

NCK Title, LLC
116 North Hersey
P.O. Box 369
Beloit, Kansas 67420-0369
Telephone (785) 738-5723
Fax (785) 738-5725

2013 FEB 22 AM 9: 59
KANSAS
INSURANCE DEPARTMENT

February 15, 2013

Policy Examiner
c/o Kansas Insurance Department
420 SW 9th Street
Topeka, Kansas 66612-1678

Via Fax 785-291-3673

Re: Rate Filing for NCK Title, LLC in Cloud County, Kansas

Dear Sir / Madam,

Please find attached the rate sheets for NCK Title, LLC to be filed for Cloud County. Please file the documents and return a stamped original to me at your earliest convenience.

Should you have any questions or concerns in regards to this matter please contact me.

Sincerely,



James M. Johnson

Attachments

FILED
FEB 22 2013
SANDY PRAEGER
Commissioner of Insurance

2013 FEB 22 AM 9:59

KANSAS
INSURANCE DEPARTMENT

STATE OF KANSAS

DEPARTMENT OF REVENUE

OFFICE OF THE COMPTROLLER

OF PUBLIC ACCOUNTS

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NCK Title, LLC
An Agent of First American Title Insurance Company of Kansas, Inc.
P.O. Box 369, 116 North Hersey, Beloit, Kansas 67420
Telephone (785) 738-5723 Fax (785) 738-5725

Charge for Escrow, Closing and/or Other Services for Cloud County, Kansas

Services

Charge

COMMERCIAL ESCROW CLOSING

\$1.00/1,000 to 1,000,000 plus \$0.10/1,000

Includes handling funds in escrow account,
Creating a settlement statement, filing of deeds
(This fee excludes filing and mortgage registration
fees, which will be assessed separately), drafting
checks to the seller, banks, register of deeds, etc.
Filing of real estate sales validation questionnaire.
This fee does not include the drafting of sales
agreements, transfer of title documents (deed,
mortgage, notes, assignments, etc.), or any other
documents.

RESIDENTIAL REAL ESTATE CLOSING

\$ 425.00

Includes handling funds in escrow account,
Creating a settlement statement, filing of deeds
(This fee excludes filing and mortgage registration
fees, which will be assessed separately), drafting
checks to the seller, banks, register of deeds, etc.
Filing of real estate sales validation questionnaire.
This fee does not include the drafting of sales
agreements, transfer of title documents (deed,
mortgage, notes, assignments, etc.), or any other
documents.

RESIDENTIAL LOAN CLOSING

\$ 375.00

(No sale involved)

Includes the execution of all loan documents
provided by the lender including, but not
limited to mortgage, deed of trust, notes,
riders, assignments, government regulation
reports and disclosures, disbursement of funds

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DOCUMENT PREPARATION when not included in closings:

\$ See below

1. Document courtesy signing
2. Any document preparation not specifically addressed in this closing will be completed by the Law Firm of Frasier & Johnson, LLC in Beloit, KS and the customer will be billed by the law firm for those fees at the attorney's normal hourly rate
3. Any document preparation fees incurred by NCK Title on behalf of a client will be passed through to the client at the same cost

\$ 250.00

MULTIPLE LOT SALES CLOSING

\$ 75.00

Includes preparation of contracts, transfer of title documents (deed, mortgage, notes, etc.), settlement statements.

RESIDENTIAL VACANT LOT SALE CLOSING

\$ 300.00

RESIDENTIAL REAL ESTATE CLOSING -
FHA REFINANCE

\$ 400.00

EXCHANGE CLOSING

Closing transaction having more than one parcel of real property.

\$ Regular commercial closing
for each parcel

1031 EXCHANGE ADMINISTRATION

\$ 500.00 (one disbursement)
\$ 100.00 (per additional disbursements)

MECHANICS LIEN WORK OUT

Obtaining lien waivers, disbursing funds to pay claimants.

\$ 500.00

DISBURSEMENT OF FUNDS

No closing services but asked to disburse money

\$ 200.00

DISBURSEMENT OF FUNDS

No closing services, disbursing funds and collecting signatures on documents furnished to us.

\$ 500.00

INDEMNITY DEPOSIT

Held in escrow, no closing

\$ 100.00

MILEAGE

Charged for miles driven from the Beloit, KS office To a destination in connection with completion of any closing or the issuance of any Title Insurance Commitment or Policy, filing of documents, etc.

\$.565 per mile driven

TRAVEL TIME \$ 50.00 per hour

If travel time is incurred driving from the Beloit, KS office to a destination in connection with completion of any closing or the issuance of any Title Insurance Commitment or Policy, filing of documents, etc.

COURIER FEES \$40.00
Any documents requested to be sent via overnight courier service.

*SERVICES CUSTOMARILY PROVIDED THAT ARE NOT INCLUDED IN THE ABOVE RATES (LIST)

*If there is a charge for such services, they should be included on the items shown previously.

COMMERCIAL TITLE INSURANCE RATES
(Properties Except 1-4 Single Family Dwelling Units)

TYPE OF TRANSACTION

RATE

OWNERS TITLE INSURANCE POLICY

Policies will be issued to owners, contract vendees and lessees.

\$ Card rate to \$100,000 plus
\$2.25/1,000 thereafter to
\$500,000.00 then \$2.00/1,000
to \$5,000,000.00.

MORTGAGE TITLE INSURANCE POLICY

NOT 1-4 RESIDENTIAL.

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

\$ Card rate to \$100,000 plus
\$1.75/1,000 thereafter to \$500,000
plus \$1.50/1,000 thereafter to \$10,000,000

SIMULTANEOUS-ISSUED MORTGAGE POLICY

Not exceeding the amount of owners policy
issued simultaneous therewith.

\$ 50.00

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

\$ Same as Card rate for Owners Policy
to \$100,000.00 plus \$2.25/1,000 thereafter
to \$500,000.00 then \$2.00/1,000 to
\$5,000,000.00

SIMULTANEOUS-ISSUED LEASEHOLD POLICY

Not exceeding the amount of owners policy
issued to lessee

\$ 30% of card rate for Owners Policy
to the amount of owners policy.

SIMULTANEOUS-ISSUED LEASEHOLD POLICY

\$ 30% of card rate of Owners Policy

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Where the amount of coverage exceeds the owners policy.	to the amount of the Owners policy, plus card rate thereafter
<u>REFINANCE POLICIES</u> - Loan Policy issued on property as a result of refinancing a previous loan	\$ card rate less 40% credit, if borrower has been in title for 3 years or less, but not less than minimum charge
<u>SECOND MORTGAGE POLICIES</u> - loan policy issued on 2nd, 3rd or more loans	\$ card rate less 40% credit, if borrower has been in title for 3 years or less, but not less than minimum charge
<u>REISSUE POLICIES</u> - policies issued on previously insured property	\$ card rate less 40% credit if seller has been in title for 3 years or less, but not less than minimum charge.
<u>MULTIPLE LOT OR TRACT CHARGE</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.	\$ 50-\$75/chain depending on the research time.
<u>NEW CONSTRUCTION PENDING DISBURSEMENT POLICY</u> calling for periodic endorsements for increasing liability and extending time of policy.	\$ card rate plus \$25.00 for each endorsement
<u>NEW CONSTRUCTION OWNERS POLICY</u>	\$ Same as Owners Title Insurance Policy Above
<u>NEW CONSTRUCTION LOAN POLICY</u> Issued to construction lender on construction loan (includes binder or construction loan policies)	\$ Same as Mortgage Title Insurance Policy Above.
<u>HOLD OPEN CHARGES</u>	\$ 0.00
<u>FORECLOSURE COMMITMENT</u> Commitment issued for filing foreclosure proceedings.	
a. Do not take policy	\$ 250.00
b. Do take policy	\$ card rate
c. Date down endorsements:	
First endorsement	\$ 50.00
Subsequent endorsements	\$ 50.00 each
<u>INFORMATIONAL COMMITMENT</u> Issued for "amount to be agreed upon"	\$ 250.00

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where customer wants to check title
before sale/mortgage

CONVERT CONTRACT PURCHASERS POLICY
TO OWNERS POLICY

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

\$ 30% card rate

Cash Advance

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

\$ actual cash advanced

CONVERT CONSTRUCTION LOAN POLICY
TO PERMANENT LOAN POLICY

\$ card rate less credit for
construction loan policy charge

CONVERT LEASEHOLD POLICY TO OWNERS
POLICY

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

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

CANCELLATION FEE

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

\$ 250

ENDORSEMENTS - Coverage added to the
basic insurance contract which add additional
coverage to the insured and consequently
additional risk to the insurer or to remove
standard exemptions from a final policy.

