



**Kansas Escrow Charges Filing  
National Closing Solutions, Inc.  
Effective May 1, 2014**

**FILED**

**DEC 18 2015**

**KEN SELZER  
Commissioner of Insurance**

**NATIONAL LENDER DIVISION CLOSING RATES:**

*National Closing Solutions, Inc. is a centralized title and closing operations center for loan transactions for multi-state institutional lenders who provide volume business and require title and closing services on a centralized, electronic, single point of contact basis. The National Lender Division performs escrows for property in many states. Since many of our customers have their own distinct service requirements, we offer a broad spectrum of services which are bundled in a variety of ways. These services range from a simple sub-escrow, to a bundling of services including title insurance, full escrow, signing service and courier.*

**Secured Disbursements Only sub-escrow \$150**

Limited to acceptance of wire and payoff of secured items. Usually in conjunction with another title agent handling a full escrow Sub-escrow pays all secured items including taxes, liens, judgments and mortgages or deeds of trust. Unsecured payoffs, fees, and borrower's proceeds are disbursed by escrow company or lender.

**Full Disbursement Sub-escrow \$200**

The same as Secured Disbursements Only sub escrow, except sub escrow makes all disbursements in accordance with escrow company's HUD-1 and lender's instructions.

**Secured Disbursement Sub-escrow Plus \$200**

In addition to the services provided in the Secured Disbursement Sub-escrow, Company will obtain and update payoff demands, provide appropriate state affidavits and other recording requirements and provide mortgage and other tax figures to client.

**Standard sub escrow \$250**

In addition to services provided under full disbursement, duties may include ordering payoff demands and disbursement of proceeds, providing appropriate state affidavits and other recording requirements, and providing mortgage and other tax figures to client.

**Limited Full Escrow \$350**

Service associated with refinance escrow where lender is providing payoff demands, hazard insurance or both. Escrow prepares HUD, escrow instructions if required, performs curative work, and disburses funds.



#### **Standard Full Escrow \$400**

All facets of escrow may be performed as required such as ordering demands, title curative, HUD preparation, preparation of escrow instructions when required, audit and disbursement.

FILED  
DEC 18 2015

#### **Bundled Escrow \$450**

This is used in conjunction with underwriters' filed title insurance rates to create an all-inclusive title and escrow fees. This would be bundled with Stewart Title Guaranty Company's STAR rate, and Westcor Land Title Insurance Company's Centralized Loan Rate, for example. Notary service is included.

KEN SELZER  
Commissioner of Insurance

#### **Full Escrow Sub-Prime Bundled \$650**

Standard Full Escrow, notary service and all courier fees. Includes substantial curative work and unlimited number of disbursement checks.

#### **Piggyback \$200**

In conjunction with a full escrow on a first mortgage a lender will occasionally have a simultaneous closing of a second mortgage loan or line of credit. This fee is in addition to the appropriate escrow fee.

#### **Notarial Signing and Coordination Service with e/docs \$150**

Fee for notarial signing and coordination service including printing of electronically transmitted loan package.

#### **Notarial Signing and Coordination Service without e/docs \$125**

Fee for notarial signing and coordination service when loan package is provided by the lender.

#### **Extra Work Charge \$75 per hour**

Charge for additional labor not already included in the quoted escrow fee. Minimum charge 1 hour.

#### **Full Service Subordination \$175**

This service includes any fees charged by the subordinating lender for its review and processing, up to \$125, drawing fee for the subordination; recording fees; all work to process, ship out documents and return; overnight courier fees and post-close tracking.

#### **Courier Coordination Services \$45**

This includes all local and overnight delivery services.



FILED

#### **Lenders' Services Volume Pricing**

Volume Pricing is offered in connection with loan transactions where, as a result of high-volume interactions including the exchange of information and orders by electronic means using proprietary software or other electronic transmission between the Company and the lender, the Company obtains scale economics in marketing, sales, processing or product/service delivery. There are also specialized workflows established with various customers which can streamline processes or, in some cases, actually increase the number or duration of activities required to perform the required services. Pursuant to this section, the escrow charge shall be set by contract and shall typically be a flat rate per transaction, rather than by the dollar amount of the transaction, and shall be utilized when none of the other services specified in this schedule will satisfy the customer's requirements.





**Kansas Rate Filing  
National Closing Solutions, Inc.  
Effective February 1, 2016**

**FILED**

**PREMIER REVERSE CLOSING DIVISION RATES:**

*National Closing Solutions, Inc. Premier Reverse Closing Division is a centralized title and closing operations center for loan transactions for multi-state institutional lenders doing reverse mortgage lending.*

**DEC 18 2015  
KEN SELZER  
Commissioner of Insurance**

**Full Escrow Reverse Mortgage: \$625**

Reverse mortgage full escrow including ordering demands, title curative, HUD preparation, preparation of escrow instructions when required, document drawing when required, audit, and disbursement. In addition to these standard services, reverse mortgage transactions require substantial curative work such as decedent and aged mortgage/deed of trust matters, trust review, power of attorney review, probate/estate review, and personal interviews with borrowers. All delivery services are included. Any notarial signing services are passed through with no mark up.

**Lenders' Services Volume Pricing (Reverse Mortgage Transactions)**

Volume Pricing is offered in connection with loan transactions where, as a result of high-volume interactions including the exchange of information and orders by electronic means using proprietary software or other electronic transmission between the Company and the lender, the Company obtains scale economics in marketing, sales, processing or product/service delivery. There are also specialized workflows established with various customers which can streamline processes or, in some cases, actually increase the number or duration of activities required to perform the required services. Pursuant to this section, the escrow charge shall be set by contract and shall typically be a flat rate per transaction, rather than by the dollar amount of the transaction, and shall be utilized when none of the other services specified in this schedule will satisfy the customer's requirements.



**Kansas Rate Filing  
National Closing Solutions, Inc.  
Effective June 1, 2009**

**FILED**

**DEC 18 2015**

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

**KEN SELZER**

**Commissioner of Insurance**

**Residential Owners' Policies - Rate schedule attached**  
Policies of title insurance protecting the owner's interest.

**Residential Mortgage Policies - Rate schedule attached**  
Policies of title insurance protecting the interest of mortgage lenders.

**Simultaneously Issued Loan Policies \$150.00**  
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.

**Re-Finance Rate for Residential Mortgagees Policies - 60% of basic rate with a minimum of \$250.00**  
A rate afforded to homeowners where a lender's policy is required by the lender as the result of the refinance of the owner's existing financing.

