



NEWMARK TITLE SERVICES, LLC

TITLE, CLOSING AND SETTLEMENT FEES AND CHARGES

FOR USE IN THE STATE OF KANSAS

WITH FIDELITY NATIONAL TITLE INSURANCE COMPANY UNDERWRITING

Please note that the Closing and Settlement Fees to be used for Kansas are the Newmark Title Service, LLC fees in the pages immediately following this cover page. Any settlement fees included in the Fidelity National Title Insurance Rate Filing are Fidelity's closing fees, and will not be used by Newmark unless otherwise noted.

Escrow Fees

First Lien Mortgage Refinance or Non-Purchase Transaction

A closing fee of \$425.00 shall be charged on all first mortgage refinance or non-purchase transactions. An additional closing fee of \$100.00 shall be charged if there are multiple locations.

Second Lien Mortgage Refinance or Non-Purchase Transaction

A closing fee of \$210.00 shall be charged for all second mortgages.

Subordination

There shall be a handling fee of \$150.00 for each loan subordination wherein Newmark Title Services, LLC provides service, including ordering, tracking and obtaining the original subordination document.

Purchase Transaction

A closing fee of \$850.00 shall be charged, split equally between the buyer and the seller, for purchase transactions.

Short Sale

A closing fee of \$425.00 shall be charged to the buyer and a closing fee of \$825.00 shall be charged to the seller on all short sale transactions.

Real Estate Owned Transactions

A closing fee of \$425.00, plus an additional service fee of \$500.00 shall be charged to the seller, and a closing fee of \$425.00 shall be charged to the buyer in all real estate owned transactions.

Credit Line Mortgage

A closing fee of \$100.00 shall be charged on all credit line mortgages that are closed concurrently with any additional mortgage. A closing fee of \$250.00 shall be

charged on all credit line mortgages that are closed concurrently with any additional mortgage when part of a purchase transaction.

Commercial Transactions and Negotiated Fees

A closing fee of \$1,500.00 will be charged for transactions up to Ten Million Dollars (\$10,000,000). For transactions over Ten Million Dollars (\$10,000,000.), Newmark Title Services reserves the right to negotiate this fee up to \$2,500.00. Pricing schedules and service contracts will be maintained by Newmark Title Services, LLC.

Supplemental Fees

Search / Exam Fees

A search/exam fee of \$150.00 shall be charged for non-sale transactions and a search/exam fee of \$250.00 shall be charged for sale transactions.

Documentation Preparation Fees

When the parties to the transaction request Newmark Title Services, LLC to prepare and execute any conveyance document or other escrow related documentation, a \$125.00 per document service fee shall be charged.

Shipping / Handling / Courier Fees

A non-refundable service fee of \$45.00 shall be charged for each non-sale transaction, which applies to all document processing, handling, shipping, courier fees, or electronic transmittals.

Wire Transfer Fees

A non-refundable service fee of \$20.00 shall be charged for each non-sale transaction when these funds are delivered electronically.

Interest Bearing Account Fees

Any party to a transaction may request, in writing, that funds be deposited into an interest-bearing account. A service charge of \$25.00 shall be charged.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

TITLE INSURANCE RATES AND
CHARGES FOR COMPANY OWNED
OFFICES IN KANSAS



EFFECTIVE FOR ORDERS RECEIVED
ON OR AFTER March 13, 2024
(Unless Otherwise Specified Herein)

FIDELITY NATIONAL TITLE INSURANCE COMPANY

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SECTION 1 AUTHORITY TO QUOTE CHARGES

No employee may quote title insurance charges unless they are properly licensed as a title insurance agent in the state where the property is located. No employee may quote charges, other than set forth in this manual, without approval of the appropriate revenue manager or underwriter.

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SECTION 2 STANDARD CHARGES

2.01 Summary of Charges for Residential Owner’s Policies. (Rates apply to one-to-four family residential properties only for purchase.)