\$ 25

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

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>RESIDENTIAL NEW CONSTRUCTION LOAN POLICY</u> issued with owners policy on new construction	\$ 50.00
<u>SECOND MORTGAGE POLICIES</u> - loan Policies issued on 2nd, 3rd or more loans	\$ card rate less 40% credit not less than minimum charge
<u>HOLD OPEN CHARGES</u> – subject to update Fee if open for more than 6 months.	\$ 0.00 less than 6 months \$150.00 over 6 months
<u>RESIDENTIAL OWNERS POLICIES</u> - Policies of title insurance protecting the owners interest in one-four family residences.	\$ card rate to \$100,000 plus \$ 2.25/1,000 to 5,000,000 then \$.2.00/ 1,000 to 10,000.00.
<u>RESIDENTIAL MORTGAGEES POLICIES.</u> Policies of title insurance protecting the interest of mortgage lenders.	\$ card rate to \$100,000 plus \$1.75/1,000 to 500,000 then \$1.50/1,000 to 10,000,000
<u>RESIDENTIAL MORTGAGEES POLICIES</u> <u>SECOND & REFINANCE RATE-</u> Policies of title insurance protecting the interest of mortgage lenders.	\$ card rate to \$100,000 plus \$ 1.05/1,000 to \$500,000 then \$.90/1,000 to \$10,000,000
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> A loan policy issued simultaneously with the issue of an owners policy in an amount equal to or exceeding the amount of said loan policy.	\$ 50.00 plus card rate if exceeds owners amount
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> 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.	\$ card rate less 40%
<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.	\$ 0.00

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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.

\$ card rate less 40% credit but not less than minimum charge

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

\$ card rate less 40% credit if seller has been in title for 3 years or less, but not less than minimum charge

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

\$ 50-150/chain depending on research time.

FORECLOSURE COMMITMENT
Commitment issued for filing foreclosure proceedings.

- a. Do not take policy
- b. Do take policy
- c. Post-Petition date down endorsements:
 - First endorsement
 - Subsequent endorsements

\$250.00
\$ card rate
\$ 50.00
\$ 50.00 each

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

\$ 25.00

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

\$ card rate for Owners Policy

SIMULTANEOUS-ISSUED LEASEHOLD POLICY
Not exceeding the amount of owners policy issued to lessee

\$ 30% of card rate

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

\$ 250.00

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insurance policy.

COMBINATION MORTGAGES

First and second mortgages filed at same time, same property, same lender and same borrower

\$ card rate less 40% credit on total amount of two mortgages plus \$100.00.

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

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

\$ 30% card rate

INFORMATIONAL COMMITMENT

Issued for "amount to be agreed upon" Where customer wants to check title before sale/mortgage

\$ 250.00

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

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

Requests for treatment under this rule shall be submitted to the insurance commissioner and shall be accompanied by evidence specifically setting forth the reasons for the request along with full supporting information evidencing that the special treatment is not a violation of K.S.A. 40-2404(14) relating to rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

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ENDORSEMENTS

<u>FORM NUMBER</u>	<u>FORM NAME</u>
01-06	Street Assessment
03-06	Zoning Unimproved Land
03.1-06	Zoning Completed Structure
04-06	Condominium
05-06	Planned Unit Development
05.1-06	Planned Unit Development
06-06	Variable Rate Mortgage
06.2-06	Variable Rate Mortgage – Negative Amortization
07-06	Manufactured Housing Unit
07.1-06	Manufactured Housing Unit – Conversion: Loan
07.2-06	Manufactured Housing Unit – Conversion : Owners
08.1-06	Environmental Protection Lien
08.2-06	Commercial Environmental Lien
09-06	Restrictions, Encroachments, Minerals
09.1-06	Restrictions, Encroachments, Mineral – Owners Policy Unimproved Land
09.2-06	Restrictions, Encroachments, Minerals – Owners Policy – Improved Land
09.3-06	Restrictions, Encroachments, Minerals – Loan Policy
09.4-06	REM Owner’s Policy – Unimproved – Future Improvement Re Mineral Extraction
09.5-06	REM Owner’s Policy – Improved – Future Improvement re Minerals Extraction
10-06	Assignment
10.1-06	Assignment and Date Down
11-06	Mortgage Modification
11.1-06	Mortgage Modification s Subordination
12-06	Aggregation
13-06	Leasehold – Owners
13.1.06	Leasehold – Loan
14-06	Future Advance – Priority
14.1-06	Future Advance – Knowledge
14.2-06	Future Advance – Letter of Credit
14.3-06	Future Advance – Reverse Mortgage
15-06	Nonimputation – Full Equity Transfer
15.1-06	Nonimputation – Additional Insured
15.2-06	Nonimputation – Partial Equity Transfer
16-06	Mezzanine – Financing
17-06	Access and Entry
17.1-06	Indirect Access and Entry
17.2-06	Utility Access
18-06	Single Tax Parcel
18.1-06	Multiple Tax Parcel
19-06	Contiguity – Multiple Parcels
19.1-06	Contiguity – Single Parcel
20-06	First Loss - Multiple Parcel Transactions

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22-06	Location
22.1-06	Location and Map
23-06	Coinsurance – Single Policy
24-06	Doing Business
25-06	Same as Survey
25.1-06	Same as Portion of Survey
26-06	Subdivision
28-06	Easement – Damage or Enforced Removal
29-06	Swap Endorsement – Direct Obligation
29.1-06	Swap Endorsement – Additional Insured

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CHARGES FOR ENDORSEMENTS

RATE CARD

8,000	150.00	252,000	896.00	496,000	1384.00	740,000	1632.00
12,000	174.00	256,000	904.00	500,000	1392.00	744,000	1636.00
16,000	198.00	260,000	912.00	504,000	1396.00	748,000	1640.00
20,000	222.00	264,000	920.00	508,000	1400.00	752,000	1644.00
24,000	246.00	268,000	928.00	512,000	1404.00	756,000	1648.00
28,000	270.00	272,000	936.00	516,000	1408.00	760,000	1652.00
32,000	292.00	276,000	944.00	520,000	1412.00	764,000	1656.00
36,000	312.00	280,000	952.00	524,000	1416.00	768,000	1660.00
40,000	332.00	284,000	960.00	528,000	1420.00	772,000	1664.00
44,000	350.00	288,000	968.00	532,000	1424.00	776,000	1668.00
48,000	368.00	292,000	976.00	536,000	1428.00	780,000	1672.00
52,000	386.00	296,000	984.00	540,000	1432.00	784,000	1676.00
56,000	404.00	300,000	992.00	544,000	1436.00	788,000	1680.00
60,000	422.00	304,000	1000.00	548,000	1440.00	792,000	1684.00
64,000	440.00	308,000	1008.00	552,000	1444.00	796,000	1688.00
68,000	458.00	312,000	1016.00	556,000	1448.00	800,000	1692.00
72,000	475.00	316,000	1024.00	560,000	1452.00	804,000	1696.00
76,000	491.00	320,000	1032.00	564,000	1456.00	808,000	1700.00
80,000	507.00	324,000	1040.00	568,000	1460.00	812,000	1704.00
84,000	521.00	328,000	1048.00	572,000	1464.00	816,000	1708.00
88,000	535.00	332,000	1056.00	576,000	1468.00	820,000	1712.00
92,000	549.00	336,000	1064.00	580,000	1472.00	824,000	1716.00
96,000	563.00	340,000	1072.00	584,000	1476.00	828,000	1720.00
100,000	577.00	344,000	1080.00	588,000	1480.00	832,000	1724.00
104,000	587.00	348,000	1088.00	592,000	1484.00	836,000	1728.00
108,000	597.00	352,000	1096.00	596,000	1488.00	840,000	1732.00
112,000	607.00	356,000	1104.00	600,000	1492.00	844,000	1736.00
116,000	617.00	360,000	1112.00	604,000	1496.00	848,000	1740.00
120,000	627.00	364,000	1120.00	608,000	1500.00	852,000	1744.00
124,000	637.00	368,000	1128.00	612,000	1504.00	856,000	1748.00
128,000	647.00	372,000	1136.00	616,000	1508.00	860,000	1752.00
132,000	656.00	376,000	1144.00	620,000	1512.00	864,000	1756.00
136,000	664.00	380,000	1152.00	624,000	1516.00	868,000	1760.00
140,000	672.00	384,000	1160.00	628,000	1520.00	872,000	1764.00
144,000	680.00	388,000	1168.00	632,000	1524.00	876,000	1768.00
148,000	688.00	392,000	1176.00	636,000	1528.00	880,000	1772.00
152,000	696.00	396,000	1184.00	640,000	1532.00	884,000	1776.00
156,000	704.00	400,000	1192.00	644,000	1536.00	888,000	1780.00
160,000	712.00	404,000	1200.00	648,000	1540.00	892,000	1784.00
164,000	720.00	408,000	1208.00	652,000	1544.00	896,000	1788.00
168,000	728.00	412,000	1216.00	656,000	1548.00	900,000	1792.00
172,000	736.00	416,000	1224.00	660,000	1552.00	904,000	1796.00
176,000	744.00	420,000	1232.00	664,000	1556.00	908,000	1800.00
180,000	752.00	424,000	1240.00	668,000	1560.00	912,000	1804.00
184,000	760.00	428,000	1248.00	672,000	1564.00	916,000	1808.00
188,000	768.00	432,000	1256.00	676,000	1568.00	920,000	1812.00
192,000	776.00	436,000	1264.00	680,000	1572.00	924,000	1816.00
196,000	784.00	440,000	1272.00	684,000	1576.00	928,000	1820.00
200,000	792.00	444,000	1280.00	688,000	1580.00	932,000	1824.00
204,000	800.00	448,000	1288.00	692,000	1584.00	936,000	1828.00
208,000	808.00	452,000	1296.00	696,000	1588.00	940,000	1832.00
212,000	816.00	456,000	1304.00	700,000	1592.00	944,000	1836.00
216,000	824.00	460,000	1312.00	704,000	1596.00	948,000	1840.00
220,000	832.00	464,000	1320.00	708,000	1600.00	952,000	1844.00
224,000	840.00	468,000	1328.00	712,000	1604.00	956,000	1848.00
228,000	848.00	472,000	1336.00	716,000	1608.00	960,000	1852.00
232,000	856.00	476,000	1344.00	720,000	1612.00	964,000	1856.00
236,000	864.00	480,000	1352.00	724,000	1616.00	968,000	1860.00
240,000	872.00	484,000	1360.00	728,000	1620.00	972,000	1864.00
244,000	880.00	488,000	1368.00	732,000	1624.00	976,000	1868.00
248,000	888.00	492,000	1376.00	736,000	1628.00	980,000	1872.00