**Re-Issue Rate - 60% of basic rate with a minimum of \$250.00**  
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.

**Multiple Lot or Tract Charges - \$100.00 per additional 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.

**Endorsements - Rate schedule attached**  
Coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer.

**Cancellation Fee \$100.00**  
A charge made for actual work performed on a title insurance file that for some reason or circumstance does not result in the issuance of a title insurance policy.



RATE  
SCHEDULE

<i>Liability Amount</i>		<i>Rate per Thousand</i>
<u>From</u>	<u>To</u>	
\$0.00	\$25,000.00	\$250.00 minimum
\$25,001.00	\$50,000.00	\$4.00
\$50,001.00	\$100,000.00	\$3.50
\$100,001.00	\$1,000,000.00	\$2.50
\$1,000,000.00	\$5,000,000.00	\$2.00
\$5,000,001.00	\$10,000,000.00	\$1.50

FILED

DEC 18 2015

KEN SELZER  
Commissioner of Insurance

*Endorsements*

ALTA 4.1-06	Condominium	\$25.00
ALTA 5.1-06	Planned Unit Development	\$25.00
ALTA 6-06	Variable Rate	\$25.00
ALTA 6.2-06	Variable Rate- Negative Amortization	\$25.00
ALTA 8.1-06	Environmental Protection Lien	\$0.00
ALTA 4-06	Condominium	\$25.00
ALTA 5-06	Planned Unit Development	\$25.00
ALTA 7-06	Manufactured Housing	\$25.00
ALTA 7.1-06	Manufactured Housing - Conversion; Loan	\$25.00
ALTA 9-06	Restrictions, Encroachments & Minerals	\$25.00
ALTA 14-06	Future Advance - Priority	\$25.00
ALTA 14.1-06	Future Advance - Knowledge	\$25.00
ALTA 14.3-06	Future Advance - Reverse Mortgage	\$25.00
ALTA 22-06	Location	\$25.00





**Kansas Escrow Charges Filing  
National Closing Solutions, Inc.  
Effective May 1, 2014**

**NATIONAL LENDER DIVISION CLOSING RATES:**

*National Closing Solutions, Inc. is a centralized title and closing operations center for loan transactions for multi-state institutional lenders who provide volume business and require title and closing services on a centralized, electronic, single point of contact basis. The National Lender Division performs escrows for property in many states. Since many of our customers have their own distinct service requirements, we offer a broad spectrum of services which are bundled in a variety of ways. These services range from a simple sub-escrow, to a bundling of services including title insurance, full escrow, signing service and courier.*

**Secured Disbursements Only sub-escrow \$150**

Limited to acceptance of wire and payoff of secured items. Usually in conjunction with another title agent handling a full escrow Sub-escrow pays all secured items including taxes, liens, judgments and mortgages or deeds of trust. Unsecured payoffs, fees, and borrower's proceeds are disbursed by escrow company or lender.

**Full Disbursement Sub-escrow \$200**

The same as Secured Disbursements Only sub escrow, except sub escrow makes all disbursements in accordance with escrow company's HUD-1 and lender's instructions.

**Secured Disbursement Sub-escrow Plus \$200**

In addition to the services provided in the Secured Disbursement Sub-escrow, Company will obtain and update payoff demands, provide appropriate state affidavits and other recording requirements and provide mortgage and other tax figures to client.

**Standard sub escrow \$250**

In addition to services provided under full disbursement, duties may include ordering payoff demands and disbursement of proceeds, providing appropriate state affidavits and other recording requirements, and providing mortgage and other tax figures to client.

**Limited Full Escrow \$350**

Service associated with refinance escrow where lender is providing payoff demands, hazard insurance or both. Escrow prepares HUD, escrow instructions if required, performs curative work, and disburses funds.

**Standard Full Escrow \$400**

All facets of escrow may be performed as required such as ordering demands, title curative, HUD preparation, preparation of escrow instructions when required, audit and disbursement.

**Bundled Escrow \$450**

This is used in conjunction with underwriters' filed title insurance rates to create an all-inclusive title and escrow fees. This would be bundled with Stewart Title Guaranty Company's STAR rate, and Westcor Land Title Insurance Company's Centralized Loan Rate, for example. Notary service is included.

**Full Escrow Sub-Prime Bundled \$650**

Standard Full Escrow, notary service and all courier fees. Includes substantial curative work and unlimited number of disbursement checks.

**Piggyback \$200**

In conjunction with a full escrow on a first mortgage a lender will occasionally have a simultaneous closing of a second mortgage loan or line of credit. This fee is in addition to the appropriate escrow fee.

**Notarial Signing and Coordination Service with e/docs \$150**

Fee for notarial signing and coordination service including printing of electronically transmitted loan package.

**Notarial Signing and Coordination Service without e/docs \$125**

Fee for notarial signing and coordination service when loan package is provided by the lender.

**Extra Work Charge \$75 per hour**

Charge for additional labor not already included in the quoted escrow fee. Minimum charge 1 hour.

**Full Service Subordination \$175**

This service includes any fees charged by the subordinating lender for its review and processing, up to \$125, drawing fee for the subordination; recording fees; all work to process, ship out documents and return; overnight courier fees and post-close tracking.

**Courier Coordination Services \$45**

This includes all local and overnight delivery services.

FILED  
MAR 25 2014  
SANDY PRAEGER  
Commissioner of Insurance





### **Lenders' Services Volume Pricing**

Volume Pricing is offered in connection with loan transactions where, as a result of high-volume interactions including the exchange of information and orders by electronic means using proprietary software or other electronic transmission between the Company and the lender, the Company obtains scale economics in marketing, sales, processing or product/service delivery. There are also specialized workflows established with various customers which can streamline processes or, in some cases, actually increase the number or duration of activities required to perform the required services. Pursuant to this section, the escrow charge shall be set by contract and shall typically be a flat rate per transaction, rather than by the dollar amount of the transaction, and shall be utilized when none of the other services specified in this schedule will satisfy the customer's requirements.

