# **KANSAS RATE FILING**

## Amended as of December 1, 2022

Nations Title Agency, Inc. 9001 W 67th Street Merriam, KS 66202



#### **Residential Escrow and Closing Services** Type of Service Charges **PURCHASE - RESIDENTIAL REAL ESTATE CLOSING** \$ 650.00 Includes settlement statement and/or (Closing Disclosure), disbursement of funds. Includes: 3 Courier/Wire Fee, 1 Tax Certificate, 2 Notary Fee and Processing. \$ 450.00 Refinance/2nd - RESIDENTIAL REAL ESTATE CLOSING Includes preparation of settlement statement and/or (CD) Closing Disclosure and disbursement of funds. Includes: 4 Courier/Wire Fee, 1 Tax Certificate, 1 Notary Fee and Processing. **Piggyback 2nd - RESIDENTIAL REAL ESTATE CLOSING** \$ 300.00 Includes preparation of (CD) Closing Disclosure and disbursement of funds, without processing. and in conjunction with a 1st closed by Nations. Includes: 2 Courier/Wire Fee Split Real Estate Closing \$ 325.00 A real estate closing in which we are representing either the buyer or seller only. Includes preparation of settlement statement and/or (CD) Closing Disclosure and disbursement of funds. Includes: 2 Courier/Wire Fee, 1 Tax Certificate, 1 Notary Fee and Processing. Escrow Disbursement if not included otherwise \$ 275.00 A closing in which the settlement agent prepares the CD and/or Settlement Statement in accordance with the lender's instructions, receives funds, and disburses said funds. It does NOT include the witnessing or notarization of the closing package Witness Only/Courtesy Closing \$ 250.00 A closing in which the closing agent only monitors or witnesses and notarizes the closing package. It does NOT include the preparation of escrow agreements, title documents, Closing disclosure and/or settlement statement, or the disbursement

of funds.

| Escrow Holdback of Funds   | \$ | 100.00 |
|--|----|--------|
| Funds to be held under escrow agreements by                            |    |        |
| Nations at the request of Lender, Buyer or Seller                      |    |        |
| Uncashed/Uncleared Dormant Funds                                       |    |        |
| When funds remain in escrow over 120 days after close                  | \$ | 50.00  |
| the company shall impose a monthly holding/review                      |    |        |
| fee that is to be charged against the funds being held.                |    |        |
| Construction Loan Closing  | \$ | 200.00 |
| Obtaining lien waviers, disbursing funds, without                      |    |        |
| collecting signatures on documents                                     |    |        |
| Disbursement Per Draw fee  | \$ | 50.00  |
| EXCLUSIVE RESIDENTIAL REAL ESTATE CLOSING                              | \$ | 50.00  |
| Includes preparation of (CD) Closing Disclosure                        |    |        |
| and disbursement of funds, <u>with</u> processing.                     |    |        |
| Includes: 2 Courier/Wire Fee, Notary                                   |    |        |
| Search Fee additional  |    |        |
| REO Closing  | \$ | 750.00 |
| This fee applies only to a real estate owned property sale,            |    |        |
| where the seller is an institutional lender. This fee is inclusive and |    |        |
| includes all wires, overnight mail, courier, messenger, notary,        |    |        |
| deed preparation and any other documentation that needs completed      |    |        |
| on behalf of the seller. It also includes the disbursement of the loan |    |        |
| proceeds, all title curative costs and coordination of all             |    |        |
| communication on behalf of the seller. This fee will be equally        |    |        |
| split between the buyer and seller; or it can be split differently as  |    |        |
| designated in the executed sales agreement.                            |    |        |
|  | ÷  |        |

#### Assumption of Loan

\$ 550.00

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

| Type of Service   | <u>Charges</u>  |        |
|---|---|--------|
| <u>Owner's Title Policy</u><br>Policy of title insurance protecting<br>the interest of the owner in residential property.   | Rate Card   |        |
| <u>First Mortgage Title Policy</u><br>Policy of title insurance protecting the<br>interest of the mortgagee in residential property.  | Rate Card   |        |
| <u>Refinance Loan Title Policy</u><br>Policy of title insurance protecting the<br>interest of the mortgagee in residential property.  | Rate Card   |        |
| Simultaneous Issued Loan Policy<br>A Loan Policy issued simultaneously with an Owner's<br>Policy in which the amount of coverage <u>does not</u><br>exceeds that of the Owner's Policy.                   | \$  | 300.00 |
| Simultaneous Issued Loan Policy (exceeds OP)  | add \$2.00/\$100<br>liability in excess<br>owners policy ar | s of   |
| A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage <u>does</u> exceed that of the Owner's Policy.   |   |        |
| <u>Construction Loan Policy</u><br>Policies of title insurance issued to lenders calling for<br>periodic endorsements for increasing the liability of<br>the policy and extending the time of the policy. | Rate Card   |        |
| <b>Builders Rate</b><br>A rate to a builder/developer that is less than the<br>normal rate due to discount for volume as well as<br>simplicity of search and examination.                                 | Rate Card   |        |
| <u>Leasehold Owner's Policy</u><br>Owners Policy issued to protect the interest of the<br>leasehold owner in residential property.  | Rate Card   |        |
| <u>Leasehold Loan Policy</u><br>Loan Policy issued to protect the interest of the<br>lender in residential property.  | Rate Card   |        |
| Home Equity/Credit Line/Second/Junior Loan Policy   | Rate Card   |        |

