



NATIONAL SECURED TITLE
A TITLE MIDWEST AGENCY

May 24th, 2021

Kansas Insurance Department

1300 SW Arrowhead Road,

Topeka Kansas 66604

FILED

JUN 03 2021

VICKI SCHMIDT
Commissioner of Insurance

Dear commissioner,

I am resending our rate filing, because as of this date, I have not received a confirmation. Please see the attached.

Respectfully,

Brad Jones



NATIONAL SECURED TITLE

A TITLE MIDWEST AGENCY

FILED

JUN 03 2021

VICKI SCHMIDT
Commissioner of Insurance

RATE SCHEDULE FOR TITLE INSURANCE AND OTHER RELATED SERVICES FOR LEAVENWORTH, WYANDOTTE, JOHNSON AND MIAMI COUNTIES IN KANSAS

EFFECTIVE April 1, 2021

| COMMERCIAL ESCROW, CLOSING AND/OR OTHER SERVICES | |
|--|--|
| COMMERCIAL ESCROW CLOSING Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), and settlement statement (HUD- 1), disbursement of funds. | 0-\$250,000-\$500 \$250,000-499,999-\$750 \$500,000-\$1MM-\$1000 \$1MM-\$4.99MM-\$1500 \$5MM-\$10MM-\$2000 Above \$10MM-\$2500 (subject to work fee) |
| OUT-OF-OFFICE CLOSING | \$200.00 (In addition to the Commercial Escrow Fee) |
| AFTER HOURS CLOSING | \$200.00 (In addition to the Commercial Escrow Fee) |
| WITNESS ONLY | \$250.00 |
| ESCROW SET UP FEE | \$200.00 |
| DOCUMENT PREPARATION After initial closing as follows: | |
| 1. Deed | \$100.00 |
| 2. Affidavits | \$100.00 |
| 3. Assignments, Releases | \$100.00 |
| 4. Escrow Deposit Agreements | \$350.00 |
| 5. Other | \$350.00 |
| | |

| MISCELLANEOUS SERVICE FEES | |
|---|---|
| Seller Carry Back | \$350 |
| Recording Service Fee – per doc | \$5.00 per doc |
| Equity purchase | \$350.00 |
| Technology Fee – per side | \$15.00 |
| Wire Transfer Fee – per occurrence | \$10.00 |
| Copy Services | \$150.00 |
| Overnight Delivery Fee | \$50 (up to 2 packages and \$30 for each add'l) |
| Disbursement of Funds | \$275.00 (subject to Work Fee) |
| Prepare closing statement and disburse money | |
| Indemnity Deposit (Held in escrow, no closing) | \$500.00 |
| Replacement of Lost Policy | |
| Commercial – within 2 years | \$150.00 |
| Commercial – after 2 years | \$300.00 |
| Amortization Schedule | \$50.00 |
| Cancellation Fee * | \$350.00 (*plus local agent out-of-pocket fees) |
| Update Title Commitment/Search Update | \$100.00 |
| Search Fee * | \$350.00 (*plus local agent out-of-pocket fees) |
| Additional Parcel/Tract Search Fee | \$100.00 per tract |
| Additional Search/Intricate Title Exam | \$100/hour |
| Work Fee | \$100/hour |
| Hold Open Fee | \$250.00 |

*In the event of an out-of-county or out-of-state search, the Search and Cancellation Fees are *in addition* to any out-of-pocket fees/expenses charged by the local agent.

| COMMERCIAL TITLE INSURANCE RATES | |
|--|-----------------------------------|
| Informational Commitment/Foreclosure Report | \$500.00 |
| Ownership & Encumbrance Report | \$400.00 |
| Updates to Informational or O&E Reports | \$75.00 each |
| PLATTING COMMITMENT Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc. | \$450.00 |
| OWNER'S TITLE INSURANCE POLICY Policies issued to owners, contract vendees and lessees. Discounts Available Subject to Approval: 10% w/Prior Title Work Over 5 Years 20% w/Prior Title Work 3 – 5 Years 30% w/Prior Title Work 1 – 3 Years 40% w/Prior Title Work Less Than 1 Year | SEE ATTACHED COMMERCIAL CARD RATE |