FILED  
MAR 25 2014  
SANDY PRAEGER  
Commissioner of Insurance



**Kansas Rate Filing  
National Closing Solutions, Inc.  
Effective November 15, 2013**

**PREMIER REVERSE CLOSING DIVISION RATES:**

*National Closing Solutions, Inc. Premier Reverse Closing Division is a centralized title and closing operations center for loan transactions for multi-state institutional lenders doing reverse mortgage lending.*

**Full Escrow Reverse Mortgage: \$475**

Reverse mortgage full escrow including ordering demands, title curative, HUD preparation, preparation of escrow instructions when required, document drawing when required, audit, and disbursement. In addition to these standard services, reverse mortgage transactions require substantial curative work such as decedent and aged mortgage/deed of trust matters, trust review, power of attorney review, probate/estate review, and personal interviews with borrowers. All delivery services are included. Any notarial signing services are passed through with no mark up.

**Lenders' Services Volume Pricing (Reverse Mortgage Transactions)**

Volume Pricing is offered in connection with loan transactions where, as a result of high-volume interactions including the exchange of information and orders by electronic means using proprietary software or other electronic transmission between the Company and the lender, the Company obtains scale economics in marketing, sales, processing or product/service delivery. There are also specialized workflows established with various customers which can streamline processes or, in some cases, actually increase the number or duration of activities required to perform the required services. Pursuant to this section, the escrow charge shall be set by contract and shall typically be a flat rate per transaction, rather than by the dollar amount of the transaction, and shall be utilized when none of the other services specified in this schedule will satisfy the customer's requirements.

CYNTHIA PRAEGER  
Commissioner of Insurance



**Kansas Rate Filing  
National Closing Solutions, Inc.  
Effective June 1, 2009**

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

**Residential Owners' Policies - Rate schedule attached**  
Policies of title insurance protecting the owner's interest.

**Residential Mortgage Policies - Rate schedule attached**  
Policies of title insurance protecting the interest of mortgage lenders.

**Simultaneously Issued Loan Policies \$150.00**  
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.

**Re-Finance Rate for Residential Mortgagees Policies - 60% of basic rate with a minimum of \$250.00**  
A rate afforded to homeowners where a lender's policy is required by the lender as the result of the refinance of the owner's existing financing.

**Re-Issue Rate - 60% of basic rate with a minimum of \$250.00**  
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.

**Multiple Lot or Tract Charges - \$100.00 per additional 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.

**Endorsements - Rate schedule attached**  
Coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer.

**Cancellation Fee \$100.00**  
A charge made for actual work performed on a title insurance file that for some reason or circumstance does not result in the issuance of a title insurance policy.





**RATE**  
**SCHEDULE**

<i>Liability Amount</i>		<i>Rate per Thousand</i>
<u>From</u>	<u>To</u>	
\$0.00	\$25,000.00	\$250.00 minimum
\$25,001.00	\$50,000.00	\$4.00
\$50,001.00	\$100,000.00	\$3.50
\$100,001.00	\$1,000,000.00	\$2.50
\$1,000,000.00	\$5,000,000.00	\$2.00
\$5,000,001.00	\$10,000,000.00	\$1.50

***Endorsements***

ALTA 4.1-06	Condominium	\$25.00
ALTA 5.1-06	Planned Unit Development	\$25.00
ALTA 6-06	Variable Rate	\$25.00
ALTA 6.2-06	Variable Rate- Negative Amortization	\$25.00
ALTA 8.1-06	Environmental Protection Lien	\$0.00
ALTA 4-06	Condominium	\$25.00
ALTA 5-06	Planned Unit Development	\$25.00
ALTA 7-06	Manufactured Housing	\$25.00
ALTA 7.1-06	Manufactured Housing - Conversion; Loan	\$25.00
ALTA 9-06	Restrictions, Encroachments & Minerals	\$25.00
ALTA 14-06	Future Advance - Priority	\$25.00
ALTA 14.1-06	Future Advance - Knowledge	\$25.00
ALTA 14.3-06	Future Advance - Reverse Mortgage	\$25.00
ALTA 22-06	Location	\$25.00

**FILED**  
**MAR 25 2014**  
**SANDY PRAED**  
Commissioner of the



**Kansas Escrow Charges Filing  
National Closing Solutions, Inc.  
Effective November 15, 2013**

**NATIONAL LENDER DIVISION CLOSING RATES:**

*National Closing Solutions, Inc. is a centralized title and closing operations center for loan transactions for multi-state institutional lenders who provide volume business and require title and closing services on a centralized, electronic, single point of contact basis. The National Lender Division performs escrows for property in many states. Since many of our customers have their own distinct service requirements, we offer a broad spectrum of services which are bundled in a variety of ways. These services range from a simple sub-escrow, to a bundling of services including title insurance, full escrow, signing service and courier.*

**Secured Disbursements Only sub-escrow \$150**

Limited to acceptance of wire and payoff of secured items. Usually in conjunction with another title agent handling a full escrow Sub-escrow pays all secured items including taxes, liens, judgments and mortgages or deeds of trust. Unsecured payoffs, fees, and borrower's proceeds are disbursed by escrow company or lender.

**Full Disbursement Sub-escrow \$200**

The same as Secured Disbursements Only sub escrow, except sub escrow makes all disbursements in accordance with escrow company's HUD-1 and lender's instructions.

**Secured Disbursement Sub-escrow Plus \$200**

In addition to the services provided in the Secured Disbursement Sub-escrow, Company will obtain and update payoff demands, provide appropriate state affidavits and other recording requirements and provide mortgage and other tax figures to client.

**Standard sub escrow \$250**

In addition to services provided under full disbursement, duties may include ordering payoff demands and disbursement of proceeds, providing appropriate state affidavits and other recording requirements, and providing mortgage and other tax figures to client.

**Limited Full Escrow \$350**

Service associated with refinance escrow where lender is providing payoff demands, hazard insurance or both. Escrow prepares HUD, escrow instructions if required, performs curative work, and disburses funds.

FILED  
OCT 11 2013

SANDY PRAEGER  
Commissioner of Insurance  
ABROGATED  
MAR 15 2014

SANDY PRAEGER  
Commissioner of Insurance



#### **Standard Full Escrow \$400**

All facets of escrow may be performed as required such as ordering demands, title curative, HUD preparation, preparation of escrow instructions when required, document drawing when required, audit and disbursement.

#### **Bundled Escrow \$450**

This is used in conjunction with underwriters' filed title insurance rates to create an all-inclusive title and escrow fees. This would be bundled with Stewart Title Guaranty Company's STAR rate, and Westcor Land Title Insurance Company's Centralized Loan Rate, for example. Notary service is included.

#### **Full Escrow Sub-Prime Bundled \$650**

Standard Full Escrow, notary service and all courier fees. Includes substantial curative work and unlimited number of disbursement checks.