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984,000	1876.00
988,000	1880.00
992,000	1884.00
996,000	1888.00
1,000,000	1892.0

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Rate Card

Amount of Insurance	Owner's Premium	Loan Premium	Res. Loan Premium	Amount of insurance	Owner's Premium	Loan Premium	Premium
10,000 or less	\$190.00	\$175.00	\$165.00	54,001 to 55,000	\$345.00	\$285.00	\$231.00
10,001 to 11,000	\$193.50	\$177.50	\$166.50	55,001 to 56,000	\$348.00	\$287.00	\$232.20
11,001 to 12,000	\$197.00	\$180.00	\$168.00	56,001 to 57,000	\$351.00	\$289.00	\$233.40
12,001 to 13,000	\$200.50	\$182.50	\$169.50	57,001 to 58,000	\$354.00	\$291.00	\$234.60
13,001 to 14,000	\$204.00	\$185.00	\$171.00	58,001 to 59,000	\$357.00	\$293.00	\$235.80
14,001 to 15,000	\$207.50	\$187.50	\$172.50	59,001 to 60,000	\$360.00	\$295.00	\$237.00
15,001 to 16,000	\$211.00	\$190.00	\$174.00	60,001 to 61,000	\$363.00	\$297.00	\$238.20
16,001 to 17,000	\$214.50	\$192.50	\$175.50	61,001 to 62,000	\$366.00	\$299.00	\$239.40
17,001 to 18,000	\$218.00	\$195.00	\$177.00	62,001 to 63,000	\$369.00	\$301.00	\$240.60
18,001 to 19,000	\$221.50	\$197.50	\$178.50	63,001 to 64,000	\$372.00	\$303.00	\$241.80
19,001 to 20,000	\$225.00	\$200.00	\$180.00	64,001 to 65,000	\$375.00	\$305.00	\$243.00
20,001 to 21,000	\$228.50	\$202.50	\$181.50	65,001 to 66,000	\$378.00	\$307.00	\$244.20
21,001 to 22,000	\$232.00	\$205.00	\$183.00	66,001 to 67,000	\$381.00	\$309.00	\$245.40
22,001 to 23,000	\$235.50	\$207.50	\$184.50	67,001 to 68,000	\$384.00	\$311.00	\$246.60
23,001 to 24,000	\$239.00	\$210.00	\$186.00	68,001 to 69,000	\$387.00	\$313.00	\$247.80
24,001 to 25,000	\$242.50	\$212.50	\$187.50	69,001 to 70,000	\$390.00	\$315.00	\$249.00
25,001 to 26,000	\$246.00	\$215.00	\$189.00	70,001 to 71,000	\$393.00	\$317.00	\$250.20
26,001 to 27,000	\$249.50	\$217.50	\$190.50	71,001 to 72,000	\$396.00	\$319.00	\$251.40
27,001 to 28,000	\$253.00	\$220.00	\$192.00	72,001 to 73,000	\$399.00	\$321.00	\$252.60
28,001 to 29,000	\$256.50	\$222.50	\$193.50	73,001 to 74,000	\$402.00	\$323.00	\$253.80
29,001 to 30,000	\$260.00	\$225.00	\$195.00	74,001 to 75,000	\$405.00	\$325.00	\$255.00
30,001 to 31,000	\$263.50	\$227.50	\$196.50	75,001 to 76,000	\$408.00	\$327.00	\$256.20
31,001 to 32,000	\$267.00	\$230.00	\$198.00	76,001 to 77,000	\$411.00	\$329.00	\$257.40
32,001 to 33,000	\$270.50	\$232.50	\$199.50	77,001 to 78,000	\$414.00	\$331.00	\$258.60
33,001 to 34,000	\$274.00	\$235.00	\$201.00	78,001 to 79,000	\$417.00	\$333.00	\$259.80
34,001 to 35,000	\$277.50	\$237.50	\$202.50	79,001 to 80,000	\$420.00	\$335.00	\$261.00
35,001 to 36,000	\$281.00	\$240.00	\$204.00	80,001 to 81,000	\$423.00	\$337.00	\$262.20
36,001 to 37,000	\$284.50	\$242.50	\$205.50	81,001 to 82,000	\$426.00	\$339.00	\$263.40
37,001 to 38,000	\$288.00	\$245.00	\$207.00	82,001 to 83,000	\$429.00	\$341.00	\$264.60
38,001 to 39,000	\$291.50	\$247.50	\$208.50	83,001 to 84,000	\$432.00	\$343.00	\$265.80
39,001 to 40,000	\$295.00	\$250.00	\$210.00	84,001 to 85,000	\$435.00	\$345.00	\$267.00
40,001 to 41,000	\$298.50	\$252.50	\$211.50	85,001 to 86,000	\$438.00	\$347.00	\$268.20
41,001 to 42,000	\$302.00	\$255.00	\$213.00	86,001 to 87,000	\$441.00	\$349.00	\$269.40
42,001 to 43,000	\$305.50	\$257.50	\$214.50	87,001 to 88,000	\$444.00	\$351.00	\$270.60
43,001 to 44,000	\$309.00	\$260.00	\$216.00	88,001 to 89,000	\$447.00	\$353.00	\$271.80
44,001 to 45,000	\$312.50	\$262.50	\$217.50	89,001 to 90,000	\$450.00	\$355.00	\$273.00
45,001 to 46,000	\$316.00	\$265.00	\$219.00	90,001 to 91,000	\$453.00	\$357.00	\$274.20
46,001 to 47,000	\$319.50	\$267.50	\$220.50	91,001 to 92,000	\$456.00	\$359.00	\$275.40
47,001 to 48,000	\$323.00	\$270.00	\$222.00	92,001 to 93,000	\$459.00	\$361.00	\$276.60
48,001 to 49,000	\$326.50	\$272.50	\$223.50	93,001 to 94,000	\$462.00	\$363.00	\$277.80
49,001 to 50,000	\$330.00	\$275.00	\$225.00	94,001 to 95,000	\$465.00	\$365.00	\$279.00
50,001 to 51,000	\$333.00	\$277.00	\$226.20	95,001 to 96,000	\$468.00	\$367.00	\$280.20
51,001 to 52,000	\$336.00	\$279.00	\$227.40	96,001 to 97,000	\$471.00	\$369.00	\$281.40
52,001 to 53,000	\$339.00	\$281.00	\$228.60	97,001 to 98,000	\$474.00	\$371.00	\$282.60
53,001 to 54,000	\$342.00	\$283.00	\$229.80	98,001 to 99,000	\$477.00	\$373.00	\$283.80
				99,001 to 100,000	\$480.00	\$375.00	\$285.00

Owner' Policy: From 100,001 to 500,000 add 2.25 per thousand
From 500,001 to 5,000,000 2.00 per thousand
From 5,000,000 to 10,000,000 1.75 per thousand

Loan Policy: From 100,001 to 500,000 add 1.75 per thousand
From 500,001 to 10,000,000 and 1.50 per thousand

Res. Loan Polity From 100,001 to 500,000 add 1.05 per thousand
over 500,000 add .90 per thousand

FILED
FEB 22 2013
SANDY PRAEGER
Commissioner of Insurance



Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

February 22, 2013

Mr. James M. Johnson
NCK Title, LLC
PO Box 369
Beloit KS 67420

Re: Rate Filing
Your Correspondence Dated: February 15, 2013

Dear Mr. Johnson:

This will acknowledge receipt of your rate filing as referenced above submitting the material required by K.S.A. 40-952 (c). If you would like a stamped original returned to you please provide an additional set of your rate sheets.

This material has been placed on file February 22, 2013.

Sincerely,

Karen Wallace
Property & Casualty Policy Examiner
(785) 296-3405
kwallace@ksinsurance.org

COPY

COPY

NCK Title, LLC
116 North Hersey
P.O. Box 369
Beloit, Kansas 67420-0369
Telephone (785) 738-5723
Fax (785) 738-5725

June 7, 2011

Martin J. Hazen
Policy Examiner
c/o Kansas Insurance Department
420 SW 9th Street
Topeka, Kansas 66612-1678

Via Fax 785-291-3673

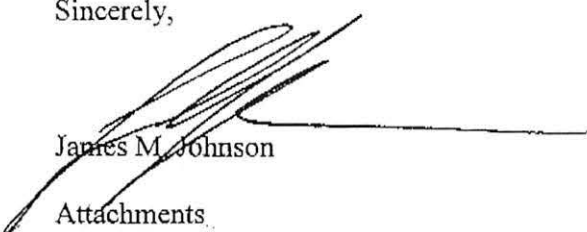
Re: Rate Filing for NCK Title, LLC in Cloud County, Kansas

Dear Martin

Please find attached the rate sheets for NCK Title, LLC to be filed for Cloud County. Please file the documents and return a stamped original to me at your earliest convenience.

