

# Nemaha County Abstract & Title Company

507 Main Street · PO Box 103  
Seneca, KS 66538  
785·336·2137 phone  
785·336·2537 fax

Shelly Delaney, Owner • shelly@nemahacotitle.com  
Angie Kramer • angiek@nemahacotitle.com  
Janelle Schmitz • janelle@nemahacotitle.com  
Theresa Sudbeck • theresa@nemahacotitle.com

**FILED**

## Fee Schedule

(effective September 3, 2019)

**SEP 03 2019**

**VICKI SCHMIDT**  
**Commissioner of Insurance**

### Title Insurance Fees

#### Owner's Policy

##### Base Research Fee

\$150.00

\$75.00 each additional tract

\$1,000 - \$100,000

\$3.50 per thousand

\$101,000 - \$500,000

\$2.25 per thousand

\$501,000 - \$1,000,000

\$2.00 per thousand

#### Mortgage Policy simultaneous with Owner's Policy

\$150.00

#### Mortgage Policy

##### Base Research Fee

\$150.00

\$75.00 each additional tract

\$1,000 - \$100,000

\$2.50 per thousand

\$101,000 - \$500,000

\$1.75 per thousand

\$501,000 - \$1,000,000

\$1.50 per thousand

#### Common Endorsements

\$30.00 per endorsement

#### Closing Protection Letter

\$30.00

Re-Issue Rates are not available.

#### Cancellation Fee

\$125.00

### Abstracting Fees

#### Search and Certification

\$200.00

#### Per Instrument/Entry Charge

\$15.00

#### District Court Proceedings

\$2.00 per page

### Escrow and Closing Services

#### Closing Fee – Sale Transactions

\$350.00

#### Closing Fee – CASH Sale under \$30,000

\$250.00

#### Loan Closing Fee

\$350.00

#### Loan Closing – FSA

\$250.00

#### Accommodation/Witness Closing (no doc prep/no FedEx)

\$150.00

### General Services

#### Certificate of Title

\$150.00

#### Information Commitment/Full Search

\$250.00

#### Foreclosure Report

\$150.00

#### Update Certificate of Title

\$50.00

#### Lien Search by Name

\$50.00

#### Hourly Research

\$60.00

#### Deed Preparation

\$75.00

#### Affidavit Preparation

\$50.00

*Rates quoted are for normal transactions.*

*Additional charges may apply for extraordinary or unusual circumstances.*

RECEIVED  
SEP - 3 2019  
Kansas Insurance Dept



# Kansas Insurance Department

Vicki Schmidt, Commissioner of Insurance

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September 3, 2019

Nemaha County Abstract & Title Co.  
PO Box 103  
Seneca, KS 66538

Re: Material Required by K.S.A. 40-952(c)

Dear Sir or Madam:

This will acknowledge receipt of your letter as referenced above submitting the materials required by K.S.A. 40-952(c).

Sincerely,

James W. Norman  
Policy Examiner II  
Property & Casualty Division

NEMAHA COUNTY ABSTRACT & TITLE CO.  
507 Main Street PO Box 103  
Seneca, KS 66538

SCHEDULE OF FEES **ABROGATED**  
(effective November 1, 2015)

**SEP 03 2019**

**VICKI SCHMIDT**  
**Commissioner of Insurance**

**Title Insurance Fees**

Owner's Policy

Base Research Fee

\$ 125.00 plus:

\$ 75.00 each additional tract

1,000 - 100,000

**FILED** \$ 3.50/thousand

101,000 - 500,000

\$ 2.25/thousand

501,000 - 1,000,000

\$ 2.00/thousand

Mortgage Policy simultaneous w/Owner's Policy

\$ 125.00

Mortgage Policy

Base Research Fee

**KEN SELZER**

**Commissioner of Insurance**

\$ 125.00 plus:

\$ 75.00 each additional tract

1,000 - 100,000

\$ 2.50/thousand

101,000 - 500,000

\$ 1.75/thousand

501,000 - 1,000,000

\$ 1.50/thousand

Cancellation Fee

\$ 125.00

Common Endorsements

\$ 20.00 per endorsement

Closing Protection Letter

\$ 30.00

Re-Issue Rates are not available.