#### **Piggyback \$200**

In conjunction with a full escrow on a first mortgage a lender will occasionally have a simultaneous closing of a second mortgage loan or line of credit. This fee is in addition to the appropriate escrow fee.

#### **Notarial Signing and Coordination Service with e/docs \$150**

Fee for notarial signing and coordination service including printing of electronically transmitted loan package.

#### **Notarial Signing and Coordination Service without e/docs \$125**

Fee for notarial signing and coordination service when loan package is provided by the lender.

#### **Extra Work Charge \$75 per hour**

Charge for additional labor not already included in the quoted escrow fee. Minimum charge 1 hour.

#### **Full Service Subordination \$175**

This service includes any fees charged by the subordinating lender for its review and processing, up to \$125, drawing fee for the subordination; recording fees; all work to process, ship out documents and return; overnight courier fees and post-close tracking.

#### **Courier Coordination Services \$45**

This includes all local and overnight delivery services.





### **Lenders' Services Volume Pricing**

Volume Pricing is offered in connection with loan transactions where, as a result of high-volume interactions including the exchange of information and orders by electronic means using proprietary software or other electronic transmission between the Company and the lender, the Company obtains scale economics in marketing, sales, processing or product/service delivery. There are also specialized workflows established with various customers which can streamline processes or, in some cases, actually increase the number or duration of activities required to perform the required services. Pursuant to this section, the escrow charge shall be set by contract and shall typically be a flat rate per transaction, rather than by the dollar amount of the transaction, and shall be utilized when none of the other services specified in this schedule will satisfy the customer's requirements.

**ABROGATED**

**MAR 25 2014**

**SANDY PRAEGER**  
Commissioner of Insurance

**FILED**

**OCT 11 2013**

**SANDY PRAEGER**  
Commissioner of Insurance



**Kansas Rate Filing  
National Closing Solutions, Inc.  
Effective November 15, 2013**

**PREMIER REVERSE CLOSING DIVISION RATES:**

*National Closing Solutions, Inc. Premier Reverse Closing Division is a centralized title and closing operations center for loan transactions for multi-state institutional lenders doing reverse mortgage lending.*

**Full Escrow Reverse Mortgage: \$475**

Reverse mortgage full escrow including ordering demands, title curative, HUD preparation, preparation of escrow instructions when required, document drawing when required, audit, and disbursement. In addition to these standard services, reverse mortgage transactions require substantial curative work such as decedent and aged mortgage/deed of trust matters, trust review, power of attorney review, probate/estate review, and personal interviews with borrowers. All delivery services are included. Any notarial signing services are passed through with no mark up.

**Lenders' Services Volume Pricing (Reverse Mortgage Transactions)**

Volume Pricing is offered in connection with loan transactions where, as a result of high-volume interactions including the exchange of information and orders by electronic means using proprietary software or other electronic transmission between the Company and the lender, the Company obtains scale economics in marketing, sales, processing or product/service delivery. There are also specialized workflows established with various customers which can streamline processes or, in some cases, actually increase the number or duration of activities required to perform the required services. Pursuant to this section, the escrow charge shall be set by contract and shall typically be a flat rate per transaction, rather than by the dollar amount of the transaction, and shall be utilized when none of the other services specified in this schedule will satisfy the customer's requirements.

FILED  
OCT 17 2013  
SANDY PRAEGER  
Commissioner of Insurance  
  
ABROGATED  
MAR 25 2014  
SANDY PRAEGER  
Commissioner of Insurance



**Kansas Rate Filing  
National Closing Solutions, Inc.  
Effective June 1, 2009**

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

**Residential Owners' Policies - Rate schedule attached**  
Policies of title insurance protecting the owner's interest.

**ABROGATED**

**MAR 25 2014**

**Residential Mortgage Policies - Rate schedule attached**  
Policies of title insurance protecting the interest of mortgage lenders.

**SANDY PRAEGER**  
Commissioner of Insurance

**Simultaneously Issued Loan Policies \$150.00**

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.

**Re-Finance Rate for Residential Mortgagees Policies - 60% of basic rate with a minimum of \$250.00**

A rate afforded to homeowners where a lender's policy is required by the lender as the result of the refinance of the owner's existing financing.

**FILED**

**OCT 11 2013**

**SANDY PRAEGER**  
Commissioner of Insurance

**Re-Issue Rate - 60% of basic rate with a minimum of \$250.00**

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.

**Multiple Lot or Tract Charges - \$100.00 per additional 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.

**Endorsements - Rate schedule attached**

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

**Cancellation Fee \$100.00**

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





## RATE SCHEDULE

<i><b>Liability Amount</b></i>		<i><b>Rate per Thousand</b></i>
<u>From</u>	<u>To</u>	
\$0.00	\$25,000.00	\$250.00 minimum
\$25,001.00	\$50,000.00	\$4.00
\$50,001.00	\$100,000.00	\$3.50
\$100,001.00	\$1,000,000.00	\$2.50
\$1,000,000.00	\$5,000,000.00	\$2.00
\$5,000,001.00	\$10,000,000.00	\$1.50

**ABROGATED**  
 MAR 25 2014  
 SANDY PRAEGER  
 Commissioner of Insurance

### ***Endorsements***

ALTA 4.1-06	Condominium	\$25.00
ALTA 5.1-06	Planned Unit Development	\$25.00
ALTA 6-06	Variable Rate	\$25.00
ALTA 6.2-06	Variable Rate- Negative Amortization	\$25.00
ALTA 8.1-06	Environmental Protection Lien	\$0.00
ALTA 4-06	Condominium	\$25.00
ALTA 5-06	Planned Unit Development	\$25.00
ALTA 7-06	Manufactured Housing	\$25.00
ALTA 7.1-06	Manufactured Housing - Conversion; Loan	\$25.00
ALTA 9-06	Restrictions, Encroachments & Minerals	\$25.00
ALTA 14-06	Future Advance - Priority	\$25.00
ALTA 14.1-06	Future Advance - Knowledge	\$25.00
ALTA 14.3-06	Future Advance - Reverse Mortgage	\$25.00
ALTA 22-06	Location	\$25.00

**FILED**  
 OCT 11 2013  
 SANDY PRAEGER  
 Commissioner of Insurance



March 19, 2013

**Kansas Insurance Commission**  
**Attn: Marty Hazen**

Re: Escrow Charges and Rate Filing for National Closing Solutions, Inc.  
Licensee No. 320038590

Dear Mr. Hazen,

Attached is an amended National Closing Solutions rate filing. The changes are

- 1) Clarification in the description of our notarial coordination services
- 2) \$25 increase of our hourly Extra Work Charges
- 3) Clarification in the description of our mail/courier services

We would like these rates to be effective April 25<sup>th</sup>, 2013. If you need anything further, please let me know.