| | |
|--|--|
| MORTGAGE TITLE INSURANCE POLICY Issued to lenders in an amount not to exceed 120% of loan amount. | SEE ATTACHED COMMERCIAL RATE CARD FILED |
| SIMULTANEOUSLY ISSUED MORTGAGE POLICY Not to exceed the amount of owner's policy issued simultaneously therewith. | Up to \$1M: \$325.00 \$1M - \$5M: \$750.00 \$5M - \$10M: \$1000.00 JUN 03 2021 VICKI SCHMIDT Commissioner of Insurance |
| SIMULTANEOUSLY ISSUED MORTGAGE POLICY To exceed the amount of owner's policy issued simultaneously therewith. | SAME AS ABOVE up to Amount of Owner's Policy; Commercial Card Rate thereafter |
| SIMULTANEOUSLY ISSUED LEASEHOLD POLICY Not to exceed the amount of owner's policy issued to lessee. | 60% of ATTACHED COMMERCIAL CARD RATE |
| REFINANCE POLICY Loan policy on property as a result of refinancing a previous loan. | 70% OF ATTACHED COMMERCIAL CARD RATE |
| SECOND MORTGAGE POLICY Loan Policy issued on a 2nd, 3rd, or more loans, when issued simultaneously with a policy on the 1 st mortgage. | 60% OF ATTACHED COMMERCIAL CARD RATE |
| SECOND MORTGAGE POLICY Loan policy issued on a stand-alone 2nd, 3rd, or more loan. | SEE ATTACHED COMMERCIAL CARD RATE |
| REISSUE POLICY Policy issued on previously insured property. | 70% OF ATTACHED COMMERCIAL CARD RATE |
| LEASEHOLD POLICIES Policies issued to protect the interest of a lessee in real property | SEE ATTACHED COMMERCIAL CARD RATE |
| Insuring the validity of an option to purchase granted to a lessee | SEE ATTACHED COMMERCIAL CARD RATE |
| NEW CONSTRUCTION PENDING LOAN DISBURSEMENT POLICY Calling for periodic endorsements for increasing liability and extending time of policy | |
| 1. Withdraw processing, date down and disbursement of funds | \$2/\$1000 (minimum of \$200)* |
| 2. Withdraw processing, date down and NO disbursements of funds | \$1/\$1000 (minimum of \$200)* |
| | *Plus search update fee if an updated commitment is requested |

FILED

JUN 03 2021

VICKI SCHMIDT
Commissioner of Insurance

| ENDORSEMENTS TO OWNERS POLICIES - COMMERCIAL | |
|--|---|
| ALTA 9 Series | \$250.00 |
| Zoning 3.0 | \$300.00 |
| Zoning 3.1 | \$500.00 |
| Other Requested Endorsements/Misc. | \$150.00 |
| High Risk Endorsements | 15% of Premium (Minimum of \$250) subject to underwriter approval |

| ENDORSEMENTS TO LOAN POLICIES - COMMERCIAL | |
|--|---|
| ALTA 9 Series | \$250.00 |
| Zoning 3.0 | \$300.00 |
| Zoning 3.1 | \$500.00 |
| Future Advance or Revolving Line of Credit | \$300.00 |
| Modification 11-06 and 11.1-06 | \$150.00* (*Plus search update fee) |
| Modification 11.2 | \$150.00* (*Plus premium for the loan increase and search update fee) |
| Aggregation/Tie In | \$250.00 |
| Other Requested Endorsements/Misc. | \$150.00 |
| Date Down Endorsement | 15% of Original Premium |
| High Risk Endorsement | 15% of Premium (minimum of \$250) subject to underwriter approval |

TITLE INSURANCE

FILED

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

JUN 03 2021

VICKI SCHMIDT

Commissioner of Insurance

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.

FILED

JUN 03 2021

VICKI SCHMIDT
Commissioner of Insurance

COMMERCIAL RATE CARD

| <u>Insurance</u> | <u>Charge</u> | <u>Insurance</u> | <u>Charge</u> |
|------------------|---------------|------------------|---------------|
| to \$50,000 | \$350.00 | to \$225,000 | \$825.00 |
| to \$60,000 | \$400.00 | to \$250,000 | \$875.00 |
| to \$70,000 | \$450.00 | to \$300,000 | \$945.00 |
| to \$80,000 | \$495.00 | to \$400,000 | \$1,085.00 |
| to \$90,000 | \$535.00 | to \$500,000 | \$1,225.00 |
| to \$100,000 | \$575.00 | to \$600,000 | \$1,365.00 |
| to \$125,000 | \$625.00 | to \$700,000 | \$1,505.00 |
| to \$150,000 | \$675.00 | to \$800,000 | \$1,645.00 |
| to \$175,000 | \$725.00 | to \$900,000 | \$1,785.00 |
| to \$200,000 | \$775.00 | to \$1,000,000 | \$1,925.00 |

add \$1.00 per \$1,000 of Insurance over \$1,000,000 up to \$5,000,000 (e.g., \$5,000,000 is \$5,925.00)

add \$.90 per \$1,000 of Insurance over \$5,000,000 up to \$10,000,000 (e.g., \$10,000,000 is \$10,425.00)

add \$.85 per \$1,000 of Insurance over \$10,000,000 (e.g., \$15,000,000 is \$14,675.00)