Should you have any questions or concerns in regards to this matter please contact me.

Sincerely,


James M. Johnson

Attachments

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Commissioner of Insurance

NCK Title, LLC
An Agent of First American Title Insurance Company of Kansas, Inc.
P.O. Box 369, 116 North Hersey, Beloit, Kansas 67420
Telephone (785) 738-5723 Fax (785) 738-5725

Charge for Escrow, Closing and/or Other Services for Cloud County, Kansas

Services

Charge

COMMERCIAL ESCROW CLOSING

\$1.00/1,000 to 1,000,000 plus \$0.10/1,000

Includes handling funds in escrow account,
Creating a settlement statement, filing of deeds
(This fee excludes filing and mortgage registration
fees, which will be assessed separately), drafting
checks to the seller, banks, register of deeds, etc.
Filing of real estate sales validation questionnaire.
This fee does not include the drafting of sales
agreements, transfer of title documents (deed,
mortgage, notes, assignments, etc.), or any other
documents.

RESIDENTIAL REAL ESTATE CLOSING

\$ 400.00

Includes handling funds in escrow account,
Creating a settlement statement, filing of deeds
(This fee excludes filing and mortgage registration
fees, which will be assessed separately), drafting
checks to the seller, banks, register of deeds, etc.
Filing of real estate sales validation questionnaire.
This fee does not include the drafting of sales
agreements, transfer of title documents (deed,
mortgage, notes, assignments, etc.), or any other
documents.

RESIDENTIAL LOAN CLOSING

\$ 350.00

(No sale involved)
Includes the execution of all loan documents
provided by the lender including, but not
limited to mortgage, deed of trust, notes,
riders, assignments, government regulation
reports and disclosures, disbursement of funds

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DOCUMENT PREPARATION when not included in closings:

\$ See below

1. Document courtesy signing
2. Any document preparation not specifically addressed in this closing will be completed by the Law Firm of Frasier & Johnson, LLC in Beloit, KS and the customer will be billed by the law firm for those fees at the attorney's normal hourly rate
3. Any document preparation fees incurred by NCK Title on behalf of a client will be passed through to the client at the same cost

\$ 250.00

MULTIPLE LOT SALES CLOSING

\$ 75.00

Includes preparation of contracts, transfer of title documents (deed, mortgage, notes, etc.), settlement statements.

RESIDENTIAL VACANT LOT SALE CLOSING

\$ 300.00

RESIDENTIAL REAL ESTATE CLOSING -
FHA REFINANCE

\$ 400.00

EXCHANGE CLOSING

Closing transaction having more than one parcel of real property.

\$ Regular commercial closing
for each parcel

1031 EXCHANGE ADMINISTRATION

\$ 500.00 (one disbursement)
\$ 100.00 (per additional disbursements)

MECHANICS LIEN WORK OUT

Obtaining lien waivers, disbursing funds to pay claimants.

\$ 500.00

DISBURSEMENT OF FUNDS

No closing services but asked to disburse money

\$ 200.00

DISBURSEMENT OF FUNDS

No closing services, disbursing funds and collecting signatures on documents furnished to us.

\$ 500.00

INDEMNITY DEPOSIT

Held in escrow, no closing

\$ 100.00

MILEAGE

Charged for miles driven from the Beloit, KS office To a destination in connection with completion of any closing or the issuance of any Title Insurance Commitment or Policy, filing of documents, etc.

\$.50 per mile driven

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TRAVEL TIME

\$ 50.00 per hour

If travel time is incurred driving from the Beloit, KS office to a destination in connection with completion of any closing or the issuance of any Title Insurance Commitment or Policy, filing of documents, etc.

COURIER FEES

Any documents requested to be sent via overnight courier service. \$25.00

*SERVICES CUSTOMARILY PROVIDED THAT ARE NOT INCLUDED IN THE ABOVE RATES (LIST)

*If there is a charge for such services, they should be included on the items shown previously.

COMMERCIAL TITLE INSURANCE RATES
(Properties Except 1-4 Single Family Dwelling Units)

TYPE OF TRANSACTIONRATEOWNERS TITLE INSURANCE POLICY

Policies will be issued to owners, contract vendees and lessees.

\$ Card rate to \$100,000 plus \$2.25/1,000 thereafter to \$500,000.00 then \$2.00/1,000 to \$5,000,000.00.

MORTGAGE TITLE INSURANCE POLICY
NOT 1-4 RESIDENTIAL.

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

\$ Card rate to \$100,000 plus \$1.75/1,000 thereafter to \$500,000 plus \$1.50/1,000 thereafter to \$10,000,000

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SIMULTANEOUS-ISSUED MORTGAGE POLICY

Not exceeding the amount of owners policy issued simultaneous therewith.

\$ 50.00

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

\$ Same as Card rate for Owners Policy to \$100,000.00 plus \$2.25/1,000 thereafter to \$500,000.00 then \$2.00/1,000 to \$5,000,000.00

SIMULTANEOUS-ISSUED LEASEHOLD POLICY

Not exceeding the amount of owners policy issued to lessee

\$ 30% of card rate for Owners Policy to the amount of owners policy.

ABROGATEDSIMULTANEOUS-ISSUED LEASEHOLD POLICY

\$ 30% of card rate of Owners Policy

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Where the amount of coverage exceeds the owners policy. to the amount of the Owners policy, plus card rate thereafter

REFINANCE POLICIES - Loan Policy
issued on property as a result of
refinancing a previous loan

\$ card rate less 40% credit, if
borrower has been in title for 3
years or less, but not less than
minimum charge

SECOND MORTGAGE POLICIES - loan
policy issued on 2nd, 3rd or more loans

\$ card rate less 40% credit, if
borrower has been in title for 3
years or less, but not less than
minimum charge

REISSUE POLICIES - policies issued on
previously insured property

\$ card rate less 40% credit if
seller has been in title for 3
years or less, but not less than
minimum charge.

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

\$ 50-\$75/chain depending on the
research time.

NEW CONSTRUCTION PENDING DISBURSEMENT
POLICY calling for periodic endorsements for
increasing liability and extending time of policy.

\$ card rate plus \$25.00 for
each endorsement

NEW CONSTRUCTION OWNERS POLICY

\$ Same as Owners Title Insurance
Policy Above

NEW CONSTRUCTION LOAN POLICY
Issued to construction lender on construction
loan (includes binder or construction loan policies)

\$ Same as Mortgage Title Insurance
Policy Above.

HOLD OPEN CHARGES

\$ 0.00

FORECLOSURE COMMITMENT
Commitment issued for filing foreclosure
proceedings.

- a. Do not take policy
- b. Do take policy
- c. Date down endorsements:
 - First endorsement
 - Subsequent endorsements

\$ 250.00
\$ card rate
\$ 50.00
\$ 50.00 each

INFORMATIONAL COMMITMENT
Issued for "amount to be agreed upon"

\$ 250.00

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where customer wants to check title
before sale/mortgage

CONVERT CONTRACT PURCHASERS POLICY
TO OWNERS POLICY

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

\$ 30% card rate

Cash Advance

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

\$ actual cash advanced

CONVERT CONSTRUCTION LOAN POLICY
TO PERMANENT LOAN POLICY

\$ card rate less credit for
construction loan policy charge

CONVERT LEASEHOLD POLICY TO OWNERS
POLICY

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

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

CANCELLATION FEE

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

\$ 250

ENDORSEMENTS - Coverage added to the
basic insurance contract which add additional
coverage to the insured and consequently
additional risk to the insurer or to remove
standard exemptions from a final policy.

\$ 25

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

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>RESIDENTIAL NEW CONSTRUCTION LOAN POLICY</u> issued with owners policy on new construction	\$ 50.00
<u>SECOND MORTGAGE POLICIES</u> - loan Policies issued on 2nd, 3rd or more loans	\$ card rate less 40% credit not less than minimum charge
<u>HOLD OPEN CHARGES</u> - subject to update Fee if open for more than 6 months.	\$ 0.00 less than 6 months \$135.00 over 6 months
<u>RESIDENTIAL OWNERS POLICIES</u> - Policies of title insurance protecting the owners interest in one-four family residences.	\$ card rate to \$100,000 plus \$ 2.25/1,000 to 5,000,000 then \$.2.00/ 1,000 to 10,000.00.
<u>RESIDENTIAL MORTGAGEES POLICIES</u> Policies of title insurance protecting the interest of mortgage lenders.	\$ card rate to \$100,000 plus \$1.75/1,000 to 500,000 then \$1.50/1,000 to 10,000,000
<u>RESIDENTIAL MORTGAGEES POLICIES SECOND & REFINANCE RATE</u> - Policies of title insurance protecting the interest of mortgage lenders.	\$ card rate to \$100,000 plus \$ 1.05/1,000 to \$500,000 then \$.90/1,000 to \$10,000,000
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> A loan policy issued simultaneously with the issue of an owners policy in an amount equal to or exceeding the amount of said loan policy.	\$ 50.00 plus card rate if exceeds owners amount
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> 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.	\$ card rate less 40%
<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.	\$ 0.00

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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.