**Abstracting Fees**

Search & Certification

\$ 150.00

Per Instrument/Entry Charge

\$ 10.00

District Court Proceedings

\$ 2.00 per page

**Escrow & Closing Services**

Closing Fee - Sale Transactions

\$ 300.00

Closing Fee - CASH Sale under \$30,000

\$ 200.00

Commercial Closing Fee

\$ 400.00

Loan Closing RESPA Compliant

\$ 300.00

Purchase Money Loan Closing RESPA Compliant

\$ 250.00

Loan Closing - FSA

\$ 250.00

Accommodation/Witness Closing (no doc prep/no FedEx)

\$ 150.00

**General Services**

Certificate of Title

\$ 150.00

Information Commitment/Full Search

\$ 250.00

Foreclosure Report

\$ 150.00

Update to Certificate of Title

\$ 50.00

Lien Search by Name

\$ 50.00

Hourly Research

\$ 55.00

Deeds

\$ 75.00

Affidavits

\$ 40.00

Rates quoted are for normal transactions. Additional charges may apply for extraordinary or unusual circumstances.



# Kansas Insurance Department

Ken Selzer, Commissioner of Insurance

---

October 27, 2015

Sharon E. Mishler  
Nemaha County Abstract & Title Co.  
507 Main Street  
Seneca, KS 66538

Re: Rate Filing

Dear Ms. Mishler:

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

Sincerely,

James W. Norman  
Policy Examiner II  
Property & Casualty

Nemaha County Abstract & Title Co.  
507 Main Street  
PO Box 103  
Seneca, KS 66538

(785) 336-2137 telephone

(785) 336-2537 fax

December 18, 2013  
[nemahatitle@yahoo.com](mailto:nemahatitle@yahoo.com)

Martin J. Hazen  
Property & Casualty Division  
Kansas Insurance Department  
420 SW 9<sup>th</sup> St  
Topeka, KS 66612

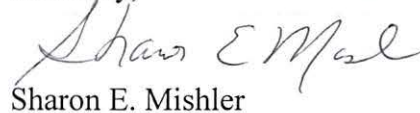
RE: New Filed Rates effective January 1, 2014

Dear Mr. Hazen,

Please find enclosed a new rate sheet for our company effective January 1, 2014. We are providing this rate sheet to you as required by K.S.A. 40-952(c).

Thank you for your assistance in this matter.

Sincerely,



Sharon E. Mishler

enclosure

FILED

JAN 01 2014

SANDY PRAEGER  
Commissioner of Insurance

KANSAS  
INSURANCE DEPARTMENT

2013 DEC 20 AM 9:59

NEMAHA COUNTY ABSTRACT & TITLE CO.  
507 Main Street PO Box 103  
Seneca, KS 66538  
SCHEDULE OF FEES  
(effective January 1, 2014)

**ABROGATED**

**OCT 27 2015**

**Title Insurance Fees**

Owner's Policy

Base Research Fee

1,000 - 100,000

101,000 - 500,000

501,000 - 1,000,000

Mortgage Policy simultaneous w/Owner's Policy

Mortgage Policy

Base Research Fee

1,000 - 100,000

101,000 - 500,000

501,000 - 1,000,000

Cancellation Fee

Common Endorsements

**KEN SELZER**  
**Commissioner of Insurance**  
\$ 125.00 plus:  
\$ 75.00 each additional tract  
\$ 3.50/thousand  
\$ 2.25/thousand  
\$ 2.00/thousand  
\$ 125.00

\$ 125.00 plus:  
\$ 75.00 each additional tract  
\$ 2.50/thousand  
\$ 1.75/thousand  
\$ 1.50/thousand  
\$ 75.00  
\$ 20.00 per endorsement

**Abstracting Fees**

Search & Certification

Per Instrument/Entry Charge

District Court Proceedings

\$ 125.00  
\$ 10.00  
\$ 2.00 per page

**Escrow & Closing Services**

Sale Escrow & Closing (no loan documents)

Loan Closing- simultaneous with purchase

Commercial Closing

Loan Closing REFINANCE

Loan Closing - FSA

Accommodation/Witness Closing (no doc prep/no FedEx)

\$ 250.00  
\$ 275.00  
\$ 350.00  
\$ 300.00  
\$ 250.00  
\$ 150.00

**General Services**

Certificate of Title

Information Commitment/Full Search

Foreclosure Report

Update to Certificate of Title

Lien Search by Name

Hourly Research

Deeds

Affidavits

\$ 150.00  
\$ 250.00  
\$ 150.00  
\$ 50.00  
\$ 50.00  
\$ 45.00  
\$ 50.00  
\$ 25.00

**FILED**

**JAN 01 2014**

**SANDY PRAEGER**  
**Commissioner of Insurance**

Nemaha County Abstract & Title Co.  
507 Main Street  
PO Box 103  
Seneca, KS 66538

(785) 336-2137 telephone

(785) 336-2537 fax

June 1, 2008  
[nemahatitle@yahoo.com](mailto:nemahatitle@yahoo.com)

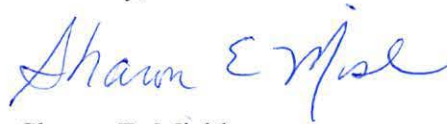
Kansas Department of Insurance

RE: RATE FILING

Dear Sir or Madam:

Attached please find the rates for services provided by Nemaha County Abstract & Title Co. In regard to real estate transactions.

