's, contract vendees and lessees
MORTGAGE TITLE INSURANCE POLICY	card rate up to \$1,000,000 plus \$1.00 per \$1,000 thereafter	Issued to lenders
SIMULTANEOUS-ISSUED MORTGAGE POLICY	card rate up to \$1,000,000 plus \$1.00 per \$1,000 thereafter	Not exceeding the amount of owner's policy issued simultaneous therewith
SIMULTANEOUS-ISSUED MORTGAGE POLICY	\$250.00 up to \$1,000,000 plus \$0.10 per \$1,000 thereafter plus filed rate for mortgage policy	Where the amount of coverage exceeds the owner's policy
LEASEHOLD POLICIES	card rate	Policies issued to protect the interest of a lessee in real property
SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY	30% of card rate	Not exceeding the amount of owner's policy issued to the fee owner
SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY	30% of card rate to amount of owner's policy, plus card rate thereafter	Where the amount of coverage exceeds to fee owner's policy
REFINANCE POLICIES	card rate less 40% credit, if borrower been in title 3 years or less, but not less than minimum charge	Loan Policy issued on property as a result of refinancing a previous loan
SECOND MORTGAGE POLICIES	card rate less 40% credit, if borrower has been in title for 3 years or less, but not less than minimum	Loan policy issued on 2 nd or more loans
REISSUE POLICIES	card rate less 40% credit, if borrower has been in title for 3 years or less, but not less than minimum	Policies issued on previously insured property
DEVELOPER/BUILDER RATE	card rate less 40% credit but not less than minimum	(Owner's Policies) A rate afforded to builder/developer as seller which is less than the normal owner's rate due to discount for volume as well as simplicity of search and examination
DEVELOPER/BUILDER RATE	card rate less 40% credit but not less than minimum	(Loan Policies) A rate afforded to builder/developer as borrower which is less than the normal loan rate due to discount for volume as well as simplicity of search and examination
MULTIPLE LOT OR TRACT CHARGE	\$150.00	A charge made in connection with the issuance of either an owner or a mortgagee's policy when the subject property consists of more than one chain of title Multi-county add \$300.00 for first out-of-county chain and \$100.00 for each additional
NEW CONSTRUCTION OWNER'S POLICY	card rate	
NEW CONSTRUCTION LOAN POLICY	card rate	Issued to construction lender on construction loan (Non-builder/developer as borrower)
NEW CONSTRUCTION LOAN POLICY	card rate less 40% credit but not less than minimum	Issued to construction lender on construction loan with builder/developer as borrower
DELETE MECHANIC LIEN EXCEPTION FROM CONSTRUCTION LOAN POLICY	15% of base policy charge, not less than minimum	When priority is lost due to construction commencing prior to recordation of the mortgage

**HOLD OPEN CHARGES
FORECLOSURE COMMITMENT**

**LOT SALE TO BUYER
(Builder/Developer as seller)**

**LOT SALE TO BUYER
(Non-builder/developer as seller)**

**CONVERT CONTRACT PURCHASERS'
POLICY TO OWNER'S' POLICY**

**CONVERT CONSTRUCTION LOAN POLICY
TO PERMANENT LOAN POLICY**

**CONVERT LEASEHOLD POLICY TO
OWNER'S' POLICY**

CANCELLATION FEE-

CANCELLATION FEE-

CASH ADVANCE

INFORMATION TITLE REPORT

INFORMATION TITLE REPORT

INFORMATION TITLE REPORT

PRELIMINARY TITLE SEARCH REPORT

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No Charge

\$300.00

Card rate

No charge first one, \$50 subsequent

60% card rate

60% card rate

card rate

card rate

25% card rate

card rate less credit for construction loan policy

30% of card rate up to amount of leasehold policy
plus card rate thereafter

\$0.00

Rate Filed

Amount advanced

\$300.00

\$200.00 - \$3,000.00 depending on complexity of
search

\$300.00

No Charge

Commitment issued for filing foreclosure proceedings

Do not take policy

Do take policy

Post Petition date down endorsements:

No policy until improvement completed

Policy issued for cost of lot

No policy until improvement completed

Policy issued for cost of lot

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

Issued when Lessee exercises option to purchase property, title to which is insured by our leasehold policy

Title Insurance Order

Third party fee charged by participating title company for work performed on a file that does not result in
the issuance of a title insurance policy

Money advanced to pay for recordings, overnight express, long distance calls, fax transmissions, etc.