- A) Summary of charges for Owner’s Title Insurance Policies (Rates apply to one-to-four family residential properties only for purchase.)
B) For policies issued on properties improved by one-to-four family residential structures, the rates shown below include the fees for risk and search and examination. These fees are lumped together and stated as a single charge, rather than expressed separately. Settlement services charges are not included in this rate. These rates apply to every county in Kansas when the policy is written by a Company owned office. If an owner's policy is issued simultaneously with a loan policy, see Sections 2.04 and/or 2.05

NEW OWNER’S RATES APPLY TO TRANSACTIONS WITH OR WITHOUT A PRIOR POLICY

Table with 2 columns: Amount of Insurance, Fee for Resale, Owners Policy. Rows range from Up to \$100,000 (500.00) to 625,001 to 650,000 (1,153.00).

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650,001 to 675,000.....	1,168.00
675,001 to 700,000.....	1,184.00
700,001 to 725,000.....	1,199.00
725,001 to 750,000.....	1,214.00
750,001 to 775,000.....	1,230.00
775,001 to 800,000.....	1,245.00
800,001 to 825,000.....	1,261.00
825,001 to 850,000.....	1,276.00
850,001 to 875,000.....	1,292.00
875,001 to 900,000.....	1,307.00
900,001 to 925,000.....	1,323.00
925,001 to 950,000.....	1,338.00
950,001 to 975,000.....	1,354.00
975,001 to 1,000,000.....	1,369.00
1,000,001 to 1,025,000.....	1,384.00
1,025,001 to 1,050,000.....	1,400.00
1,050,001 to 1,075,000.....	1,405.00
1,075,001 to 1,100,000.....	1,415.00
1,100,001 to 1,125,000.....	1,431.00
1,125,001 to 1,150,000.....	1,446.00
1,150,001 to 1,175,000.....	1,462.00
1,175,001 to 1,200,000.....	1,477.00
1,200,001 to 1,225,000.....	1,492.00
1,225,001 to 1,250,000.....	1,508.00
1,250,001 to 1,275,000.....	1,523.00
1,275,001 to 1,300,000.....	1,538.00
1,300,001 to 1,325,000.....	1,554.00
1,325,001 to 1,350,000.....	1,570.00
1,350,001 to 1,375,000.....	1,586.00
1,375,001 to 1,400,000.....	1,601.00
1,400,001 to 1,425,000.....	1,617.00
1,425,001 to 1,450,000.....	1,632.00
1,450,001 to 1,475,000.....	1,648.00
1,475,001 to 1,500,000.....	1,663.00
1,500,001 to 1,525,000.....	1,679.00
1,525,001 to 1,550,000.....	1,694.00
1,550,001 to 1,575,000.....	1,709.00
1,575,001 to 1,600,000.....	1,724.00
1,600,001 to 1,625,000.....	1,740.00
1,625,001 to 1,650,000.....	1,756.00
1,650,001 to 1,675,000.....	1,771.00
1,675,001 to 1,700,000.....	1,787.00
1,700,001 to 1,725,000.....	1,802.00
1,725,001 to 1,750,000.....	1,818.00
1,750,001 to 1,775,000.....	1,833.00
1,775,001 to 1,800,000.....	1,849.00
1,800,001 to 1,825,000.....	1,864.00
1,825,001 to 1,850,000.....	1,879.00
1,850,001 to 1,875,000.....	1,895.00
1,875,001 to 1,900,000.....	1,910.00
1,900,001 to 1,925,000.....	1,926.00
1,925,001 to 1,950,000.....	1,941.00
1,950,001 to 1,975,000.....	1,956.00
1,975,001 to 2,000,000.....	1,972.00

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Calculating premiums over card amount:
 Round liability amount up to nearest \$1,000 before calculation details.
 Round policy amount up to nearest \$1.

For policies over \$2,000,000 and up to \$5,000,000 - Add \$0.80 per thousand.
 For policies over \$5,000,000 and up to infinity - Add \$0.65 per thousand.

2.02 Summary of Charges for Residential Refinance Loan Policies. (Rates apply to one-to-four family residential properties only for refinance transactions.)