Sincerely,



Sharon E. Mishler

**ABROGATED**

**DEC 31 2013**

**SANDY PRAEGER**  
Commissioner of Insurance

**FILED**  
**MAY 30 2008**  
**SANDY PRAEGER**  
Commissioner of Insurance



RECEIVED  
DEPARTMENT OF INSURANCE

2008 MAY 30 AM 10:01  
KANSAS  
INSURANCE DEPARTMENT

# CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES

Page 2

## Service

## Charge

Nemaha Co. Abstract & Title Co.  
PO Box 103  
Seneca, KS 66538  
(785) 336-2137 6-1-08

### COMMERCIAL ESCROW CLOSING

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds

\$ 500.<sup>00</sup>

### RESIDENTIAL REAL ESTATE CLOSING

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. *Without* assistance of attorney and/or broker.

\$ 150.<sup>00</sup>

### RESIDENTIAL REAL ESTATE CLOSING

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. *With* assistance of attorney and/or broker.

\$ 150.<sup>00</sup>

### RESIDENTIAL LOAN CLOSING

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

\$ 275.<sup>00</sup>

### DOCUMENT PREPARATION when not

Included in closings:

1. deeds 50.<sup>00</sup>
2. mortgages, notes 50.<sup>00</sup>
3. affidavits 50.<sup>00</sup>
4. assignments, releases 50.<sup>00</sup>
5. ~~contract for deed/option contracts~~ N/A
6. ~~real estate contracts~~ N/A
7. ~~escrow deposit agreements~~ N/A

\$ 50.<sup>00</sup>

### FEES FOR ANCILLARY SERVICES

notary public fees

cash

contract for deed

seller carry back

assumption

equity purchase

exchange of property

loan closing for third party lender

other

\$ N/A

### FORECLOSURE COMMITMENT

Commitment issued for filing foreclosure proceedings

- a. Do not take policy
- b. Do take policy

\$ 150.<sup>00</sup>  
\$ 150.<sup>00</sup>

### LOT SALE TO BUYER

(not builder)

- a. No policy until improvement completed

\$ N/A

ABROGATED

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SANDY PRAEGER  
Commissioner of Insurance

FILED

MAY 30 2008

SANDY PRAEGER  
Commissioner of Insurance

b. Policy issued for cost of lot

\$ N/A Nemaha Co. Abstract & Title Co.  
PO Box 103  
\$ N/A Geneca, KS 66538  
(785) 336-2137 6-1-08

PLATTING COMMITMENT

Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc. Nominal amount

INFORMATIONAL COMMITMENT

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

\$ 150<sup>00</sup>

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

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

\$ 125<sup>00</sup>

MECHANICS LIEN WORK OUT

Obtaining lien waivers, disbursing funds to pay claimants

\$ N/A

EXCHANGE CLOSING

Closing transaction having more than one parcel of real property

\$ 150<sup>00</sup> per parcel

DISBURSEMENT OF FUNDS

No closing services but asked to disburse money

\$ N/A

DISBURSEMENT OF FUNDS

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

\$ 150<sup>00</sup>

INDEMNITY DEPOSIT

Held in escrow, no closing

\$ N/A

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Commissioner of Insurance

FILED

MAY 30 2008

SANDY PRAEGER  
Commissioner of Insurance

# COMMERCIAL TITLE INSURANCE RATES

Page 4

Nemaha Co. Abstract & Title Co  
PO Box 103  
Seneca, KS 66538  
(785) 336-2137 6-1-08

(Properties Except 1-4 Single Family Dwelling Units)

Type of Transaction

Rate

OWNERS TITLE INSURANCE POLICY

Policies will be issued to owners, contract vendees and lessees

\$ 125<sup>00</sup> + per thousand premium

MORTGAGE TITLE INSURANCE POLICY

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

\$ 125<sup>00</sup> + per thousand premium

SIMULTANEOUS-ISSUED MORTGAGE POLICY

Not exceeding the amount of owners policy issued simultaneous therewith

\$ 75.<sup>00</sup>

SIMULTANEOUS-ISSUED MORTGAGE POLICY

Where the amount of coverage exceeds the owners policy

\$ 75.<sup>00</sup> + per thousand premium

SIMULTANEOUS-ISSUED LEASEHOLD POLICY

Not exceeding the amount of owners policy issued to lessee

\$ N/A

REFINANCE POLICIES – Loan Policy

Issued on property as a result of refinancing a previous loan

\$ N/A

SECOND MORTGAGE POLICIES – Loan policy issued on 2<sup>nd</sup>, 3<sup>rd</sup> or more loans