Loan Policy issued to protect the interest of the lender in residential property, not in first lien position.

| Bundled/Bulk/Centralized/Streamline Rates<br>Client usage is approved by the Underwriter   | \$ Per AGTIC & Westcor<br>rates as filed |        |
|--|--|--------|
| Loan Modififcation/MMP   |  | \$125  |
| <u>Endorsements</u><br>Coverage's added to or changes made in the insurance contract<br>resulting in difference or additional risk and issued subsequent to<br>the date of the policy. |  |        |
| <u>Owners Policy</u><br>All underwriter approved owner's policy endorsements   | \$                                       | 100.00 |
| <u>Loan Policy</u><br>4 (Condo), 5 (PUD), 6 (ARM), 8.1 (Environmental),<br>9 (Comprehensive), 34-06 (Identified Risk Coverage)   | No charge                                |        |
| All other residential endorsements with exceptions of ALTA 7 and 11 (subject to underwriter approval and/or U&U)   | \$                                       | 25.00  |
| Residential Policy ALTA 7 - Manufactured Home  | \$                                       | 50.00  |
| Residential ALTA 11 - Mortgage Loan Modification<br>Up to the difference of the filed Mtg/DOT and the new Mtg/DOT<br>up to \$200K. After \$200,001 add an additional \$1 per thousand. | \$                                       | 350.00 |

## **Commerical Escrow and Closing Services**

| Type of Service  | <u>Cha</u> | arges    |
|--|------------|----------|
| COMMERICAL REAL ESTATE CLOSING<br>Includes preparation of contracts,<br>escrow agreements, transfer of title<br>documents (deed, mortgage, notes,<br>assignments, etc.), settlement statement<br>and/or Closing Disclosure and<br>disbursement of funds.<br>Includes: 2 Courier/Wire Fee, 1 Tax Certificate,<br>2 Notary Fee and Processing. | \$ :       | 1,000.00 |
| COMMERICAL - Refinance/2nd - REAL ESTATE CLOSING<br>Includes preparation of settlement statement and/or<br>Closing Disclosure and disbursement of funds.<br>Includes: 2 Courier/Wire Fee, 1 Tax Certificate,<br>1 Notary Fee and Processing.   | \$         | 800.00   |
| COMMERICAL - Piggyback 2nd - REAL ESTATE CLOSING<br>Includes preparation of (CD) Closing Disclosure<br>and disbursement of funds, <u>without</u> processing.<br>and in conjunction with a 1st closed by Nations.<br>Includes: 2 Courier/Wire Fee, 1 Tax Certificate and<br>1 Notary Fee  | \$         | 800.00   |
| COMMERICAL - Split Real Estate Closing<br>A real estate closing in which we are representing<br>either the buyer or seller only.<br>Includes preparation of settlement statement and/or Closing<br>Disclosure and disbursement of funds.<br>Includes: 2 Courier/Wire Fee, 1 Tax Certificate,<br>1 Notary Fee and Processing.                 | \$         | 800.00   |
| <b>COMMERICAL - Disbursement Only Closing</b><br>A closing in which the settlement agent prepares<br>the CD and/or Settlement Statement in accordance<br>with the lender's instructions, receives funds, and<br>disburses said funds. It does NOT include the  | \$         | 700.00   |

witnessing or notarization of the closing package

#### Commerical TITLE INSURANCE RATES (Except 1-4 Single Family Dwelling Units) <u>Type of Service</u>

| Owner's/Leasehold Title Policy<br>Policy of title insurance protecting<br>the interest of the owner in commmercial property.   | Rate Card   |          |
|--|---|----------|
| Loan/Leasehold Title Policy<br>Policy of title insurance protecting the<br>interest of the mortga  | Rate Card   |          |
| <u>Simultaneous Issued Loan Policy</u><br>A Loan Policy issued simultaneously with an Owner's<br>Policy in which the amount of coverage <u>does not</u><br>exceeds that of the Owner's Policy.   | Rate Card   |          |
| Simultaneous Issued Loan Policy (exceeds OP)   | add \$2.00/<br>liability in e:<br>owners poli<br>amount | xcess of |
| A Loan Policy issued simultaneously with an Owner's Policy in which the amount of coverage <u>does</u> exceed that of the Owner's Policy.  |   |          |
| Multiple Simultaneous Issued Loan Policies<br>A second or subsequent Loan Policies issued<br>simultaneously with another Loan Policy.  | \$  | 300.00   |
| <u>Construction Loan Policy</u><br>A Loan Policy issued specifically for the protection<br>of the interest in property taken as the result of the<br>filing of a permanent financing/end loan Mortgage<br>on newly constructed property. | Rate Card   |          |
| <u>Leasehold Owner's Policy</u><br>Owners Policy issued to protect the interest of the<br>lender in commmercial property.  | Rate Card   |          |
| <u>Leasehold Loan Policy</u><br>Loan Policy issued to protect the interest of the<br>lender in commmercial property.   | Rate Card   |          |

#### Simultaneous Leasehold Loan Policy

Rate Card

Leasehold Loan Policy issued simultaneously to the Owner's Policy to the lessee where the amount exceeds that of the Owner's Policy.