\$ card rate less 40% credit but not less than minimum charge

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

\$ card rate less 40% credit if seller has been in title for 3 years or less, but not less than minimum charge

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

\$ 50-100/chain depending on research time.

FORECLOSURE COMMITMENT

Commitment issued for filing foreclosure proceedings.

- a. Do not take policy
- b. Do take policy
- c. Post-Petition date down endorsements:
 - First endorsement
 - Subsequent endorsements

\$250.00
\$ card rate
\$ 50.00
\$ 50.00 each

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

\$ 25.00

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

\$ card rate for Owners Policy

SIMULTANEOUS-ISSUED LEASEHOLD POLICY
Not exceeding the amount of owners policy issued to lessee

\$ 30% of card rate

CANCELLATION FEE

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

\$ 250.00

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insurance policy.

COMBINATION MORTGAGES

First and second mortgages filed at same time, same property, same lender and same borrower

\$ card rate less 40% credit on total amount of two mortgages plus \$100.00.

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

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

\$ 30% card rate

INFORMATIONAL COMMITMENT

Issued for "amount to be agreed upon"
Where customer wants to check title before sale/mortgage

\$ 250.00

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

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

Requests for treatment under this rule shall be submitted to the insurance commissioner and shall be accompanied by evidence specifically setting forth the reasons for the request along with full supporting information evidencing that the special treatment is not a violation of K.S.A. 40-2404(14) relating to rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

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ENDORSEMENTS

<u>FORM NUMBER</u>	<u>FORM NAME</u>
01-06	Street Assessment
03-06	Zoning Unimproved Land
03.1-06	Zoning Completed Structure
04-06	Condominium
05-06	Planned Unit Development
05.1-06	Planned Unit Development
06-06	Variable Rate Mortgage
06.2-06	Variable Rate Mortgage – Negative Amortization
07-06	Manufactured Housing Unit
07.1-06	Manufactured Housing Unit – Conversion: Loan
07.2-06	Manufactured Housing Unit – Conversion : Owners
08.1-06	Environmental Protection Lien
08.2-06	Commercial Environmental Lien
09-06	Restrictions, Encroachments, Minerals
09.1-06	Restrictions, Encroachments, Mineral – Owners Policy Unimproved Land
09.2-06	Restrictions, Encroachments, Minerals – Owners Policy – Improved Land
09.3-06	Restrictions, Encroachments, Minerals – Loan Policy
09.4-06	REM Owner's Policy – Unimproved – Future Improvement Re Mineral Extraction
09.5-06	REM Owner's Policy – Improved – Future Improvement re Minerals Extraction
10-06	Assignment
10.1-06	Assignment and Date Down
11-06	Mortgage Modification
11.1-06	Mortgage Modification s Subordination
12-06	Aggregation
13-06	Leasehold – Owners
13.1.06	Leasehold – Loan
14-06	Future Advance – Priority
14.1-06	Future Advance – Knowledge
14.2-06	Future Advance – Letter of Credit
14.3-06	Future Advance – Reverse Mortgage
15-06	Nonimputation – Full Equity Transfer
15.1-06	Nonimputation – Additional Insured
15.2-06	Nonimputation – Partial Equity Transfer
16-06	Mezzanine – Financing
17-06	Access and Entry
17.1-06	Indirect Access and Entry
17.2-06	Utility Access
18-06	Single Tax Parcel
18.1-06	Multiple Tax Parcel
19-06	Contiguity – Multiple Parcels
19.1-06	Contiguity – Single Parcel
20-06	First Loss - Multiple Parcel Transactions

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22-06	Location
22.1-06	Location and Map
23-06	Coinurance – Single Policy
24-06	Doing Business
25-06	Same as Survey
25.1-06	Same as Portion of Survey
26-06	Subdivision
28-06	Easement – Damage or Enforced Removal
29-06	Swap Endorsement – Direct Obligation
29.1-06	Swap Endorsement – Additional Insured

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CHARGES FOR ENDORSEMENTS

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RATE CARD

8,000	150.00	252,000	896.00	496,000	1384.00	740,000	1632.00
12,000	174.00	256,000	904.00	500,000	1392.00	744,000	1636.00
16,000	198.00	260,000	912.00	504,000	1396.00	748,000	1640.00
20,000	222.00	264,000	920.00	508,000	1400.00	752,000	1644.00
24,000	246.00	268,000	928.00	512,000	1404.00	756,000	1648.00
28,000	270.00	272,000	936.00	516,000	1408.00	760,000	1652.00
32,000	292.00	276,000	944.00	520,000	1412.00	764,000	1656.00
36,000	312.00	280,000	952.00	524,000	1416.00	768,000	1660.00
40,000	332.00	284,000	960.00	528,000	1420.00	772,000	1664.00
44,000	350.00	288,000	968.00	532,000	1424.00	776,000	1668.00
48,000	368.00	292,000	976.00	536,000	1428.00	780,000	1672.00
52,000	386.00	296,000	984.00	540,000	1432.00	784,000	1676.00
56,000	404.00	300,000	992.00	544,000	1436.00	788,000	1680.00
60,000	422.00	304,000	1000.00	548,000	1440.00	792,000	1684.00
64,000	440.00	308,000	1008.00	552,000	1444.00	796,000	1688.00
68,000	458.00	312,000	1016.00	556,000	1448.00	800,000	1692.00
72,000	475.00	316,000	1024.00	560,000	1452.00	804,000	1696.00
76,000	491.00	320,000	1032.00	564,000	1456.00	808,000	1700.00
80,000	507.00	324,000	1040.00	568,000	1460.00	812,000	1704.00
84,000	521.00	328,000	1048.00	572,000	1464.00	816,000	1708.00
88,000	535.00	332,000	1056.00	576,000	1468.00	820,000	1712.00
92,000	549.00	336,000	1064.00	580,000	1472.00	824,000	1716.00
96,000	563.00	340,000	1072.00	584,000	1476.00	828,000	1720.00
100,000	577.00	344,000	1080.00	588,000	1480.00	832,000	1724.00
104,000	587.00	348,000	1088.00	592,000	1484.00	836,000	1728.00
108,000	597.00	352,000	1096.00	596,000	1488.00	840,000	1732.00
112,000	607.00	356,000	1104.00	600,000	1492.00	844,000	1736.00
116,000	617.00	360,000	1112.00	604,000	1496.00	848,000	1740.00
120,000	627.00	364,000	1120.00	608,000	1500.00	852,000	1744.00
124,000	637.00	368,000	1128.00	612,000	1504.00	856,000	1748.00
128,000	647.00	372,000	1136.00	616,000	1508.00	860,000	1752.00
132,000	656.00	376,000	1144.00	620,000	1512.00	864,000	1756.00
136,000	664.00	380,000	1152.00	624,000	1516.00	868,000	1760.00
140,000	672.00	384,000	1160.00	628,000	1520.00	872,000	1764.00
144,000	680.00	388,000	1168.00	632,000	1524.00	876,000	1768.00
148,000	688.00	392,000	1176.00	636,000	1528.00	880,000	1772.00
152,000	696.00	396,000	1184.00	640,000	1532.00	884,000	1776.00
156,000	704.00	400,000	1192.00	644,000	1536.00	888,000	1780.00
160,000	712.00	404,000	1200.00	648,000	1540.00	892,000	1784.00
164,000	720.00	408,000	1208.00	652,000	1544.00	896,000	1788.00
168,000	728.00	412,000	1216.00	656,000	1548.00	900,000	1792.00
172,000	736.00	416,000	1224.00	660,000	1552.00	904,000	1796.00
176,000	744.00	420,000	1232.00	664,000	1556.00	908,000	1800.00
180,000	752.00	424,000	1240.00	668,000	1560.00	912,000	1804.00
184,000	760.00	428,000	1248.00	672,000	1564.00	916,000	1808.00
188,000	768.00	432,000	1256.00	676,000	1568.00	920,000	1812.00
192,000	776.00	436,000	1264.00	680,000	1572.00	924,000	1816.00
196,000	784.00	440,000	1272.00	684,000	1576.00	928,000	1820.00
200,000	792.00	444,000	1280.00	688,000	1580.00	932,000	1824.00
204,000	800.00	448,000	1288.00	692,000	1584.00	936,000	1828.00
208,000	808.00	452,000	1296.00	696,000	1588.00	940,000	1832.00
212,000	816.00	456,000	1304.00	700,000	1592.00	944,000	1836.00
216,000	824.00	460,000	1312.00	704,000	1596.00	948,000	1840.00
220,000	832.00	464,000	1320.00	708,000	1600.00	952,000	1844.00
224,000	840.00	468,000	1328.00	712,000	1604.00	956,000	1848.00
228,000	848.00	472,000	1336.00	716,000	1608.00	960,000	1852.00
232,000	856.00	476,000	1344.00	720,000	1612.00	964,000	1856.00
236,000	864.00	480,000	1352.00	724,000	1616.00	968,000	1860.00
240,000	872.00	484,000	1360.00	728,000	1620.00	972,000	1864.00
244,000	880.00	488,000	1368.00	732,000	1624.00	976,000	1868.00
248,000	888.00	492,000	1376.00	736,000	1628.00	980,000	1872.00

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984,000	1876.00
988,000	1880.00
992,000	1884.00
996,000	1888.00
1,000,000	1892.0