\$ 125<sup>00</sup> + per thousand premium

REISSUE POLICIES – Policies issued on previously insured property

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DEC 31 2013  
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Commissioner of Insurance

\$ 75.<sup>00</sup> + reissue rate per thousand

NEW CONSTRUCTION PENDING DISBURSEMENT

POLICY calling for periodic endorsements for increasing liability and extending time of policy

\$ Policy Rates  
+ \$50 per datedown

NEW CONSTRUCTION OWNERS POLICY

\$ N/A

NEW CONSTRUCTION LOAN POLICY

Issued to construction lender on construction loan (includes binder or construction loan policies)

\$ N/A

HOLD OPEN CHARGES

\$ 125<sup>00</sup>

ENDORSEMENT TO OWNERS POLICIES

\$ N/A

1.

2.

FILED

MAY 30 2008

SANDY PRAEGER  
Commissioner of Insurance

3.

6-1-08

\$ 20<sup>00</sup> per

ENDORSEMENT TO LOAN POLICIES

1. ALTA 8.1
2. ALTA 9
3. Future Advance
- 4.

OTHER (Specify)

ALTA Survey Endorsement

\$ 125<sup>00</sup>

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**ABROGATED**

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Commissioner of Insurance

**FILED**

MAY 30 2008

SANDY PRAEGER  
Commissioner of Insurance

Type of Transaction

Rate

## SPECIAL COVERAGES

\$ Same as commercial

## RESIDENTIAL NEW CONSTRUCTION LOAN

\$ Same as commercial

POLICY issued with owners policy on new construction

SECOND MORTGAGE POLICIES – Loan policies issued on  
2<sup>nd</sup>, 3<sup>rd</sup> or more loans\$ Same as commercial

## HOLD OPEN CHARGES

\$ 125<sup>00</sup>RESIDENTIAL OWNERS POLICIES – Policies of title  
insurance protecting the owners interest in one – four family  
residences\$ Same as commercialRESIDENTIAL MORTGAGEES POLICIES – Policies of  
title insurance protecting the interest of mortgage lenders\$ Same as commercialSIMULTANEOUSLY ISSUED LOAN POLICIES – A  
loan policy issued simultaneously with the issue of an owners  
policy in an amount equal to or exceeding the amount of said  
loan policy\$ Same as commercialRESIDENTIAL CONSTRUCTION LOAN POLICY – A  
loan policy issued specifically for the protection of the interest  
in property taken as the result of the filing of a mortgage for  
construction purposes\$ Same as commercial**ABROGATED**

DEC 31 2013

**SANDY PRAEGER**  
Commissioner of InsuranceCOMMERCIAL TITLE INSURANCE RATE -  
Premiums charged on policies issued on transactions involving  
commercial, multi-family, or industrial real estate.\$ N/ACANCELLATION FEE – A charge made for actual work  
performed on a title insurance file that for some reason or  
circumstances does not result in the issuance of a title  
insurance policy\$ 75.00**FILED**

MAY 30 2008

**SANDY PRAEGER**  
Commissioner of Insurance

6-1-08

\$ 125<sup>00</sup>

CONSTRUCTION LOAN BINDER (COMMITMENT) – A commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes

DEVELOPMENT LOAN POLICY – A mortgages policy issued for the protection of the lender who provides the funds to make improvements to the land so that said land can be resold for a different purpose (i.e. subdivision development and subsequent loan sales)

\$ N/A

BUILDERS RATE (Residential Owners Policies) -

A rate afforded to builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination

\$ N/A

RE-FINANCE RATE FOR RESIDENTIAL

MORTGAGEES POLICIES – A rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing

\$ N/A

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

\$ Same as commercial

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

ABROGATED

DEC 31 2013

\$ 75<sup>00</sup> per tract  
SANDY PRAEGER  
Commissioner of Insurance

ABSTRACT RETIREMENT RATE – A reduction in the premium charge as a result of being furnished an abstract of title on the property to be insured and that the abstract remains the property of the insured.

\$ N/A

FILED

MAY 30 2008

ENDORSEMENTS – Coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer. Specify type of endorsement and the charge/rate for each.

\$ 20.<sup>00</sup> per  
SANDY PRAEGER  
Commissioner of Insurance

LEASEHOLD POLICIES – Policies issued to protect the interest of a lessee in real property insuring the validity of an option to purchase granted to a lessee.

\$ Same as commercial