#### Commercial Endorsement Fees

Rate Card

#### **OTHER FEES AND SERVICES**

| <u>Foreclosure Report</u><br>Report issued for filing foreclosure proceedings<br>Depending on county, client and complexity. Includes one update.  | \$350-\$500                        |  |  |  |
|--|------------------------------------|--|--|--|
| Each subsequent update   | \$ 150.00                          |  |  |  |
| Multiple Lot or Tract Charge (Residential)<br>A charge made in connection with the issuance of<br>any title Report or Policy when the subject property<br>consists of more than one chain of title or Lot.       | \$ 150.00 per lot/tract            |  |  |  |
| <u>Multiple Lot or Tract Charge (Commercial)</u><br>A charge made in connection with the issuance of<br>any title Report or Policy when the subject property<br>consists of more than one chain of title or Lot. | \$ 500.00                          |  |  |  |
| Legal and Vesting Report<br>A report providing information about the Ownership<br>and tax ID information of the property searched.   | \$ 100.00                          |  |  |  |
| Construction Loan Binder   | \$1.00/\$1000, Minimum<br>\$175.00 |  |  |  |
| A commitment for title insurance issued specifically<br>for the protection of the interest in property taken<br>as the result of the filing of a Mortgage for construction<br>purposes.                          |                                    |  |  |  |
| Construction Draw/Update Fee   | \$ 100.00 per draw                 |  |  |  |
| <u>Update Fee</u><br>A charge made in connection with a Title Report<br>and it is requested that we update any work performed.   | \$ 55.00                           |  |  |  |

| Document Preparation (Per Document)                  | \$ 125.00             |
|--|-----------------------|
| Attorney Opinion Letter                              | \$ 200.00             |
| Checks returned for insufficent funds                | \$ 25.00              |
| Commercial - O&E                                     | \$ 350.00             |
| Commercial - Search fee                              | \$ 550.00             |
| Commerical - Cancellation Fee                        | \$ 500.00 plus costs  |
| Commerical - Processing/Surbordination Fee           | \$ 225.00             |
| Courier/Wire Fee (includes 3)                        | \$ 85.00              |
| Courier/Wire Fee (additional per item over 3)        | \$ 30.00              |
| Employee rate (Past and Present) 1 transation yearly | no charge, costs only |
| Flood Cert Life of Loan                              | \$ 15.00              |
| Recording – E-File Fee (per document)                | \$ 5.00               |
| Recording Service Fee (first doc)                    | \$ 45.00              |
| Recording Service Fee (additional doc)               | \$ 43.00<br>\$ 10.00  |
| Reissue Check/Replacement Check                      | \$ 25.00              |
| Residential - First Search/ O&E                      | \$ 25.00<br>\$ 195.00 |
|  | •                     |
| Residential - Processing/Subornation Fee             | \$ 125.00             |
| Residential - Search fee, if applicable/requested    | \$ 550.00             |
| Residential Notary Fee                               | \$ 225.00             |
| Tax Certification (per certificate)                  | \$ 25.00              |
| Title Exam Fee, if applicable/requested              | \$ 95.00              |
| UCC Search   | \$ 75.00              |
| Translation Service                                  | \$cost                |
| Mobile Home Conversion                               | \$ 250.00             |
| Mobile Home Processing                               | \$ 200.00             |
| Document Retrieval fee per service                   | \$ 150.00             |
| Replacement of Lost Policy - within 2 years          | \$ 75.00              |
| Replacement of Lost Policy -after 2 years            | \$ 150.00             |
|  |                       |
|  |                       |

Additional Charge/Hourly Rate: in the event of work beyond the rates the Company reserves the right to charge an hourly rate. \$ 100.00 per hour