Sincerely,

A handwritten signature in blue ink, appearing to read "Jill Colter".

Jill Colter  
National Closing Solutions  
888-958-8060

Cc: David Westcott

5814 Lonetree Blvd. • Rocklin, CA 95765 • Phone 888.958.8060 • Fax 877.958.8161

[www.NationalClosingSolutions.com](http://www.NationalClosingSolutions.com)

**FILED**

**MAR 20 2013**

**SANDY PRAEGER**  
Commissioner of Insurance

**Kansas Escrow Charges Filing  
National Closing Solutions, Inc.  
Effective April 25, 2013**

**NATIONAL LENDER DIVISION CLOSING RATES:**

*National Closing Solutions, Inc. is a centralized title and closing operations center for loan transactions for multi-state institutional lenders who provide volume business and require title and closing services on a centralized, electronic, single point of contact basis. The National Lender Division performs escrows for property in many states. Since many of our customers have their own distinct service requirements, we offer a broad spectrum of services which are bundled in a variety of ways. These services range from a simple sub-escrow, to a bundling of services including title insurance, full escrow, signing service and courier.*

**Secured Disbursements Only sub-escrow \$150**

Limited to acceptance of wire and payoff of secured items. Usually in conjunction with another title agent handling a full escrow. Sub-escrow pays all secured items including taxes, liens, judgments and mortgages or deeds of trust. Unsecured payoffs, fees, and borrower's proceeds are disbursed by escrow company or lender.

**Full Disbursement Sub-escrow \$200**

The same as Secured Disbursements Only sub escrow, except sub escrow makes **all** disbursements in accordance with escrow company's HUD-1 and lender's instructions.

**Secured Disbursement Sub-escrow Plus \$200**

In addition to the services provided in the Secured Disbursement Sub-escrow, Company will obtain and update payoff demands, provide appropriate state affidavits and other recording requirements and provide mortgage and other tax figures to client.

**Standard sub escrow \$250**

In addition to services provided under full disbursement, duties may include ordering payoff demands and disbursement of proceeds, providing appropriate state affidavits and other recording requirements, and providing mortgage and other tax figures to client.

**Limited Full Escrow \$350**

Service associated with refinance escrow where lender is providing payoff demands, hazard insurance or both. Escrow prepares HUD, escrow instructions if required, performs curative work, and disburses funds.

**Standard Full Escrow \$400**

All facets of escrow performed including ordering demands, title curative, HUD preparation, preparation of escrow instructions when required, document drawing when required, notary coordination, audit and disbursement.

**FILED**

**MAR 20 2013**



**Bundled Escrow \$450**

This is used in conjunction with underwriters' filed title insurance rates to create an all-inclusive title and escrow fees. This would be bundled with Stewart Title Guaranty Company's STAR rate, and Westcor Land Title Insurance Company's Centralized Loan Rate, for example. Notary service is included.

**Full Escrow Sub-Prime Bundled \$650**

Standard Full Escrow, notary service and all courier fees. Includes substantial curative work and unlimited number of disbursement checks.

**Notarial Signing and Coordination Service with e/docs \$150**

Fee for notarial signing and coordination service including printing of electronically transmitted loan package.

**Notarial Signing and Coordination Service without e/docs \$125**

Fee for notarial signing and coordination service when loan package is provided by the lender.

**Extra Work Charge \$75 per hour**

Charge for additional labor not already included in the quoted escrow fee. Minimum charge 1 hour.

**Full Service Subordination \$175**

This service includes any fees charged by the subordinating lender for its review and processing, up to \$125, drawing fee for the subordination; recording fees; all work to process, ship out documents and return; overnight courier fees and post-close tracking.

**Courier Services \$45**

This includes all local and overnight delivery services.

**Lenders' Services Volume Pricing**

Volume Pricing is offered in connection with loan transactions where, as a result of high-volume interactions including the exchange of information and orders by electronic means using proprietary software or other electronic transmission between the Company and the lender, the Company obtains scale economics in marketing, sales, processing or product/service delivery. Pursuant to this section, the escrow charge shall be set by contract, based upon saving to the Company and shall typically be a flat rate per transaction, rather than by the dollar amount of the transaction, and shall be utilized when none of the other services specified in this schedule will satisfy the customer's requirements. In no event will the rate set by this section exceed \$530 per transaction.

**Kansas Rate Filing  
National Closing Solutions, Inc.  
Reverse Closing Division  
Effective July 1, 2012**

**PRC DIVISION RATES:**

*National Closing Solutions, Inc. Premier Reverse Closing Division is a centralized title and closing operations center for loan transactions for multi-state institutional lenders doing reverse mortgage lending.*

**Full Escrow Reverse Mortgage: \$475**

Reverse mortgage full escrow including ordering demands, title curative, HUD preparation, preparation of escrow instructions when required, document drawing when required, audit, and disbursement. In addition to these standard services, reverse mortgage transactions require substantial curative work such as decedent and aged mortgage/deed of trust matters, trust review, power of attorney review, probate/estate review, and personal interviews with borrowers. All delivery services are included. Any notarial signing services are passed through with no mark up.

**Lenders' Services Volume Pricing (Reverse Mortgage Transactions)**

Volume Pricing is offered in connection with loan transactions where, as a result of high-volume interactions including the exchange of information and orders by electronic means using proprietary software or other electronic transmission between the Company and the lender, the Company obtains scale economics in marketing, sales, processing or product/service delivery. Pursuant to this section, the escrow charge shall be set by contract, based upon saving to the Company and shall typically be a flat rate per transaction, rather than by the dollar amount of the transaction, and shall be utilized when none of the other services specified in this schedule will satisfy the customer's requirements.

**FILED**

**MAR 20 2013**

**SANDY PRAEGER  
Commissioner of Insurance**

**Kansas Rate Filing  
National Closing Solutions, Inc.  
Residential Title Insurance Rates  
(1-4 Single Family Living Units)  
Effective June 1, 2009**

**Residential Owners' Policies - Rate schedule attached**

Policies of title insurance protecting the owner's interest.