KANSAS
INSURANCE
DEPARTMENT

Vicki Schmidt, Commissioner

June 3, 2021

Brad Jones
National Secured Title, LLC
4400 Shawnee Mission Pkwy, Ste. 102
Fairway, KS 66205

Re: Rate Filing

Dear Mr. Jones:

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

Sincerely,

James W. Norman
Policy Examiner II
Property & Casualty



National Secured Title, LLC.

"Service Beyond Expectation"

FILED

AUG 18 2020

**Rate Filing
Effective September 1, 2020**

**VICKI SCHMIDT
Commissioner of Insurance**

Residential and Non-Residential Closing Services

| Transaction Type | Charge |
|---|---|
| Sale or Refinance Transaction | \$500.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.10/1,000 over 1,000,000 may apply |
| Sale without an agent | \$650.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.10/1,000 over 1,000,000 may apply |
| Second mortgage closing simultaneous with First mortgage closing | \$200.00 |
| Refinance Closing | \$400.00 minimum charge \$1.00/1,000 up to \$1,000,000.00 plus \$.10/1,000 over 1,000,000 may apply |
| Second mortgage closing | \$350.00 |

(The remainder of this page is intentionally left blank.)

Ancillary Services

Additional services which **may** be offered in conjunction with any other service or as a service itself.

| Service | Charge |
|---|---|
| Overnight/Express Delivery Service | \$25.00 |
| E-Recording Fee | \$5.00 per recordable document |
| Deed Preparation (Includes preparation of a title report and deed.) | \$125.00 |
| Wire Fee (Incoming and/or Outgoing) | \$25.00 |
| Closing Protection Letter | \$20.00 |
| Technology Fee | \$30.00 |
| Escrow Agreement in conjunction with a closing (For the purpose of escrowing money for repairs or clearing title defects.) | \$75.00 |
| Preparation of Note and/or Mortgage | \$200.00 for each document may apply |
| Contract for Deed Preparation | \$250.00 may apply |
| Order Facilitation | \$100.00 |
| 1031 Exchange | \$650.00 |
| Reverse 1031 Exchange | \$2,500.00 |
| Elimination of Title for Mobile or Modular Home | \$200.00 may apply |
| Short Sale Transaction | \$150.00 may apply |
| Mechanic's Lien Work Out (Obtaining lien waivers, disbursing funds to pay claimants.) | \$500.00 (Up to 5 waivers; \$25.00 each additional waiver) |
| Escrow Set-Up Fee (In conjunction with a closing, title insurance order or title report products.) | \$500.00 |
| Escrow Monthly Payment | \$20.00 |
| Assignment of Escrow | \$125.00 |
| Insufficient Funds Charge | \$35.00 per occurrence |
| Copy Charge (Including but not limited to exception documents.) | \$1.00 per page |
| Recording Service (In-county and not in conjunction with a title order) | \$50.00 may apply |
| Recording Service (Out of County and not in conjunction with a title order) | \$75.00 may apply |
| Amortization Schedule | \$25.00 |

FILED

AUG 18 2020

VICKI SCHMIDT
Commissioner of Insurance

Abstracting Services

| Transaction Type | Charge |
|--|----------|
| Ownership & Encumbrance Certificate | \$100.00 |
| Ownership & Encumbrance Certificate with Easements | \$150.00 |
| Additional Update within 6 months of effective date | \$25.00 |
| Additional Update within 12 months of effective date | \$50.00 |