| nounts Up | Rate  | nounts Up | Rate    | nounts Up | Rate    | Amounts Up To | Rate    |
|-----------|-------|-----------|---------|-----------|---------|---------------|---------|
| \$50,000  | \$500 | \$290,000 | \$939   | \$530,000 | \$1,179 | \$770,000     | \$1,419 |
| \$60,000  | \$530 | \$300,000 | \$949   | \$540,000 | \$1,189 | \$780,000     | \$1,429 |
| \$70,000  | \$560 | \$310,000 | \$959   | \$550,000 | \$1,199 | \$790,000     | \$1,439 |
| \$80,000  | \$590 | \$320,000 | \$969   | \$560,000 | \$1,209 | \$800,000     | \$1,449 |
| \$90,000  | \$620 | \$330,000 | \$979   | \$570,000 | \$1,219 | \$810,000     | \$1,459 |
| \$100,000 | \$650 | \$340,000 | \$989   | \$580,000 | \$1,229 | \$820,000     | \$1,469 |
| \$110,000 | \$670 | \$350,000 | \$999   | \$590,000 | \$1,239 | \$830,000     | \$1,479 |
| \$120,000 | \$690 | \$360,000 | \$1,009 | \$600,000 | \$1,249 | \$840,000     | \$1,489 |
| \$130,000 | \$710 | \$370,000 | \$1,019 | \$610,000 | \$1,259 | \$850,000     | \$1,499 |
| \$140,000 | \$730 | \$380,000 | \$1,029 | \$620,000 | \$1,269 | \$860,000     | \$1,509 |
| \$150,000 | \$750 | \$390,000 | \$1,039 | \$630,000 | \$1,279 | \$870,000     | \$1,519 |
| \$160,000 | \$770 | \$400,000 | \$1,049 | \$640,000 | \$1,289 | \$880,000     | \$1,529 |
| \$170,000 | \$790 | \$410,000 | \$1,059 | \$650,000 | \$1,299 | \$890,000     | \$1,539 |
| \$180,000 | \$810 | \$420,000 | \$1,069 | \$660,000 | \$1,309 | \$900,000     | \$1,549 |
| \$190,000 | \$830 | \$430,000 | \$1,079 | \$670,000 | \$1,319 | \$910,000     | \$1,559 |
| \$200,000 | \$849 | \$440,000 | \$1,089 | \$680,000 | \$1,329 | \$920,000     | \$1,569 |
| \$210,000 | \$859 | \$450,000 | \$1,099 | \$690,000 | \$1,339 | \$930,000     | \$1,579 |
| \$220,000 | \$869 | \$460,000 | \$1,109 | \$700,000 | \$1,349 | \$940,000     | \$1,589 |
| \$230,000 | \$879 | \$470,000 | \$1,119 | \$710,000 | \$1,359 | \$950,000     | \$1,599 |
| \$240,000 | \$889 | \$480,000 | \$1,129 | \$720,000 | \$1,369 | \$960,000     | \$1,609 |
| \$250,000 | \$899 | \$490,000 | \$1,139 | \$730,000 | \$1,379 | \$970,000     | \$1,619 |
| \$260,000 | \$909 | \$500,000 | \$1,149 | \$740,000 | \$1,389 | \$980,000     | \$1,629 |
| \$270,000 | \$919 | \$510,000 | \$1,159 | \$750,000 | \$1,399 | \$990,000     | \$1,639 |
| \$280,000 | \$929 | \$520,000 | \$1,169 | \$760,000 | \$1,409 | \$1,000,000   | \$1,649 |

## **<u>Residential Rates</u>** Kansas Owner's/Leasehold/Construction Policy Rates

Amount over \$1,000,000.00 add \$1.00 per each additional \$1,000.00 of Insurance

NOTE: These charges include risk rate and search and examination fees combined together and stated as a single charge. Settlement charges are not included in this rate.

### **Residential Rates**

### Kansas First Mortgage/Leasehold/Construction Policy Rates

| Amounts Up To | Rate  | Amounts Up To | Rate  | Amounts Up To | Rate    | Amounts Up To | Rate    |
|---------------|-------|---------------|-------|---------------|---------|---------------|---------|
| \$50,000      | \$420 | \$290,000     | \$789 | \$530,000     | \$990   | \$770,000     | \$1,192 |
| \$60,000      | \$445 | \$300,000     | \$797 | \$540,000     | \$999   | \$780,000     | \$1,200 |
| \$70,000      | \$470 | \$310,000     | \$806 | \$550,000     | \$1,007 | \$790,000     | \$1,209 |
| \$80,000      | \$496 | \$320,000     | \$814 | \$560,000     | \$1,016 | \$800,000     | \$1,217 |
| \$90,000      | \$521 | \$330,000     | \$822 | \$570,000     | \$1,024 | \$810,000     | \$1,226 |
| \$100,000     | \$546 | \$340,000     | \$831 | \$580,000     | \$1,032 | \$820,000     | \$1,234 |
| \$110,000     | \$563 | \$350,000     | \$839 | \$590,000     | \$1,041 | \$830,000     | \$1,242 |
| \$120,000     | \$580 | \$360,000     | \$848 | \$600,000     | \$1,049 | \$840,000     | \$1,251 |
| \$130,000     | \$596 | \$370,000     | \$856 | \$610,000     | \$1,058 | \$850,000     | \$1,259 |
| \$140,000     | \$613 | \$380,000     | \$864 | \$620,000     | \$1,066 | \$860,000     | \$1,268 |
| \$150,000     | \$630 | \$390,000     | \$873 | \$630,000     | \$1,074 | \$870,000     | \$1,276 |
| \$160,000     | \$647 | \$400,000     | \$881 | \$640,000     | \$1,083 | \$880,000     | \$1,284 |
| \$170,000     | \$664 | \$410,000     | \$890 | \$650,000     | \$1,091 | \$890,000     | \$1,293 |
| \$180,000     | \$680 | \$420,000     | \$898 | \$660,000     | \$1,100 | \$900,000     | \$1,301 |
| \$190,000     | \$697 | \$430,000     | \$906 | \$670,000     | \$1,108 | \$910,000     | \$1,310 |
| \$200,000     | \$713 | \$440,000     | \$915 | \$680,000     | \$1,116 | \$920,000     | \$1,318 |
| \$210,000     | \$722 | \$450,000     | \$923 | \$690,000     | \$1,125 | \$930,000     | \$1,326 |
| \$220,000     | \$730 | \$460,000     | \$932 | \$700,000     | \$1,133 | \$940,000     | \$1,335 |
| \$230,000     | \$738 | \$470,000     | \$940 | \$710,000     | \$1,142 | \$950,000     | \$1,343 |
| \$240,000     | \$747 | \$480,000     | \$948 | \$720,000     | \$1,150 | \$960,000     | \$1,352 |
| \$250,000     | \$755 | \$490,000     | \$957 | \$730,000     | \$1,158 | \$970,000     | \$1,360 |
| \$260,000     | \$764 | \$500,000     | \$965 | \$740,000     | \$1,167 | \$980,000     | \$1,368 |
| \$270,000     | \$772 | \$510,000     | \$974 | \$750,000     | \$1,175 | \$990,000     | \$1,377 |
| \$280,000     | \$780 | \$520,000     | \$982 | \$760,000     | \$1,184 | \$1,000,000   | \$1,385 |

(to be issued when property is free and clear)

Amount over \$1,000,000.00 add \$.84 per each additional \$1,000.00 of Insurance

For residential loan policies not exceeding the amount of the owner's policy, but issued simultaneously \$300.00

NOTE: These charges include risk rate and search and examination fees combined together and stated as a single charge. Settlement charges are not included in this rate.