(Applies to title insurance agents or underwriters, with policy premium split)

(Applies to title insurance agents or underwriters, without policy premium split)

(Applies to all except title insurance agents or underwriters)

RESIDENTIAL TITLE INSURANCE RATES (1-4 Single Family Living Units)		
RESIDENTIAL NEW CONSTRUCTION LOAN POLICY	\$200.00	Issued with owner's policy on new construction
SECOND MORTGAGE POLICIES	card rate less 40% credit, no less minimum charge	Loan policies issued on 2 nd , 3 rd , or more loans
HOLD OPEN CHARGES	No Charge	
RESIDENTIAL OWNER'S POLICIES	card rate up to \$1,000,000.00 plus \$1.00 per \$1,000 thereafter	Policies of title insurance protecting the owner's interest in one-four family residences
RESIDENTIAL MORTGAGES POLICIES	card rate to \$1,000,000.00 plus \$1.00 per \$1,000 thereafter	Policies of title insurance protecting the interest of mortgage lenders
SIMULTANEOUSLY ISSUED LOAN POLICIES	\$195.00	Not exceeding the amount of owner's policy issued simultaneously issued therewith
SIMULTANEOUSLY ISSUED LOAN POLICIES	\$195.00 plus card rate if exceeds owner's amount	A loan policy issued simultaneously with the issue of an owner's policy in an amount equal to or exceeding the amount of said loan policy
RESIDENTIAL CONSTRUCTION LOAN POLICY	card rate less 40%	A loan policy specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes
CONSTRUCTION LOAN BINDER (COMMITMENT)	card rate	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
DEVELOPMENT LOAN POLICY	card rate	A mortgage policy issued for the protection of the lender who provides the funds to make improvements to the land so that said land can be resold for a different purpose (i.e., subdivision development and subsequent land sales)
BUILDERS RATE	card rate less 40% credit but not less than minimum	(Residential owner's policies) A rate affordable to builder/developers which is less than the normal residential owner's rate due to discount for volume as well as simplicity of search and examination
RE-FINANCE RATE FOR RESIDENTIAL MORTGAGES POLICIES	card rate less 40% credit but not less than minimum	A rate afforded to homeowner's where a lenders policy is required by the lender as the result of the refinance of the owner's existing financing, or if no financing exists
RE-ISSUE RATE	card rate less 40% credit but not less than minimum	A rate afforded to the owner due to the fact that the title had previously been searched and examined for durability as evidenced by the issuance of an owner's policy or refinance loan policy of title insurance within the last 3 years
MULTIPLE LOT OR TRACT CHARGE	\$150.00/chain	A charge made in connection with the issuance of either an owner's or a mortgagee's policy when the subject property consists of more than one chain of title
FORECLOSURE COMMITMENT	\$300.00 Card rate No charge first one, \$50 subsequent	Commitment issued for filing foreclosure proceedings Do not take policy Do take policy Post Petition date down endorsements:
LEASEHOLD POLICIES	card rate	Policies issued to protect the interest of a lessee in real property
SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY	30% of card rate	Not exceeding the amount of the owner's policy issued to the fee owner
SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY	30% of card rate to amount of owner's policy, plus card rate thereafter	Where the amount of coverage exceeds the amount of the owner's policy issued to fee owner

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CANCELLATION FEE	No charge	A charge made for actual work performed by Meridian Title Company on a title insurance file that does not result in the issuance of a title insurance policy
CANCELLATION FEE	actual amount of charge presented by that provider	Third-Party fee charged by participating title company for work performed on a file that does not result in the issuance of a title insurance policy
INDIVIDUAL (NON-BUILDER) LOT OWNER	No Charge	Construction loan commitment
COMMITMENT TO INSURE – RESIDENTIAL LOT SALE	\$60.00	
CONVERT CONTRACT PURSHASER'S POLICY TO OWNER'S POLICY	30% card rate	Issued when contract purchaser pays off contract and wants current policy showing title in his name
DELETE MECHANIC LIEN EXCEPTION FROM CONSTRUCTION LOAN POLICY	10% of base policy charge but not less than minimum charge of \$250.00	When priority is lost due to construction commencing prior to recordation of the mortgage
PRELIMINARY TITLE SEARCH REPORT	No Charge	For contemplated sale or mortgage, buyer or borrower not yet identified, with requirements made
INFORMATIONAL TITLE REPORT	\$225.00	Issued when no sale or mortgage are contemplated
RESIDENTIAL CORPORATE RELOCATION RATE	card rate, less 20% credit for benefit of corporate transferor/transferee in addition to any other credits the land is eligible for	(minimum of 15 related transactions)
RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN	\$50.00	Date-Down endorsement issued, does not extend policy effective date
RESIDENTIAL LOAN POLICY CONSTRUCTION DATE_DOWN PACKAGE	\$400.00	Ordered at time of closing, includes unlimited date-downs, does not extend policy effective date
MULTIPLE SIMULTANEOUS LOAN POLICIES	60% card rate for first policy, \$200.00 for each additional policy	NON Owner's Policy
RESIDENTIAL CONSTRUCTION COMMITMENT UPDATE	\$75.00	Commitment revised to reflect new owner and/or construction mortgage after recording and extend effective date
JUNIOR LOAN POLICIES	\$75.00	Up to \$75,000.00
	\$150.00	Over \$76,000.00 up to \$150,000.00