FILED

AUG 18 2020

VICKI SCHMIDT
Commissioner of Insurance

Title Insurance Rates

| Transaction Type | Charge |
|--|---|
| Owner's Policy | Card rate to \$1,000,000.00 \$1.00 per \$1,000.00 thereafter |
| Loan Policy | Same as above |
| Simultaneous Loan Policy (Not exceeding the amount of the owner's policy issued) | \$200.00 (Plus card rate for any amount exceeding the owner's policy amount) |
| Simultaneous Leasehold Policy | \$200.00 (Plus card rate for any amount exceeding the owner's policy amount) |
| Loan Policies – Refinance | 60% of Card rate But not less than minimum charge |
| Second Mortgage Policies | 60% of Card rate But not less than minimum charge |
| Disbursement Policy (Calling for periodic endorsement for increasing liability and extending the time of policy.) | Card rate for policy plus \$100.00 for each endorsement |
| Additional Tract Charge, for multiple tracts or lots | \$100.00 per each additional tract |
| Foreclosure Commitment (no policy) | \$400.00 |
| Update Fee | \$75.00 |
| Additional Research | \$75.00 per hour (after 3 hours) may apply |
| Cancellation Fee | \$300.00 may apply |
| Replacement of Lost Policy (within 2 years) | \$100.00 |
| Replacement of Lost Policy (after 2 years) | \$250.00 |
| Local agent fee/expenses | \$250.00 minimum fee may apply |

FILED

AUG 18 2020

VICKI SCHMIDT
Commissioner of Insurance

Endorsements to Owner's Policies – Commercial

| Transaction Type | Charge |
|--|---|
| To correct error | N/A |
| Adding survey coverage (Current survey required) | 15% of premium |
| Zoning Endorsement 3 | \$300.00 |
| Zoning Endorsement 3.1 (Requires an attorney's opinion) | \$500.00 plus attorney's opinion fee FILED |

AUG 18 2020

VICKI SCHMIDT
Commissioner of Insurance

Endorsements to Loan Policies – Commercial

| Transaction Type | Charge |
|--|--------------------------------------|
| Zoning Endorsement 3 | \$300.00 |
| Zoning Endorsement 3.1 (Requires an attorney's opinion) | \$500.00 plus attorney's opinion fee |
| Assignment of Mortgage Endorsement | \$50.00 |
| Extend Effective Date | \$150.00 |
| Increase Policy Amount | Card Rate |
| ALTA Comprehensive | \$150.00 |
| Revolving Credit | \$125.00 |
| ALTA Variable Rate | \$125.00 |
| Contiguity | \$125.00 |
| Access | \$125.00 |
| Land same as survey | \$125.00 |
| Environmental | \$125.00 |
| Subdivision | \$125.00 |
| Separate tax lot | \$125.00 |
| Creditors rights | \$250.00 |
| Other requested endorsements | \$125.00 minimum, subject to U & U |

Title Insurance
Special Rule for Rate Unique and 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.

FILED

AUG 18 2020

VICKI SCHMIDT
Commissioner of Insurance

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

Title Insurance Rates

Effective October 1, 2016

| Title Insurance | Rate | Refinance |
|------------------------|-------------|------------------|
| 40,000 | \$395.00 | \$237.00 |
| 50,000 | \$435.00 | \$261.00 |
| 60,000 | \$495.00 | \$297.00 |
| 70,000 | \$530.00 | \$318.00 |
| 80,000 | \$580.00 | \$348.00 |
| 90,000 | \$620.00 | \$372.00 |
| 100,000 | \$655.00 | \$393.00 |
| 110,000 | \$685.00 | \$411.00 |
| 120,000 | \$710.00 | \$426.00 |
| 130,000 | \$735.00 | \$441.00 |
| 140,000 | \$760.00 | \$456.00 |
| 150,000 | \$775.00 | \$465.00 |
| 160,000 | \$800.00 | \$480.00 |
| 170,000 | \$820.00 | \$492.00 |
| 180,000 | \$845.00 | \$507.00 |
| 190,000 | \$865.00 | \$519.00 |
| 200,000 | \$885.00 | \$531.00 |
| 210,000 | \$905.00 | \$543.00 |
| 220,000 | \$930.00 | \$558.00 |
| 230,000 | \$945.00 | \$567.00 |
| 240,000 | \$975.00 | \$585.00 |
| 250,000 | \$990.00 | \$594.00 |
| 260,000 | \$1,015.00 | \$609.00 |
| 270,000 | \$1,035.00 | \$621.00 |
| 280,000 | \$1,060.00 | \$636.00 |
| 290,000 | \$1,080.00 | \$648.00 |
| 300,000 | \$1,095.00 | \$657.00 |
| 310,000 | \$1,125.00 | \$675.00 |
| 320,000 | \$1,145.00 | \$687.00 |
| 330,000 | \$1,165.00 | \$699.00 |
| 340,000 | \$1,190.00 | \$714.00 |
| 350,000 | \$1,210.00 | \$726.00 |
| 360,000 | \$1,235.00 | \$741.00 |
| 370,000 | \$1,250.00 | \$751.00 |
| 380,000 | \$1,275.00 | \$765.00 |
| 390,000 | \$1,295.00 | \$777.00 |
| 400,000 | \$1,310.00 | \$786.00 |
| 410,000 | \$1,340.00 | \$804.00 |
| 420,000 | \$1,360.00 | \$816.00 |
| 430,000 | \$1,380.00 | \$828.00 |
| 440,000 | \$1,405.00 | \$843.00 |
| 450,000 | \$1,425.00 | \$855.00 |
| 460,000 | \$1,450.00 | \$870.00 |