### **Residential Rates**

#### **Kansas Refinance Loan Policy Rates**

#### (to be issued on Refinance transaction)

| Amounts Up To | Rate  | Amounts Up To | Rate  | Amounts Up To | Rate    | Amounts Up To | Rate    |
|---------------|-------|---------------|-------|---------------|---------|---------------|---------|
| \$50,000      | \$395 | \$290,000     | \$742 | \$530,000     | \$931   | \$770,000     | \$1,121 |
| \$60,000      | \$419 | \$300,000     | \$750 | \$540,000     | \$939   | \$780,000     | \$1,129 |
| \$70,000      | \$442 | \$310,000     | \$758 | \$550,000     | \$947   | \$790,000     | \$1,137 |
| \$80,000      | \$466 | \$320,000     | \$766 | \$560,000     | \$955   | \$800,000     | \$1,145 |
| \$90,000      | \$490 | \$330,000     | \$773 | \$570,000     | \$963   | \$810,000     | \$1,153 |
| \$100,000     | \$514 | \$340,000     | \$781 | \$580,000     | \$971   | \$820,000     | \$1,161 |
| \$110,000     | \$529 | \$350,000     | \$789 | \$590,000     | \$979   | \$830,000     | \$1,168 |
| \$120,000     | \$545 | \$360,000     | \$797 | \$600,000     | \$987   | \$840,000     | \$1,176 |
| \$130,000     | \$561 | \$370,000     | \$805 | \$610,000     | \$995   | \$850,000     | \$1,184 |
| \$140,000     | \$577 | \$380,000     | \$813 | \$620,000     | \$1,003 | \$860,000     | \$1,192 |
| \$150,000     | \$593 | \$390,000     | \$821 | \$630,000     | \$1,010 | \$870,000     | \$1,200 |
| \$160,000     | \$608 | \$400,000     | \$829 | \$640,000     | \$1,018 | \$880,000     | \$1,208 |
| \$170,000     | \$624 | \$410,000     | \$837 | \$650,000     | \$1,026 | \$890,000     | \$1,216 |
| \$180,000     | \$640 | \$420,000     | \$845 | \$660,000     | \$1,034 | \$900,000     | \$1,224 |
| \$190,000     | \$656 | \$430,000     | \$852 | \$670,000     | \$1,042 | \$910,000     | \$1,232 |
| \$200,000     | \$671 | \$440,000     | \$860 | \$680,000     | \$1,050 | \$920,000     | \$1,240 |
| \$210,000     | \$679 | \$450,000     | \$868 | \$690,000     | \$1,058 | \$930,000     | \$1,247 |
| \$220,000     | \$687 | \$460,000     | \$876 | \$700,000     | \$1,066 | \$940,000     | \$1,255 |
| \$230,000     | \$694 | \$470,000     | \$884 | \$710,000     | \$1,074 | \$950,000     | \$1,263 |
| \$240,000     | \$702 | \$480,000     | \$892 | \$720,000     | \$1,082 | \$960,000     | \$1,271 |
| \$250,000     | \$710 | \$490,000     | \$900 | \$730,000     | \$1,089 | \$970,000     | \$1,279 |
| \$260,000     | \$718 | \$500,000     | \$908 | \$740,000     | \$1,097 | \$980,000     | \$1,287 |
| \$270,000     | \$726 | \$510,000     | \$916 | \$750,000     | \$1,105 | \$990,000     | \$1,295 |
| \$280,000     | \$734 | \$520,000     | \$924 | \$760,000     | \$1,113 | \$1,000,000   | \$1,303 |

Amount over \$1,000,000.00 add \$.79 per each additional \$1,000.00 of Insurance

NOTE: These charges include risk rate and search and examination fees combined together and stated as a single charge. Settlement charges are not included in this rate.

## **Builder Residential Rates**

### Hold Open Loan Policy Rates

(to be issued on New Construction transaction)