**Residential Mortgage Policies - Rate schedule attached**

Policies of title insurance protecting the interest of mortgage lenders.

**Simultaneously Issued Loan Policies \$150.00**

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.

**Re-Finance Rate for Residential Mortgagees Policies - 60% of basic rate with a minimum of \$250.00**

A rate afforded to homeowners where a lender's policy is required by the lender as the result of the refinance of the owner's existing financing.

**Re-Issue Rate - 60% of basic rate with a minimum of \$250.00**

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.

**Multiple Lot or Tract Charges - \$100.00 per additional 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.

**Endorsements - Rate schedule attached**

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

**Cancellation Fee \$100.00**

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

**FILED**

**MAR 20 2013**

**SANDY PRAEGER  
Commissioner of Insurance**

Kansas Escrow and Rate Filing,



**RATE**  
**SCHEDULE**

<i><b>Liability Amount</b></i>		<i><b>Rate per Thousand</b></i>
<u><b>From</b></u>	<u><b>To</b></u>	
\$0.00	\$25,000.00	\$250.00 minimum
\$25,001.00	\$50,000.00	\$4.00
\$50,001.00	\$100,000.00	\$3.50
\$100,001.00	\$1,000,000.00	\$2.50
\$1,000,000.00	\$5,000,000.00	\$2.00
\$5,000,001.00	\$10,000,000.00	\$1.50

***Endorsements***

ALTA 4.1-06	Condominium	\$25.00
ALTA 5.1-06	Planned Unit Development	\$25.00
ALTA 6-06	Variable Rate	\$25.00
ALTA 6.2-06	Variable Rate- Negative Amortization	\$25.00
ALTA 8.1-06	Environmental Protection Lien	\$0.00
ALTA 4-06	Condominium	\$25.00
ALTA 5-06	Planned Unit Development	\$25.00
ALTA 7-06	Manufactured Housing	\$25.00
ALTA 7.1-06	Manufactured Housing - Conversion; Loan	\$25.00
ALTA 9-06	Restrictions, Encroachments & Minerals	\$25.00
ALTA 14-06	Future Advance - Priority	\$25.00
ALTA 14.1-06	Future Advance - Knowledge	\$25.00
ALTA 14.3-06	Future Advance - Reverse Mortgage	\$25.00
ALTA 22-06	Location	\$25.00

**Kansas Escrow Charges Filing  
National Closing Solutions, Inc.  
Effective June 1, 2009**

**NATIONAL LENDER DIVISION CLOSING RATES:**

*National Closing Solutions, Inc. is a centralized title and closing operations center for loan transactions for multi-state institutional lenders who provide volume business and require title and closing services on a centralized, electronic, single point of contact basis. The National Lender Division performs escrows for property in many states. Since many of our customers have their own distinct service requirements, we offer a broad spectrum of services which are bundled in a variety of ways. These services range from a simple sub-escrow, to a bundling of services including title insurance, full escrow, signing service and courier.*

**Secured Disbursements Only sub-escrow \$150**

Limited to acceptance of wire and payoff of secured items. Usually in conjunction with another title agent handling a full escrow Sub-escrow pays all secured items including taxes, liens, judgments and mortgages or deeds of trust. Unsecured payoffs, fees, and borrower's proceeds are disbursed by escrow company or lender.

**Full Disbursement Sub-escrow \$200**

The same as Secured Disbursements Only sub escrow, except sub escrow makes **all** disbursements in accordance with escrow company's HUD-1 and lender's instructions.

**Secured Disbursement Sub-escrow Plus \$200**

In addition to the services provided in the Secured Disbursement Sub-escrow, Company will obtain and update payoff demands, provide appropriate state affidavits and other recording requirements and provide mortgage and other tax figures to client.

**Standard sub escrow \$250**

In addition to services provided under full disbursement, duties may include ordering payoff demands and disbursement of proceeds, providing appropriate state affidavits and other recording requirements, and providing mortgage and other tax figures to client.

**Limited Full Escrow \$350**

Service associated with refinance escrow where lender is providing payoff demands, hazard insurance or both. Escrow prepares HUD, escrow instructions if required, performs curative work, and disburses funds.

**Standard Full Escrow \$400**

All facets of escrow performed including ordering demands, title curative, HUD preparation, preparation of escrow instructions when required, document drawing when required, notary coordination, audit and disbursement.

**ABROGATED**

**APR 25 2013**

**SANDY PRAEGER**  
Commissioner of Insurance

**SANDY PRAEGER**  
Commissioner of Insurance

**JUN 01 2012**

**FILED**

**Bundled Escrow \$450**

This is used in conjunction with underwriters' filed title insurance rates to create an all-inclusive title and escrow fees. This would be bundled with Stewart Title Guaranty Company's STAR rate, and Westcor Land Title Insurance Company's Centralized Loan Rate, for example. Notary service is included.

**Full Escrow Sub-Prime Bundled \$650**

Standard Full Escrow, notary service and all courier fees. Includes substantial curative work and unlimited number of disbursement checks.

**Notary Signing Fee with e/docs \$150**

Fee for notary signing service including printing of electronically transmitted loan package.

**Notary Signing Fee without e/docs \$125**

Fee for notary signing service when loan package is provided by the lender.

**Extra Work Charge \$50 per hour**

Charge for additional labor not already included in the quoted escrow fee.

**Full Service Subordination \$175**

This service includes any fees charged by the subordinating lender for its review and processing, up to \$125, drawing fee for the subordination; recording fees; all work to process, ship out documents and return; overnight courier fees and post-close tracking.

**Overnight Mail Service \$45**

For up to three packages.

**Lenders' Services Volume Pricing**

Volume Pricing is offered in connection with loan transactions where, as a result of high-volume interactions including the exchange of information and orders by electronic means using proprietary software or other electronic transmission between the Company and the lender, the Company obtains scale economics in marketing, sales, processing or product/service delivery. Pursuant to this section, the escrow charge shall be set by contract, based upon saving to the Company and shall typically be a flat rate per transaction, rather than by the dollar amount of the transaction, and shall be utilized when none of the other services specified in this schedule will satisfy the customer's requirements. In no event will the rate set by this section exceed \$530 per transaction.