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ENDORSEMENTS		
Coverage added to the basic insurance contract which adds additional coverage to the insured and consequently additional risk to the insurer		
ALTA 1 – Street Assessments	\$150.00	
ALTA 3.0 – Zoning	\$350.00	
ALTA 3.1 – Zoning	\$500.00	(zoning, structures, and use of property unchanged for at least one year)
ALTA 3.1 and 3.2 – Zoning	25% of base policy premium	(new zoning, new construction, or change in use of property within last year)
Order Zoning Letter for Customer	\$100.00	
ALTA 4 Series – Condominium	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 5 Series – Planned Unit Development	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 6 Series – Variable Rate	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 7 Series – Manufactured Housing	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 8.1 – Residential	No charge	
ALTA 8.2 – Commercial	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 9 Series – Restrictions – Encroachments	\$150.00	(Except ALTA 9.7 and 9.8) Commercial, No Charge on 1-4 Family
ALTA 9.7 – Land Under Development	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 9.8 – Land Under Development	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 10 – Assignment	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 10.1 – Assignment and Date Down	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 11 – Mortgage Modification	\$50.00, plus 25% of original policy premium, plus card rate for any increase in amount of insurance.	40% re-issue credit applied if policy is less than 3 years old. \$350.00 minimum.
ALTA 12 – Aggregation (Tie-In)	10% of base policy premium	
ALTA 13 Series – Leasehold	No charge	
ALTA 14 Series – Future Advance	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 15 Series – Non-Imputation	25% of base policy premium	
ALTA 16 – Mezzanine Financing	10% of base policy premium	
ALTA 17 Series – Access and Utility	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 18 – Tax Parcel	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 18.1 – Tax Parcel	\$150.00/\$5.00	per each tax ID number shown –
ALTA 19 Series – Contiguity	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 20 – First Loss	10% of base policy premium	
ALTA 22 Series – Location	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 23 – Co-Insurance	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 24 – Doing Business	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 25 Series – Survey	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 26 – Subdivision	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 28 Series – Encroachments	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 29- Series – Swap Interest Rate	10% of base policy charge	Minimum \$175.00
ALTA 32 Series – Construction Loan	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 33 – Construction Loan Disbursement	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 34 – Covered Risk	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 35 Series – Minerals	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 37 – Assignment of Rents and Leases	\$150.00	Commercial, No Charge on 1-4 Family

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ALTA 38 – Mortgage Tax	\$150.00	Commercial, No Charge on 1-4 Family
ALTA 39 – Electronic Policy	No charge Commercial	
CLTA 103.3 – Encroachment	\$150.00	Commercial, No Charge on 1-4 Family
Option	10% of base policy premium	
Change in Composition of Entity/Fairway	10% of base policy premium	
Last Dollar	10% of base policy premium	
Public Record Search	\$300-Commercial \$150.00 1-4 Family	
Successor	\$150.00	Commercial, No Charge on 1-4 Family
Named Insured	\$150.00	Commercial, No Charge on 1-4 Family
Change Insured – Stock Transfer	\$150.00	Commercial, No Charge on 1-4 Family
Assumption	\$150.00	Commercial, No Charge on 1-4 Family
Effect of Tax Sale on Easement	\$150.00	Commercial, No Charge on 1-4 Family
Gap	\$150.00	Commercial, No Charge on 1-4 Family
Date Down – 1-4 Family, extends effective date	\$150.00	Commercial, No Charge on 1-4 Family
Increase Policy Amount	Card rate	
Date Down – Other than 1-4 Family, extends effective date	\$50.00, plus 25% of original policy premium, plus card rate for any increase in amount of insurance 40% re-issue credit applied if policy is less than 3 years old. \$350.00 minimum.	
Date Down to Builder's Master Mortgage construction loan policy, extends effective date and increases amount of insurance	\$150.00 plus 60% of card rate for the increase in amount of insurance. \$500.00 minimum.	
Construction Draw Endorsement to Loan Policy	\$150.00	Commercial, No Charge on 1-4 Family
ALL OTHER ALTA FORMS	\$150.00	as filed in Kansas by any underwriter
ALL OTHER CLTA FORMS	\$150.00	as filed in Kansas by any underwriter
ALL OTHER UNDERWRITER FORM ENDORSEMENTS	\$150.00	as filed in Kansas by any underwriter

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