| Amounts Up To | Rate    |
|---------------|-------|---------------|-------|---------------|-------|---------------|---------|
| \$50,000      | \$350 | \$290,000     | \$657 | \$530,000     | \$825 | \$770,000     | \$993   |
| \$60,000      | \$371 | \$300,000     | \$664 | \$540,000     | \$832 | \$780,000     | \$1,000 |
| \$70,000      | \$392 | \$310,000     | \$671 | \$550,000     | \$839 | \$790,000     | \$1,007 |
| \$80,000      | \$413 | \$320,000     | \$678 | \$560,000     | \$846 | \$800,000     | \$1,014 |
| \$90,000      | \$434 | \$330,000     | \$685 | \$570,000     | \$853 | \$810,000     | \$1,021 |
| \$100,000     | \$455 | \$340,000     | \$692 | \$580,000     | \$860 | \$820,000     | \$1,028 |
| \$110,000     | \$469 | \$350,000     | \$699 | \$590,000     | \$867 | \$830,000     | \$1,035 |
| \$120,000     | \$483 | \$360,000     | \$706 | \$600,000     | \$874 | \$840,000     | \$1,042 |
| \$130,000     | \$497 | \$370,000     | \$713 | \$610,000     | \$881 | \$850,000     | \$1,049 |
| \$140,000     | \$511 | \$380,000     | \$720 | \$620,000     | \$888 | \$860,000     | \$1,056 |
| \$150,000     | \$525 | \$390,000     | \$727 | \$630,000     | \$895 | \$870,000     | \$1,063 |
| \$160,000     | \$539 | \$400,000     | \$734 | \$640,000     | \$902 | \$880,000     | \$1,070 |
| \$170,000     | \$553 | \$410,000     | \$741 | \$650,000     | \$909 | \$890,000     | \$1,077 |
| \$180,000     | \$567 | \$420,000     | \$748 | \$660,000     | \$916 | \$900,000     | \$1,084 |
| \$190,000     | \$581 | \$430,000     | \$755 | \$670,000     | \$923 | \$910,000     | \$1,091 |
| \$200,000     | \$594 | \$440,000     | \$762 | \$680,000     | \$930 | \$920,000     | \$1,098 |
| \$210,000     | \$601 | \$450,000     | \$769 | \$690,000     | \$937 | \$930,000     | \$1,105 |
| \$220,000     | \$608 | \$460,000     | \$776 | \$700,000     | \$944 | \$940,000     | \$1,112 |
| \$230,000     | \$615 | \$470,000     | \$783 | \$710,000     | \$951 | \$950,000     | \$1,119 |
| \$240,000     | \$622 | \$480,000     | \$790 | \$720,000     | \$958 | \$960,000     | \$1,126 |
| \$250,000     | \$629 | \$490,000     | \$797 | \$730,000     | \$965 | \$970,000     | \$1,133 |
| \$260,000     | \$636 | \$500,000     | \$804 | \$740,000     | \$972 | \$980,000     | \$1,140 |
| \$270,000     | \$643 | \$510,000     | \$811 | \$750,000     | \$979 | \$990,000     | \$1,147 |
| \$280,000     | \$650 | \$520,000     | \$818 | \$760,000     | \$986 | \$1,000,000   | \$1,154 |

Amount over \$1,000,000.00 add \$.70 per each additional \$1,000.00 of Insurance

NOTE: These charges include risk rate and search and examination fees combined together and stated as a single charge. Settlement charges are not included in this rate.

## <u>Residential Rates</u> Kansas Home Equity/Credit Li ne/Second/Junior Loa n Policy

| Amounts Up To | Rate  |
|---------------|-------|
| \$10,000      | \$160 |
| \$15,000      | \$170 |
| \$20,000      | \$180 |
| \$25,000      | \$190 |
| \$30,000      | \$200 |
| \$35,000      | \$210 |
| \$40,000      | \$220 |
| \$45,000      | \$230 |
| \$50,000      | \$240 |
| \$55,000      | \$250 |
| \$60,000      | \$260 |
| \$65,000      | \$270 |
| \$70,000      | \$280 |
| \$75,000      | \$290 |
| \$80,000      | \$300 |
| \$85,000      | \$310 |
| \$90,000      | \$320 |
| \$95,000      | \$330 |
| \$100,000     | \$340 |
| \$110,000     | \$350 |
| \$120,000     | \$370 |
| \$130,000     | \$390 |
| \$140,000     | \$410 |
| \$150,000     | \$430 |
| \$160,000     | \$450 |
| \$170,000     | \$470 |
| \$180,000     | \$490 |
| \$190,000     | \$510 |
| \$200,000     | \$530 |

NOTE: These charges include risk rate and search and examination fees combined together and stated as a single charge. Settlement charges are not included in this rate.