ABROGATED

APR 25 2013

SANDY PRAEGER  
Commissioner of Insurance

FILED

JUN 01 2012

Kansas Escrow and Rate Filing  
SANDY PRAEGER  
Commissioner of Insurance



**Kansas Rate Filing  
National Closing Solutions, Inc.  
Reverse Closing Division  
Effective July 1, 2012**

**PRC DIVISION RATES:**

*National Closing Solutions, Inc. Premier Reverse Closing Division is a centralized title and closing operations center for loan transactions for multi-state institutional lenders doing reverse mortgage lending.*

**Full Escrow Reverse Mortgage: \$475**

Reverse mortgage full escrow including ordering demands, title curative, HUD preparation, preparation of escrow instructions when required, document drawing when required, audit, and disbursement. In addition to these standard services, reverse mortgage transactions require substantial curative work such as decedent and aged mortgage/deed of trust matters, trust review, power of attorney review, probate/estate review, and personal interviews with borrowers. All delivery services are included. Any notarial signing services are passed through with no mark up.

**Lenders' Services Volume Pricing (Reverse Mortgage Transactions)**

Volume Pricing is offered in connection with loan transactions where, as a result of high-volume interactions including the exchange of information and orders by electronic means using proprietary software or other electronic transmission between the Company and the lender, the Company obtains scale economics in marketing, sales, processing or product/service delivery. Pursuant to this section, the escrow charge shall be set by contract, based upon saving to the Company and shall typically be a flat rate per transaction, rather than by the dollar amount of the transaction, and shall be utilized when none of the other services specified in this schedule will satisfy the customer's requirements.

**ABROGATED**

**APR 25 2013**

**SANDY PRAEGER  
Commissioner of Insurance**

**FILED**

**JUN 01 2012**

**Kansas Rate Filing  
National Closing Solutions, Inc.  
Residential Title Insurance Rates  
(1-4 Single Family Living Units)  
Effective June 1, 2009**

**Residential Owners' Policies - Rate schedule attached**

Policies of title insurance protecting the owner's interest.

**Residential Mortgage Policies - Rate schedule attached**

Policies of title insurance protecting the interest of mortgage lenders.

**Simultaneously Issued Loan Policies \$150.00**

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.

**Re-Finance Rate for Residential Mortgagees Policies - 60% of basic rate with a minimum of \$250.00**

A rate afforded to homeowners where a lender's policy is required by the lender as the result of the refinance of the owner's existing financing.

**Re-Issue Rate - 60% of basic rate with a minimum of \$250.00**

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.

**Multiple Lot or Tract Charges - \$100.00 per additional 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.

**Endorsements - Rate schedule attached**

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

**Cancellation Fee \$100.00**

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

ABROGATED

APR 25 2013

SANDY PRAEGER  
Commissioner of Insurance

FILED

JUN 01 2012

SANDY PRAEGER  
Commissioner of Insurance

# **RATE** **SCHEDULE**

<i><b>Liability Amount</b></i>		<i><b>Rate per Thousand</b></i>
<u><b>From</b></u>	<u><b>To</b></u>	
\$0.00	\$25,000.00	\$250.00 minimum
\$25,001.00	\$50,000.00	\$4.00
\$50,001.00	\$100,000.00	\$3.50
\$100,001.00	\$1,000,000.00	\$2.50
\$1,000,000.00	\$5,000,000.00	\$2.00
\$5,000,001.00	\$10,000,000.00	\$1.50

## ***Endorsements***

ALTA 4.1-06	Condominium	\$25.00
ALTA 5.1-06	Planned Unit Development	\$25.00
ALTA 6-06	Variable Rate	\$25.00
ALTA 6.2-06	Variable Rate- Negative Amortization	\$25.00
ALTA 8.1-06	Environmental Protection Lien	\$0.00
ALTA 4-06	Condominium	\$25.00
ALTA 5-06	Planned Unit Development	\$25.00
ALTA 7-06	Manufactured Housing	\$25.00
ALTA 7.1-06	Manufactured Housing - Conversion; Loan	\$25.00
ALTA 9-06	Restrictions, Encroachments & Minerals	\$25.00
ALTA 14-06	Future Advance - Priority	\$25.00
ALTA 14.1-06	Future Advance - Knowledge	\$25.00
ALTA 14.3-06	Future Advance - Reverse Mortgage	\$25.00
ALTA 22-06	Location	\$25.00

**ABROGATED**

**APR 25 2013**

**SANDY PRAEGER**  
Commissioner of Insurance

**FILED**

**JUN 01 2012**

**SANDY PRAEGER**  
Commissioner of Insurance

Kansas Escrow and Rate Filing,



**Kansas Escrow Charges Filing  
National Closing Solutions, Inc.  
Effective June 1, 2009**

**NATIONAL LENDER DIVISION CLOSING RATES:**

*National Closing Solutions, Inc. is a centralized title and closing operations center for loan transactions for multi-state institutional lenders who provide volume business and require title and closing services on a centralized, electronic, single point of contact basis. The National Lender Division performs escrows for property in many states. Since many of our customers have their own distinct service requirements, we offer a broad spectrum of services which are bundled in a variety of ways. These services range from a simple sub-escrow, to a bundling of services including title insurance, full escrow, signing service and courier.*

**Secured Disbursements Only sub-escrow \$150**

Limited to acceptance of wire and payoff of secured items. Usually in conjunction with another title agent handling a full escrow Sub-escrow pays all secured items including taxes, liens, judgments and mortgages or deeds of trust. Unsecured payoffs, fees, and borrower's proceeds are disbursed by escrow company or lender.

**Full Disbursement Sub-escrow \$200**

The same as Secured Disbursements Only sub escrow, except sub escrow makes **all** disbursements in accordance with escrow company's HUD-1 and lender's instructions.

**Secured Disbursement Sub-escrow Plus \$200**

In addition to the services provided in the Secured Disbursement Sub-escrow, Company will obtain and update payoff demands, provide appropriate state affidavits and other recording requirements and provide mortgage and other tax figures to client.

**Standard sub escrow \$250**

In addition to services provided under full disbursement, duties may include ordering payoff demands and disbursement of proceeds, providing appropriate state affidavits and other recording requirements, and providing mortgage and other tax figures to client.

**Limited Full Escrow \$350**

Service associated with refinance escrow where lender is providing payoff demands, hazard insurance or both. Escrow prepares HUD, escrow instructions if required, performs curative work, and disburses funds.

**Standard Full Escrow \$400**

All facets of escrow performed including ordering demands, title curative, HUD preparation, preparation of escrow instructions when required, document drawing when required, notary coordination, audit and disbursement.