FILED

AUG 18 2020

VICKI SCHMIDT
Commissioner of Insurance

| | | |
|---------|------------|------------|
| 470,000 | \$1,470.00 | \$882.00 |
| 480,000 | \$1,495.00 | \$897.00 |
| 490,000 | \$1,515.00 | \$909.00 |
| 500,000 | \$1,535.00 | \$921.00 |
| 510,000 | \$1,545.00 | \$927.00 |
| 520,000 | \$1,555.00 | \$933.00 |
| 530,000 | \$1,565.00 | \$939.00 |
| 540,000 | \$1,575.00 | \$945.00 |
| 550,000 | \$1,585.00 | \$951.00 |
| 560,000 | \$1,595.00 | \$957.00 |
| 570,000 | \$1,610.00 | \$966.00 |
| 580,000 | \$1,620.00 | \$972.00 |
| 590,000 | \$1,630.00 | \$978.00 |
| 600,000 | \$1,640.00 | \$984.00 |
| 610,000 | \$1,650.00 | \$990.00 |
| 620,000 | \$1,660.00 | \$996.00 |
| 630,000 | \$1,675.00 | \$1,005.00 |
| 640,000 | \$1,685.00 | \$1,011.00 |
| 650,000 | \$1,695.00 | \$1,017.00 |
| 660,000 | \$1,705.00 | \$1,023.00 |
| 670,000 | \$1,715.00 | \$1,029.00 |
| 680,000 | \$1,725.00 | \$1,035.00 |
| 690,000 | \$1,740.00 | \$1,044.00 |
| 700,000 | \$1,750.00 | \$1,050.00 |
| 710,000 | \$1,760.00 | \$1,056.00 |
| 720,000 | \$1,770.00 | \$1,062.00 |
| 730,000 | \$1,780.00 | \$1,068.00 |
| 740,000 | \$1,790.00 | \$1,074.00 |
| 750,000 | \$1,805.00 | \$1,083.00 |
| 760,000 | \$1,815.00 | \$1,089.00 |
| 770,000 | \$1,825.00 | \$1,095.00 |
| 780,000 | \$1,835.00 | \$1,101.00 |
| 790,000 | \$1,845.00 | \$1,107.00 |
| 800,000 | \$1,855.00 | \$1,113.00 |
| 810,000 | \$1,870.00 | \$1,122.00 |
| 820,000 | \$1,880.00 | \$1,128.00 |
| 830,000 | \$1,890.00 | \$1,134.00 |
| 840,000 | \$1,900.00 | \$1,140.00 |
| 850,000 | \$1,910.00 | \$1,146.00 |
| 860,000 | \$1,920.00 | \$1,152.00 |
| 870,000 | \$1,935.00 | \$1,161.00 |
| 880,000 | \$1,945.00 | \$1,167.00 |
| 890,000 | \$1,955.00 | \$1,173.00 |
| 900,000 | \$1,965.00 | \$1,179.00 |
| 910,000 | \$1,975.00 | \$1,185.00 |
| 920,000 | \$1,990.00 | \$1,194.00 |
| 930,000 | \$2,000.00 | \$1,200.00 |

FILED

AUG 18 2020

VICKI SCHMIDT
Commissioner of Insurance

| | | |
|-----------|------------|------------|
| 940,000 | \$2,010.00 | \$1,206.00 |
| 950,000 | \$2,020.00 | \$1,212.00 |
| 960,000 | \$2,030.00 | \$1,218.00 |
| 970,000 | \$2,040.00 | \$1,224.00 |
| 980,000 | \$2,050.00 | \$1,230.00 |
| 990,000 | \$2,065.00 | \$1,239.00 |
| 1,000,000 | \$2,075.00 | \$1,245.00 |

FILED

AUG 18 2020

VICKI SCHMIDT
Commissioner of Insurance