## <u>Commercial Rates</u> Kansas Owner's/Leasehold/Construction Title Insurance Policy Rates

| Policy Amount   Rate     \$50,000 or less   \$700     \$50,001 - \$75,000   \$800     \$75,001 - \$100,000   \$900     \$100,001 - \$150,000   \$1,000     \$150,001 - \$250,000   \$1,200     \$250,001 - \$300,000   \$1,300     \$250,001 - \$300,000   \$1,300     \$300,001 - \$400,000   \$1,500     \$400,001 - \$500,000   \$1,700     \$500,001 - \$600,000   \$1,900     \$600,001 - \$700,000   \$2,100     \$700,001 - \$800,000   \$2,300     \$800,001 - \$900,000   \$2,500     \$900,001 - \$1,000,000   \$2,700     \$1,000,001 - \$2,000,000   \$1.50 per thousand     \$2,000,001 - \$3,000,000   \$1.25 per thousand     \$3,000,001 - \$5,000,000   \$1.00 per thousand     \$3,000,001 - \$5,000,000   Call for quote |                           |                     |
|---|---------------------------|---------------------|
| \$50,001 - \$75,000 \$800   \$75,001 - \$100,000 \$900   \$100,001 - \$150,000 \$1,000   \$150,001 - \$250,000 \$1,200   \$250,001 - \$300,000 \$1,300   \$300,001 - \$400,000 \$1,500   \$400,001 - \$500,000 \$1,700   \$500,001 - \$600,000 \$1,900   \$600,001 - \$700,000 \$2,100   \$700,001 - \$800,000 \$2,300   \$800,001 - \$900,000 \$2,500   \$900,001 - \$1,000,000 \$2,700   \$1,000,001 - \$2,000,000 \$1.50 per thousand   \$2,000,001 - \$3,000,000 \$1.25 per thousand   \$3,000,001 - \$5,000,000 \$1.00 per thousand  | Policy Amount             | Rate                |
| \$75,001 - \$100,000\$900\$100,001 - \$150,000\$1,000\$150,001 - \$250,000\$1,200\$250,001 - \$300,000\$1,300\$300,001 - \$400,000\$1,500\$400,001 - \$500,000\$1,700\$500,001 - \$600,000\$1,900\$600,001 - \$700,000\$2,100\$700,001 - \$800,000\$2,300\$800,001 - \$900,000\$2,500\$900,001 - \$1,000,000\$2,700\$1,000,001 - \$2,000,000\$1.50 per thousand\$2,000,001 - \$5,000,000\$1.25 per thousand\$3,000,001 - \$5,000,000\$1.00 per thousand   | \$50,000 or less          | \$700               |
| \$100,001 - \$150,000\$1,000\$150,001 - \$250,000\$1,200\$250,001 - \$300,000\$1,300\$300,001 - \$400,000\$1,500\$400,001 - \$500,000\$1,700\$500,001 - \$600,000\$1,900\$600,001 - \$700,000\$2,100\$700,001 - \$800,000\$2,300\$800,001 - \$900,000\$2,500\$900,001 - \$1,000,000\$2,700\$1,000,001 - \$2,000,000\$1.50 per thousand\$2,000,001 - \$5,000,000\$1.25 per thousand\$3,000,001 - \$5,000,000\$1.00 per thousand  | \$50,001 - \$75,000       | \$800               |
| \$150,001 - \$250,000\$1,200\$250,001 - \$300,000\$1,300\$300,001 - \$400,000\$1,500\$400,001 - \$500,000\$1,700\$500,001 - \$600,000\$1,900\$600,001 - \$700,000\$2,100\$700,001 - \$800,000\$2,300\$800,001 - \$900,000\$2,500\$900,001 - \$1,000,000\$2,700\$1,000,001 - \$2,000,000\$1.50 per thousand\$2,000,001 - \$3,000,000\$1.25 per thousand\$3,000,001 - \$5,000,000\$1.00 per thousand  | \$75,001 - \$100,000      | \$900               |
| \$250,001 - \$300,000 \$1,300   \$300,001 - \$400,000 \$1,500   \$400,001 - \$500,000 \$1,700   \$500,001 - \$600,000 \$1,900   \$600,001 - \$700,000 \$2,100   \$700,001 - \$800,000 \$2,300   \$800,001 - \$900,000 \$2,500   \$900,001 - \$1,000,000 \$2,700   \$1,000,001 - \$2,000,000 \$1.50 per thousand   \$2,000,001 - \$3,000,000 \$1.25 per thousand   \$3,000,001 - \$5,000,000 \$1.00 per thousand   | \$100,001 - \$150,000     | \$1,000             |
| \$300,001 - \$400,000 \$1,500   \$400,001 - \$500,000 \$1,700   \$500,001 - \$600,000 \$1,900   \$600,001 - \$700,000 \$2,100   \$700,001 - \$800,000 \$2,300   \$800,001 - \$900,000 \$2,500   \$900,001 - \$1,000,000 \$2,700   \$1,000,001 - \$2,000,000 \$1.50 per thousand   \$2,000,001 - \$5,000,000 \$1.25 per thousand   \$3,000,001 - \$5,000,000 \$1.00 per thousand   | \$150,001 - \$250,000     | \$1,200             |
| \$400,001 - \$500,000 \$1,700   \$500,001 - \$600,000 \$1,900   \$600,001 - \$700,000 \$2,100   \$700,001 - \$800,000 \$2,300   \$800,001 - \$900,000 \$2,500   \$900,001 - \$1,000,000 \$2,700   \$1,000,001 - \$2,000,000 \$1.50 per thousand   \$2,000,001 - \$3,000,000 \$1.25 per thousand   \$3,000,001 - \$5,000,000 \$1.00 per thousand   | \$250,001 - \$300,000     | \$1,300             |
| \$500,001 - \$600,000\$1,900\$600,001 - \$700,000\$2,100\$700,001 - \$800,000\$2,300\$800,001 - \$900,000\$2,500\$900,001 - \$1,000,000\$2,700\$1,000,001 - \$2,000,000\$1.50 per thousand\$2,000,001 - \$3,000,000\$1.25 per thousand\$3,000,001 - \$5,000,000\$1.00 per thousand  | \$300,001 - \$400,000     | \$1,500             |
| \$600,001 - \$700,000 \$2,100   \$700,001 - \$800,000 \$2,300   \$800,001 - \$900,000 \$2,500   \$900,001 - \$1,000,000 \$2,700   \$1,000,001 - \$2,000,000 \$1.50 per thousand   \$2,000,001 - \$3,000,000 \$1.25 per thousand   \$3,000,001 - \$5,000,000 \$1.00 per thousand   | \$400,001 - \$500,000     | \$1,700             |
| \$700,001 - \$800,000\$2,300\$800,001 - \$900,000\$2,500\$900,001 - \$1,000,000\$2,700\$1,000,001 - \$2,000,000\$1.50 per thousand\$2,000,001 - \$3,000,000\$1.25 per thousand\$3,000,001 - \$5,000,000\$1.00 per thousand  | \$500,001 - \$600,000     | \$1,900             |
| \$800,001 - \$900,000\$2,500\$900,001 - \$1,000,000\$2,700\$1,000,001 - \$2,000,000\$1.50 per thousand\$2,000,001 - \$3,000,000\$1.25 per thousand\$3,000,001 - \$5,000,000\$1.00 per thousand  | \$600,001 - \$700,000     | \$2,100             |
| \$900,001 - \$1,000,000\$2,700\$1,000,001 - \$2,000,000\$1.50 per thousand\$2,000,001 - \$3,000,000\$1.25 per thousand\$3,000,001 - \$5,000,000\$1.00 per thousand  | \$700,001 - \$800,000     | \$2,300             |
| \$1,000,001 - \$2,000,000\$1.50 per thousand\$2,000,001 - \$3,000,000\$1.25 per thousand\$3,000,001 - \$5,000,000\$1.00 per thousand  | \$800,001 - \$900,000     | \$2,500             |
| \$2,000,001 - \$3,000,000\$1.25 per thousand\$3,000,001 - \$5,000,000\$1.00 per thousand  | \$900,001 - \$1,000,000   | \$2,700             |
| \$3,000,001 - \$5,000,000 \$1.00 per thousand   | \$1,000,001 - \$2,000,000 | \$1.50 per thousand |
|   | \$2,000,001 - \$3,000,000 | \$1.25 per thousand |
| Over \$5,000,000 Call for quote   | \$3,000,001 - \$5,000,000 | \$1.00 per thousand |
|   | Over \$5,000,000          | Call for quote      |