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12

Rate Card

Amount of Insurance	Owner's Premium	Loan Premium	Res. Loan Premium	Amount of Insurance	Owner's Premium	Loan Premium	Premium
10,000 or less	\$170.00	\$160.00	\$150.00	54,001 to 55,000	\$325.00	\$270.00	\$216.00
10,001 to 11,000	\$173.50	\$162.50	\$151.50	55,001 to 56,000	\$328.00	\$272.00	\$217.20
11,001 to 12,000	\$177.00	\$165.00	\$153.00	56,001 to 57,000	\$331.00	\$274.00	\$218.40
12,001 to 13,000	\$180.50	\$167.50	\$154.50	57,001 to 58,000	\$334.00	\$276.00	\$219.60
13,001 to 14,000	\$184.00	\$170.00	\$156.00	58,001 to 59,000	\$337.00	\$278.00	\$220.80
14,001 to 15,000	\$187.50	\$172.50	\$157.50	59,001 to 60,000	\$340.00	\$280.00	\$222.00
15,001 to 16,000	\$191.00	\$175.00	\$159.00	60,001 to 61,000	\$343.00	\$282.00	\$223.20
16,001 to 17,000	\$194.50	\$177.50	\$160.50	61,001 to 62,000	\$346.00	\$284.00	\$224.40
17,001 to 18,000	\$198.00	\$180.00	\$162.00	62,001 to 63,000	\$349.00	\$286.00	\$225.60
18,001 to 19,000	\$201.50	\$182.50	\$163.50	63,001 to 64,000	\$352.00	\$288.00	\$226.80
19,001 to 20,000	\$205.00	\$185.00	\$165.00	64,001 to 65,000	\$355.00	\$290.00	\$228.00
20,001 to 21,000	\$208.50	\$187.50	\$166.50	65,001 to 66,000	\$358.00	\$292.00	\$229.20
21,001 to 22,000	\$212.00	\$190.00	\$168.00	66,001 to 67,000	\$361.00	\$294.00	\$230.40
22,001 to 23,000	\$215.50	\$192.50	\$169.50	67,001 to 68,000	\$364.00	\$296.00	\$231.60
23,001 to 24,000	\$219.00	\$195.00	\$171.00	68,001 to 69,000	\$367.00	\$298.00	\$232.80
24,001 to 25,000	\$222.50	\$197.50	\$172.50	69,001 to 70,000	\$370.00	\$300.00	\$234.00
25,001 to 26,000	\$226.00	\$200.00	\$174.00	70,001 to 71,000	\$373.00	\$302.00	\$235.20
26,001 to 27,000	\$229.50	\$202.50	\$175.50	71,001 to 72,000	\$376.00	\$304.00	\$236.40
27,001 to 28,000	\$233.00	\$205.00	\$177.00	72,001 to 73,000	\$379.00	\$306.00	\$237.60
28,001 to 29,000	\$236.50	\$207.50	\$178.50	73,001 to 74,000	\$382.00	\$308.00	\$238.80
29,001 to 30,000	\$240.00	\$210.00	\$180.00	74,001 to 75,000	\$385.00	\$310.00	\$240.00
30,001 to 31,000	\$243.50	\$212.50	\$181.50	75,001 to 76,000	\$388.00	\$312.00	\$241.20
31,001 to 32,000	\$247.00	\$215.00	\$183.00	76,001 to 77,000	\$391.00	\$314.00	\$242.40
32,001 to 33,000	\$250.50	\$217.50	\$184.50	77,001 to 78,000	\$394.00	\$316.00	\$243.60
33,001 to 34,000	\$254.00	\$220.00	\$186.00	78,001 to 79,000	\$397.00	\$318.00	\$244.80
34,001 to 35,000	\$257.50	\$222.50	\$187.50	79,001 to 80,000	\$400.00	\$320.00	\$246.00
35,001 to 36,000	\$261.00	\$225.00	\$189.00	80,001 to 81,000	\$403.00	\$322.00	\$247.20
36,001 to 37,000	\$264.50	\$227.50	\$190.50	81,001 to 82,000	\$406.00	\$324.00	\$248.40
37,001 to 38,000	\$268.00	\$230.00	\$192.00	82,001 to 83,000	\$409.00	\$326.00	\$249.60
38,001 to 39,000	\$271.50	\$232.50	\$193.50	83,001 to 84,000	\$412.00	\$328.00	\$250.80
39,001 to 40,000	\$275.00	\$235.00	\$195.00	84,001 to 85,000	\$415.00	\$330.00	\$252.00
40,001 to 41,000	\$278.50	\$237.50	\$196.50	85,001 to 86,000	\$418.00	\$332.00	\$253.20
41,001 to 42,000	\$282.00	\$240.00	\$198.00	86,001 to 87,000	\$421.00	\$334.00	\$254.40
42,001 to 43,000	\$285.50	\$242.50	\$199.50	87,001 to 88,000	\$424.00	\$336.00	\$255.60
43,001 to 44,000	\$289.00	\$245.00	\$201.00	88,001 to 89,000	\$427.00	\$338.00	\$256.80
44,001 to 45,000	\$292.50	\$247.50	\$202.50	89,001 to 90,000	\$430.00	\$340.00	\$258.00
45,001 to 46,000	\$296.00	\$250.00	\$204.00	90,001 to 91,000	\$433.00	\$342.00	\$259.20
46,001 to 47,000	\$299.50	\$252.50	\$205.50	91,001 to 92,000	\$436.00	\$344.00	\$260.40
47,001 to 48,000	\$303.00	\$255.00	\$207.00	92,001 to 93,000	\$439.00	\$346.00	\$261.60
48,001 to 49,000	\$306.50	\$257.50	\$208.50	93,001 to 94,000	\$442.00	\$348.00	\$262.80
49,001 to 50,000	\$310.00	\$260.00	\$210.00	94,001 to 95,000	\$445.00	\$350.00	\$264.00
50,001 to 51,000	\$313.00	\$262.00	\$211.20	95,001 to 96,000	\$448.00	\$352.00	\$265.20
51,001 to 52,000	\$316.00	\$264.00	\$212.40	96,001 to 97,000	\$451.00	\$354.00	\$266.40
52,001 to 53,000	\$319.00	\$266.00	\$213.60	97,001 to 98,000	\$454.00	\$356.00	\$267.60
53,001 to 54,000	\$322.00	\$268.00	\$214.80	98,001 to 99,000	\$457.00	\$358.00	\$268.80
				99,001 to 100,000	\$460.00	\$360.00	\$270.00

Owner' Policy: From 100,001 to 500,000 add 2.25 per thousand
 From 500,001 to 5,000,000 2.00 per thousand
 From 5,000,000 to 10,000,000 1.75 per thousand

Loan Policy: From 100,001 to 500,000 add 1.75 per thousand
 From 500,001 to 10,000,000 and 1.50 per thousand

Res. Loan Polity From 100,001 to 500,000 add 1.05 per thousand
 over 500,000 add .90 per thousand

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Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

June 7, 2011

Mr. James M. Johnson
NCK Title, LLC
P.O. Box 369
Beloit, KS, 67420-0369

COPY

Re: Filing of Title Insurance Rates and Charges
Your Correspondence Dated: June 7, 2011

Dear Mr. Johnson:

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 June 7, 2011.

Sincerely,

Martin J. Hazen
Property & Casualty Policy Examiner

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

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NCK Title, LLC
An Agent of First American Title Insurance Company of Kansas, Inc.
P.O. Box 369, 116 North Hersey, Beloit, Kansas 67420
Telephone (785) 738-5723 Telecopier (785) 738-5725

Charge for Escrow, Closing and/or Other Services for Cloud County, Kansas

Services

Charge

COMMERCIAL ESCROW CLOSING

\$1.00/1,000 to 1,000,000 plus \$0.10/1,000

Includes handling funds in escrow account,
Creating a settlement statement, filing of deeds
(This fee excludes filing and mortgage registration
fees, which will be assessed separately), drafting
checks to the seller, banks, register of deeds, etc.
Filing of real estate sales validation questionnaire.
This fee does not include the drafting of sales
agreements, transfer of title documents (deed,
mortgage, notes, assignments, etc.), or any other
documents.

RESIDENTIAL REAL ESTATE CLOSING

\$ 250.00

Includes handling funds in escrow account,
Creating a settlement statement, filing of deeds
(This fee excludes filing and mortgage registration
fees, which will be assessed separately), drafting
checks to the seller, banks, register of deeds, etc.
Filing of real estate sales validation questionnaire.
This fee does not include the drafting of sales
agreements, transfer of title documents (deed,
mortgage, notes, assignments, etc.), or any other
documents.

RESIDENTIAL LOAN CLOSING

\$ 250.00

(No sale involved)

Includes the execution of all loan documents
provided by the lender including, but not
limited to mortgage, deed of trust, notes,
riders, assignments, government regulation
reports and disclosures, disbursement of funds

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RECEIVED
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KANSAS INSURANCE DEPARTMENT

DOCUMENT PREPARATION when not included in closings:

\$ See below

1. Document courtesy signing
2. Any document preparation not specifically addressed in this closing will be completed by the Law Firm of Frasier & Steier in Beloit, KS and the customer will be billed by the law firm for those fees at the attorney's normal hourly rate
3. Any document preparation fees incurred by NCK Title on behalf of a client will be passed through to the client at the same cost

\$ 250.00

MULTIPLE LOT SALES CLOSING

\$ 75.00

Includes preparation of contracts, transfer of title documents (deed, mortgage, notes, etc.), settlement statements.