**ABROGATED**

**APR 25 2013**

**SANDY PRAEGER**  
Commissioner of Insurance

**SANDY PRAEGER**  
Commissioner of Insurance

**JUN 01 2009**

**FILED**

**Bundled Escrow \$450**

This is used in conjunction with underwriters' filed title insurance rates to create an all-inclusive title and escrow fees. This would be bundled with Stewart Title Guaranty Company's STAR rate, and Westcor Land Title Insurance Company's Centralized Loan Rate, for example. Notary service is included.

**Full Escrow Sub-Prime Bundled \$650**

Standard Full Escrow, notary service and all courier fees. Includes substantial curative work and unlimited number of disbursement checks.

**Notary Signing Fee with e/docs \$150**

Fee for notary signing service including printing of electronically transmitted loan package.

**Notary Signing Fee without e/docs \$125**

Fee for notary signing service when loan package is provided by the lender.

**Extra Work Charge \$50 per hour**

Charge for additional labor not already included in the quoted escrow fee.

**Full Service Subordination \$175**

This service includes any fees charged by the subordinating lender for its review and processing, up to \$125, drawing fee for the subordination; recording fees; all work to process, ship out documents and return; overnight courier fees and post-close tracking.

**Overnight Mail Service \$45**

For up to three packages.

**Lenders' Services Volume Pricing**

Volume Pricing is offered in connection with loan transactions where, as a result of high-volume interactions including the exchange of information and orders by electronic means using proprietary software or other electronic transmission between the Company and the lender, the Company obtains scale economics in marketing, sales, processing or product/service delivery. Pursuant to this section, the escrow charge shall be set by contract, based upon saving to the Company and shall typically be a flat rate per transaction, rather than by the dollar amount of the transaction, and shall be utilized when none of the other services specified in this schedule will satisfy the customer's requirements. In no event will the rate set by this section exceed \$530 per transaction.

ABROGATED

APR 25 2013

SANDY PRAEGER  
Commissioner of Insurance

FILED

JUN 01 2012

Kansas Escrow and Rate Filing  
SANDY PRAEGER  
Commissioner of Insurance



**Kansas Rate Filing  
National Closing Solutions, Inc.  
Reverse Closing Division  
Effective July 1, 2012**

**PRC DIVISION RATES:**

*National Closing Solutions, Inc. Premier Reverse Closing Division is a centralized title and closing operations center for loan transactions for multi-state institutional lenders doing reverse mortgage lending.*

**Full Escrow Reverse Mortgage: \$475**

Reverse mortgage full escrow including ordering demands, title curative, HUD preparation, preparation of escrow instructions when required, document drawing when required, audit, and disbursement. In addition to these standard services, reverse mortgage transactions require substantial curative work such as decedent and aged mortgage/deed of trust matters, trust review, power of attorney review, probate/estate review, and personal interviews with borrowers. All delivery services are included. Any notarial signing services are passed through with no mark up.

**Lenders' Services Volume Pricing (Reverse Mortgage Transactions)**

Volume Pricing is offered in connection with loan transactions where, as a result of high-volume interactions including the exchange of information and orders by electronic means using proprietary software or other electronic transmission between the Company and the lender, the Company obtains scale economics in marketing, sales, processing or product/service delivery. Pursuant to this section, the escrow charge shall be set by contract, based upon saving to the Company and shall typically be a flat rate per transaction, rather than by the dollar amount of the transaction, and shall be utilized when none of the other services specified in this schedule will satisfy the customer's requirements.

**ABROGATED**

**APR 25 2013**

**SANDY PRAEGER  
Commissioner of Insurance**

**FILED**

**JUN 01 2012**



**Kansas Rate Filing  
National Closing Solutions, Inc.  
Residential Title Insurance Rates  
(1-4 Single Family Living Units)  
Effective June 1, 2009**

**Residential Owners' Policies - Rate schedule attached**

Policies of title insurance protecting the owner's interest.

**Residential Mortgage Policies - Rate schedule attached**

Policies of title insurance protecting the interest of mortgage lenders.

**Simultaneously Issued Loan Policies \$150.00**

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.

**Re-Finance Rate for Residential Mortgagees Policies - 60% of basic rate with a minimum of \$250.00**

A rate afforded to homeowners where a lender's policy is required by the lender as the result of the refinance of the owner's existing financing.

**Re-Issue Rate - 60% of basic rate with a minimum of \$250.00**

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.

**Multiple Lot or Tract Charges - \$100.00 per additional 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.

**Endorsements - Rate schedule attached**

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

**Cancellation Fee \$100.00**

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

ABROGATED

APR 25 2013

SANDY PRAEGER  
Commissioner of Insurance

FILED

JUN 01 2012

SANDY PRAEGER  
Commissioner of Insurance

**RATE**  
**SCHEDULE**

<i>Liability Amount</i>		<i>Rate per Thousand</i>
<u>From</u>	<u>To</u>	
\$0.00	\$25,000.00	\$250.00 minimum
\$25,001.00	\$50,000.00	\$4.00
\$50,001.00	\$100,000.00	\$3.50
\$100,001.00	\$1,000,000.00	\$2.50
\$1,000,000.00	\$5,000,000.00	\$2.00
\$5,000,001.00	\$10,000,000.00	\$1.50

***Endorsements***

ALTA 4.1-06	Condominium	\$25.00
ALTA 5.1-06	Planned Unit Development	\$25.00
ALTA 6-06	Variable Rate	\$25.00
ALTA 6.2-06	Variable Rate- Negative Amortization	\$25.00
ALTA 8.1-06	Environmental Protection Lien	\$0.00
ALTA 4-06	Condominium	\$25.00
ALTA 5-06	Planned Unit Development	\$25.00
ALTA 7-06	Manufactured Housing	\$25.00
ALTA 7.1-06	Manufactured Housing - Conversion; Loan	\$25.00
ALTA 9-06	Restrictions, Encroachments & Minerals	\$25.00
ALTA 14-06	Future Advance - Priority	\$25.00
ALTA 14.1-06	Future Advance - Knowledge	\$25.00
ALTA 14.3-06	Future Advance - Reverse Mortgage	\$25.00
ALTA 22-06	Location	\$25.00

**ABROGATED**

**APR 25 2013**

**SANDY PRAEGER**  
Commissioner of Insurance

**FILED**

**JUN 01 2012**

**SANDY PRAEGER**  
Commissioner of Insurance  
Kansas Escrow and Rate Filing,