NOTE: These charges include risk rate and search and examination fees combined together and stated as a single charge. Settlement charges are not included in this rate.

## Commercial Rates Kansas Lender's/Leasehold/Construction Title Insurance Policy Rates

| Policy Amount             | Rate                |
|---------------------------|---------------------|
| \$50,000 or less          | \$625               |
| \$50,001 - \$75,000       | \$725               |
| \$75,001 - \$100,000      | \$825               |
| \$100,001 - \$150,000     | \$925               |
| \$150,001 - \$250,000     | \$1,125             |
| \$250,001 - \$300,000     | \$1,225             |
| \$300,001 - \$400,000     | \$1,425             |
| \$400,001 - \$500,000     | \$1,625             |
| \$500,001 - \$600,000     | \$1,825             |
| \$600,001 - \$700,000     | \$2,025             |
| \$700,001 - \$800,000     | \$2,225             |
| \$800,001 - \$900,000     | \$2,425             |
| \$900,001 - \$1,000,000   | \$2,625             |
| \$1,000,001 - \$2,000,000 | \$1.50 per thousand |
| \$2,000,001 - \$3,000,000 | \$1.25 per thousand |
| \$3,000,001 - \$5,000,000 | \$1.00 per thousand |
| Over \$5,000,000          | Call for quote      |

#### Simultaneous Issued Loan Policy

For loan policies not exceeding the amount of the owner's policy, but issued simultaneously therewith

\$450 for policies up to \$5,000,000 \$600 for policies over \$5,000,000 *Plus the amount of premium for owner's title insurance policies.* 

## **Commercial Rates** Loan Policy Endorsements

| Access   | \$100.00                    |
|--|-----------------------------|
| Aggregation  | \$100.00                    |
| ALTA 9 Series  | \$250.00                    |
| Assignment (w/o extension of effective date of policy)   | \$100.00                    |
| Assignment (with extension of effective date of policy)* | \$300.00                    |
| Assignment of Rents                                      | \$100.00                    |
| Condominium  | \$100.00                    |
| Contiguity   | \$100.00                    |
| Date Down for New Construction                           | \$250-\$350 per endorsement |
| Doing Business   | \$100.00                    |
| Encroachment   | \$250.00                    |
| Easement Damage or Enforced Removal                      | \$250.00                    |
| Energy Projects  | \$250.00                    |
| Environmental  | \$100.00                    |
| Fairway  | \$100.00                    |
| First Loss   | \$200.00                    |
| Future Advance   | \$100.00                    |
| Interest Rate Swap                                       | \$250.00                    |
| Location   | \$100.00                    |
| Manufactured Housing                                     | \$100.00                    |
| Mezzanine Financing                                      | \$250.00                    |
| Minerals   | \$250.00                    |
| Mortgage Modification*                                   | \$250.00                    |
| Non-Imputation   | \$500.00                    |
| Planned Unit Development (PUD)                           | \$100.00                    |
| Street Assessments                                       | \$100.00                    |
| Subdivision  | \$100.00                    |
| Survey   | \$250.00                    |
| Tax Parcel   | \$100.00                    |
| Tie-In   | \$250.00                    |
| Utility Access   | \$200.00                    |
| Variable Rate  | \$100.00                    |
| Zoning   | \$750.00                    |

\*Plus the amount of premium for the owner's or loan policy, as applicable

Charges for all other filed endorsements are \$100 per endorsement

#### SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

If it can be clearly demonstrated that a risk presents unique or unusual conditions or 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.