RESIDENTIAL VACANT LOT SALE CLOSING

\$ 250.00

RESIDENTIAL REAL ESTATE CLOSING -
FHA REFINANCE

\$ 250.00

EXCHANGE CLOSING

Closing transaction having more than one parcel of real property.

\$ Regular commercial closing
for each parcel

1031 EXCHANGE ADMINISTRATION

\$ 500.00 (one disbursement)
\$ 100.00 (per additional disbursements)

MECHANICS LIEN WORK OUT

Obtaining lien waivers, disbursing funds to pay claimants.

\$ 500.00

DISBURSEMENT OF FUNDS

No closing services but asked to disburse money

\$ 200.00

DISBURSEMENT OF FUNDS

No closing services, disbursing funds and collecting signatures on documents furnished to us.

\$ 500.00

INDEMNITY DEPOSIT

Held in escrow, no closing

\$ 100.00

MILEAGE

Charged for miles driven from the Beloit, KS office To a destination in connection with completion of any closing or the issuance of any Title Insurance Commitment or Policy, filing of documents, etc.

\$.375 per mile driven

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TRAVEL TIME

If travel time is incurred driving from the Beloit, KS office to a destination in connection with completion of any closing or the issuance of any Title Insurance Commitment or Policy, filing of documents, etc.

\$ 50.00 per hour

*SERVICES CUSTOMARILY PROVIDED THAT ARE NOT INCLUDED IN THE ABOVE RATES (LIST)

*If there is a charge for such services, they should be included on the items shown previously.

COMMERCIAL TITLE INSURANCE RATES (Properties Except 1-4 Single Family Dwelling Units)

TYPE OF TRANSACTION

RATE

OWNERS TITLE INSURANCE POLICY

Policies will be issued to owners, contract vendees and lessees.

\$ Card rate to \$100,000 plus
\$2.00/1,000 thereafter to
\$5,000,000.

MORTGAGE TITLE INSURANCE POLICY

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

\$ Card rate to \$100,000 plus
\$1.75/1,000 thereafter to \$500,000
plus \$1.50/1,000 thereafter to \$10,000,000

SIMULTANEOUS-ISSUED MORTGAGE POLICY

Not exceeding the amount of owners policy
issued simultaneous therewith.

\$ 50.00

LEASEHOLD POLICIES - Policies issued

to protect the interest of a lessee in real
property.

\$ Same as Card rate for Owners Policy
to \$100,000.00 plus \$2.00/1,000 thereafter
To \$5,000,000.00.

SIMULTANEOUS-ISSUED LEASEHOLD POLICY

Not exceeding the amount of owners policy
issued to lessee

\$ 30% of card rate for Owners Policy
to the amount of owners policy.

SIMULTANEOUS-ISSUED LEASEHOLD POLICY

Where the amount of coverage exceeds the owners policy.

\$ 30% of card rate of Owners Policy
to the amount of the Owners policy, plus card
rate thereafter

REFINANCE POLICIES - Loan Policy

issued on property as a result of
refinancing a previous loan

\$ card rate less 40% credit, if
borrower has been in title for 3
years or less, but not less than
minimum charge

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SECOND MORTGAGE POLICIES - loan
policy issued on 2nd, 3rd or more loans

\$ card rate less 40% credit, if
borrower has been in title for 3
years or less, but not less than
minimum charge

REISSUE POLICIES - policies issued on
previously insured property

\$ card rate less 40% credit if
seller has been in title for 3
years or less, but not less than
minimum charge.

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

\$ 50-\$75/chain depending on the
research time.

NEW CONSTRUCTION PENDING DISBURSEMENT
POLICY calling for periodic endorsements for
increasing liability and extending time of policy.

\$ card rate plus \$25.00 for
each endorsement

NEW CONSTRUCTION OWNERS POLICY

\$ Same as Owners Title Insurance
Policy Above

NEW CONSTRUCTION LOAN POLICY
Issued to construction lender on construction
loan (includes binder or construction loan policies)

\$ Same as Mortgage Title Insurance
Policy Above.

HOLD OPEN CHARGES

\$ 0.00

FORECLOSURE COMMITMENT
Commitment issued for filing foreclosure
proceedings.

- a. Do not take policy
- b. Do take policy
- c. Date down endorsements:
 - First endorsement
 - Subsequent endorsements

\$ 250.00
\$ card rate
\$ 50.00
\$ 50.00 each

INFORMATIONAL COMMITMENT
Issued for "amount to be agreed upon"
where customer wants to check title
before sale/mortgage

\$ 250.00

CONVERT CONTRACT PURCHASERS POLICY
TO OWNERS POLICY
Issued when contract purchaser pays off contract and
wants current policy showing title in his name.

\$ 30% card rate

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Cash Advance

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

\$ actual cash advanced

CONVERT CONSTRUCTION LOAN POLICY
TO PERMANENT LOAN POLICY

\$ card rate less credit for
construction loan policy charge

CONVERT LEASEHOLD POLICY TO OWNERS
POLICY

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

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

CANCELLATION FEE

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

\$ 250

ENDORSEMENTS - Coverage added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer or to remove standard exemptions from a final policy.

\$ 25

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RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>RESIDENTIAL NEW CONSTRUCTION LOAN POLICY</u> issued with owners policy on new construction	\$ 50.00
<u>SECOND MORTGAGE POLICIES</u> - loan Policies issued on 2nd, 3rd or more loans	\$ card rate less 40% credit not less than minimum charge
<u>HOLD OPEN CHARGES</u>	\$ 0.00
<u>RESIDENTIAL OWNERS POLICIES</u> - Policies of title insurance protecting the owners interest in one-four family residences.	\$ card rate to \$100,000 plus \$ 2.00/1,000 to 5,000,000.
<u>RESIDENTIAL MORTGAGEES POLICIES</u> - Policies of title insurance protecting the interest of mortgage lenders.	\$ card rate to \$100,000 plus \$ 1.75/1,000 to \$500,000 plus \$ 1.50/1,000 to \$10,000,000
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> A loan policy issued simultaneously with the issue of an owners policy in an amount equal to or exceeding the amount of said loan policy.	\$ 50.00 plus card rate if exceeds owners amount
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> 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.	\$ card rate less 40%
<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.	\$ 0.00
<u>RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES</u> - 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.	\$ card rate less 40% credit but not less than minimum charge

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

\$ card rate less 40% credit if seller has been in title for 3 years or less, but not less than minimum charge

MULTIPLE LOT OR TRACT CHARGE -

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

\$ 50-100/chain depending on research time.

FORECLOSURE COMMITMENT

Commitment issued for filing foreclosure proceedings.

a. Do not take policy

\$250.00

b. Do take policy

\$ card rate

c. Post-Petition date down endorsements:

First endorsement

\$ 50.00

Subsequent endorsements

\$ 50.00 each

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

\$ 25.00

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

\$ card rate for Owners Policy

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SIMULTANEOUS-ISSUED LEASEHOLD POLICY

Not exceeding the amount of owners policy issued to lessee

\$ 30% of card rate

CANCELLATION FEE

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

\$ 250.00

COMBINATION MORTGAGES

First and second mortgages filed at same time, same property, same lender and same borrower

\$ card rate less 40% credit on total amount of two mortgages plus \$100.00.

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CONVERT CONTRACT PURCHASERS POLICY
TO OWNERS POLICY

\$ 30% card rate

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

INFORMATIONAL COMMITMENT

\$ 250.00

Issued for "amount to be agreed upon"
Where customer wants to check title
before sale/mortgage

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

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

Requests for treatment under this rule shall be submitted to the insurance commissioner and shall be accompanied by evidence specifically setting forth the reasons for the request along with full supporting information evidencing that the special treatment is not a violation of K.S.A. 40-2404(14) relating to rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

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ENDORSEMENTS

<u>FORM NUMBER</u>	<u>FORM NAME</u>
*	Option Endorsement
K9734	Contingent Loss/First Loss Endorsement
*	Modified Coverage
*	ALTA Construction Loan - Form A
K9705	ALTA Form 3 - Zoning
K9706	ALTA Form 3.1 - Zoning
*	Installment Contract Purchaser
*	Installment Contract Purchaser - Residential Policy
K9716	ALTA Form 9 - Restrictions, Encroachments, Minerals, other than 1-4 family residential
K9715	ALTA Form 8.1 - Environmental Protection - other than 1-4 family residential
K9766	Tax Parcel Endorsement
K9750	Location Endorsement 1 - other than 1-4 family residential
K9758	Access Endorsement
*	Assumption Agreement
K9768	Effect of Tax Sale on Easement Endorsement
58	Failure to Qualify to do Business Endorsement

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LOC4	Location Endorsement 4 (Contiguity)
K9762	Location Endorsement 5 (Survey)
K9764	Subdivision Endorsement
K9738	Mortgage Registration Tax Endorsement
*	New York Creditors' Rights Exclusion Endorsement - Loan (typed)
*	New York Creditors' Rights Exclusion Endorsement - Owners (typed)
K9754	Delete Exclusion No. 4 from coverage in Owners Policy
K9756	Delete Exclusion No. 7 from coverage in Loan Policy
K9723	Future Advance Endorsement - Kansas - other than 1-4 family residential
K9713	ALTA Form 6.2 - Negative Amortization - other than 1-4 family residential
K9713	ALTA Form 6.2 - Negative Amortization (with convertible modification) - other than 1-4 family residential
K9711	ALTA Form 6 - Variable Rate Mortgage - other than 1-4 family residential
*	ALTA Form 6.1 - Variable Rate Mortgage - other than 1-4 family residential
*	Encroachment Endorsement 2 (Easement)

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104.6	CLTA Form 104.6 (Rev. 9-10-93) ALTA - lender
*	Utility Facility Endorsement
K9372	Mechanic's Lien - Statutory Bond - other than 1-4 family residential
*	Foundation Endorsement
104.7	Assignment Rents / Leases
*	Co-Insurance Endorsement
K10097	ALTA Endorsement - Form 10.1 (Assignment) other than 1-4 family residential, does not extend effective date
*	Public Record Search Endorsement issued to supplement existing policy
K9733	Standard Form Assignment of Mortgage Assignment - 1-4 family residential, does not extend effective date
K9750	Location Endorsement 1 - 1-4 family residential
45 137-020	ALTA Endorsement Form 7 (3-12- 82) CLTA Form 116.5 Manufactured Housing Unit Endorsement 1-4 Family (No charge if issued with policy)
5	ALTA Form 5 - Planned Unit Development
K9713	ALTA Form 6.2 - Negative Amortization - 1-4 Family Residential
K9713	ALTA Form 6.2 - Negative Amortization (with convertible modification) - 1-4 Family Residential

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K9711	ALTA Form 6 - Variable Rate Mortgage - 1-4 Family Residential
*	ALTA Form 6.1 - Variable Rate - 1-4 Family Residential
K9722	Residential Balloon Mortgage Endorsement (Form A)
K9722	Residential Balloon Mortgage Endorsement (Form B)
K9372	Mechanics' Lien - Statutory Bond 1-4 Family Residential
K9370	Mechanics' Lien - Priority - with no-start certificate
K9723	Future Advance Endorsement- Kansas - 1-4 Family Residential (Revolving Credit)
4	ALTA Form 4 - Condominium
*	HUD Liquidation Program
*	ALTA Form Construction Loan Policy - Form D
K9718	Restrictive Covenant
K9733	Standard Form Assignment of Mortgage Assignment - 1-4 Family Residential, does not extend effective date
45 137-020	ALTA Form 7 - Manufactured Housing Unit
*	ALTA Date Down Endorsement - 1963 United States Form
K9716	ALTA Form 9 - Restrictions, Encroachments and Minerals - 1-4 Family Residential
K9715	ALTA Form 8.1 - Environmental Protection - 1-4 Family Residential

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K9702	(Blank Endorsement)	
*	CLTA Form 100.13 (R.22/20/61)	
K9772	Change Insured because of stock transfer	
*	Down Date Endorsement 1 1-4 family residential, extends effective date	
*	Increase Policy Amount	
55	Change in Composition of Partnership ("Fairway") Endorsement	
51	Application of Mortgage Payments Endorsement (typed) (Last Dollar)	
K9732	ALTA Endorsement 12 (Tie In) (Aggregation Endorsement) (10-19-96)	ABROGATED JUN 7 2011 SANDY PRAEGER Commissioner of Insurance
K9772	Change in Composition of Insured Entity	
*	ALTA Form 9 Endorsement Owner's Policy Equivalent	
K9370	Mechanics' Liens - Priority Requested when construction on a single family residence has commenced prior to the filing of the construction mortgage. Physical inspection of property required together with determination that all work and materials on site have been paid for and lien waivers submitted.	
*	Successor Endorsement	
52	Non-Imputation Endorsement (Full Loss) (typed)	FILED OCT 25 2004 SANDY PRAEGER Commissioner of Insurance
*	Non-Imputation Endorsement (Prorated Loss) (typed)	
K9731	ALTA Endorsement 11 (Mortgage Modification) (10-19-96)	

* K10097

Down Date Endorsement -Other than 1-4 family residential,
extends effective date

* NO FORM NUMBER ASSIGNED

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Rate Card

Amount of Insurance	Owner's Premium	Loan Premium	Amount of insurance	Owner's Premium	Loan Premium
10,000 or less	\$135.00	\$125.00	54,001 to 55,000	\$290.00	\$235.00
10,001 to 11,000	\$138.50	\$127.50	55,001 to 56,000	\$293.00	\$237.00
11,001 to 12,000	\$142.00	\$130.00	56,001 to 57,000	\$296.00	\$239.00
12,001 to 13,000	\$145.50	\$132.50	57,001 to 58,000	\$299.00	\$241.00
13,001 to 14,000	\$149.00	\$135.00	58,001 to 59,000	\$302.00	\$243.00
14,001 to 15,000	\$152.50	\$137.50	59,001 to 60,000	\$305.00	\$245.00
15,001 to 16,000	\$156.00	\$140.00	60,001 to 61,000	\$308.00	\$247.00
16,001 to 17,000	\$159.50	\$142.50	61,001 to 62,000	\$311.00	\$249.00
17,001 to 18,000	\$163.00	\$145.00	62,001 to 63,000	\$314.00	\$251.00
18,001 to 19,000	\$166.50	\$147.50	63,001 to 64,000	\$317.00	\$253.00
19,001 to 20,000	\$170.00	\$150.00	64,001 to 65,000	\$320.00	\$255.00
20,001 to 21,000	\$173.50	\$152.50	65,001 to 66,000	\$323.00	\$257.00
21,001 to 22,000	\$177.00	\$155.00	66,001 to 67,000	\$326.00	\$259.00
22,001 to 23,000	\$180.50	\$157.50	67,001 to 68,000	\$329.00	\$261.00
23,001 to 24,000	\$184.00	\$160.00	68,001 to 69,000	\$332.00	\$263.00
24,001 to 25,000	\$187.50	\$162.50	69,001 to 70,000	\$335.00	\$265.00
25,001 to 26,000	\$191.00	\$165.00	70,001 to 71,000	\$338.00	\$267.00
26,001 to 27,000	\$194.50	\$167.50	71,001 to 72,000	\$341.00	\$269.00
27,001 to 28,000	\$198.00	\$170.00	72,001 to 73,000	\$344.00	\$271.00
28,001 to 29,000	\$201.50	\$172.50	73,001 to 74,000	\$347.00	\$273.00
29,001 to 30,000	\$205.00	\$175.00	74,001 to 75,000	\$350.00	\$275.00
30,001 to 31,000	\$208.50	\$177.50	75,001 to 76,000	\$353.00	\$277.00
31,001 to 32,000	\$212.00	\$180.00	76,001 to 77,000	\$356.00	\$279.00
32,001 to 33,000	\$215.50	\$182.50	77,001 to 78,000	\$359.00	\$281.00
33,001 to 34,000	\$219.00	\$185.00	78,001 to 79,000	\$362.00	\$283.00
34,001 to 35,000	\$222.50	\$187.50	79,001 to 80,000	\$365.00	\$285.00
35,001 to 36,000	\$226.00	\$190.00	80,001 to 81,000	\$368.00	\$287.00
36,001 to 37,000	\$229.50	\$192.50	81,001 to 82,000	\$371.00	\$289.00
37,001 to 38,000	\$233.00	\$195.00	82,001 to 83,000	\$374.00	\$291.00
38,001 to 39,000	\$236.50	\$197.50	83,001 to 84,000	\$377.00	\$293.00
39,001 to 40,000	\$240.00	\$200.00	84,001 to 85,000	\$380.00	\$295.00
40,001 to 41,000	\$243.50	\$202.50	85,001 to 86,000	\$383.00	\$297.00
41,001 to 42,000	\$247.00	\$205.00	86,001 to 87,000	\$386.00	\$299.00
42,001 to 43,000	\$250.50	\$207.50	87,001 to 88,000	\$389.00	\$301.00
43,001 to 44,000	\$254.00	\$210.00	88,001 to 89,000	\$392.00	\$303.00
44,001 to 45,000	\$257.50	\$212.50	89,001 to 90,000	\$395.00	\$305.00
45,001 to 46,000	\$261.00	\$215.00	90,001 to 91,000	\$398.00	\$307.00
46,001 to 47,000	\$264.50	\$217.50	91,001 to 92,000	\$401.00	\$309.00
47,001 to 48,000	\$268.00	\$220.00	92,001 to 93,000	\$404.00	\$311.00
48,001 to 49,000	\$271.50	\$222.50	93,001 to 94,000	\$407.00	\$313.00
49,001 to 50,000	\$275.00	\$225.00	94,001 to 95,000	\$410.00	\$315.00
50,001 to 51,000	\$278.00	\$227.00	95,001 to 96,000	\$413.00	\$317.00
51,001 to 52,000	\$281.00	\$229.00	96,001 to 97,000	\$416.00	\$319.00
52,001 to 53,000	\$284.00	\$231.00	97,001 to 98,000	\$419.00	\$321.00
53,001 to 54,000	\$287.00	\$233.00	98,001 to 99,000	\$422.00	\$323.00
			99,001 to 100,000	\$425.00	\$325.00

Owner' Policy: From 100,001 to 5,000,000 add 2.00 per thousand

Loan Policy: From 100,001 to 500,000 add 1.75 per thousand
From 500,001 to 10,000,000 and 1.50 per thousand

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