- A) Summary of Charges for Residential Refinance Loan policies when Fidelity National Title Insurance is clearing Title encumbrances and handling the associated escrow process. (Rates apply to one-to-four family residential properties only for refinance transactions.)
- B) For policies issued on properties improved by one-to-four family residential structures, the rates shown below include the fees for risk and search and examination. These fees are lumped together and stated as a single charge, rather than expressed separately. Settlement services charges are not included in this rate. If an owner's policy is issued simultaneously with a loan policy, see Sections 2.04 and/or 2.05

NEW LOAN RATES APPLY TO TRANSACTIONS WITH OR WITHOUT A PRIOR POLICY

Amount of Insurance	Fee for Refinance Loan Policy
Up to \$ 100,000	400.00
100,001 to 110,000	412.00
110,001 to 120,000	425.00
120,001 to 130,000	439.00
130,001 to 140,000	452.00
140,001 to 150,000	465.00
150,001 to 160,000	478.00
160,001 to 170,000	490.00
170,001 to 180,000	504.00
180,001 to 190,000	517.00
190,001 to 200,000	529.00
200,001 to 210,000	543.00
210,001 to 220,000	556.00
220,001 to 230,000	569.00
230,001 to 240,000	582.00
240,001 to 250,000	614.00

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250,001 to 275,000.....	647.00
275,001 to 300,000.....	679.00
300,001 to 325,000.....	712.00
325,001 to 350,000.....	744.00
350,001 to 375,000.....	777.00
375,001 to 400,000.....	809.00
400,001 to 425,000.....	842.00
425,001 to 450,000.....	873.00
450,001 to 475,000.....	906.00
475,001 to 500,000.....	922.00
500,001 to 525,000.....	938.00
525,001 to 550,000.....	955.00
550,001 to 575,000.....	971.00
575,001 to 600,000.....	988.00
600,001 to 625,000.....	1,003.00
625,001 to 650,000.....	1,020.00
650,001 to 675,000.....	1,036.00
675,001 to 700,000.....	1,053.00
700,001 to 725,000.....	1,068.00
725,001 to 750,000.....	1,082.00
750,001 to 775,000.....	1,098.00
775,001 to 800,000.....	1,113.00
800,001 to 825,000.....	1,144.00
825,001 to 850,000.....	1,159.00
850,001 to 875,000.....	1,175.00
875,001 to 900,000.....	1,190.00
900,001 to 925,000.....	1,205.00
925,001 to 950,000.....	1,221.00
950,001 to 975,000.....	1,236.00
975,001 to 1,000,000.....	1,252.00
1,000,001 to 1,025,000.....	1,267.00
1,025,001 to 1,050,000.....	1,283.00
1,050,001 to 1,075,000.....	1,290.00
1,075,001 to 1,100,000.....	1,298.00
1,100,001 to 1,125,000.....	1,314.00
1,125,001 to 1,150,000.....	1,329.00
1,150,001 to 1,175,000.....	1,345.00
1,175,001 to 1,200,000.....	1,360.00
1,200,001 to 1,225,000.....	1,376.00
1,225,001 to 1,250,000.....	1,391.00
1,250,001 to 1,275,000.....	1,407.00
1,275,001 to 1,300,000.....	1,422.00
1,300,001 to 1,325,000.....	1,438.00
1,325,001 to 1,350,000.....	1,453.00
1,350,001 to 1,375,000.....	1,469.00
1,375,001 to 1,400,000.....	1,484.00
1,400,001 to 1,425,000.....	1,499.00
1,425,001 to 1,450,000.....	1,515.00
1,450,001 to 1,475,000.....	1,531.00
1,475,001 to 1,500,000.....	1,546.00
1,500,001 to 1,525,000.....	1,562.00
1,525,001 to 1,550,000.....	1,577.00
1,550,001 to 1,575,000.....	1,592.00
1,575,001 to 1,600,000.....	1,608.00
1,600,001 to 1,625,000.....	1,623.00
1,625,001 to 1,650,000.....	1,638.00
1,650,001 to 1,675,000.....	1,653.00

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1,675,001 to 1,700,000.....	1,669.00
1,700,001 to 1,725,000.....	1,684.00
1,725,001 to 1,750,000.....	1,700.00
1,750,001 to 1,775,000.....	1,715.00
1,775,001 to 1,800,000.....	1,731.00
1,800,001 to 1,825,000.....	1,746.00
1,825,001 to 1,850,000.....	1,762.00
1,850,001 to 1,875,000.....	1,777.00
1,875,001 to 1,900,000.....	1,793.00
1,900,001 to 1,925,000.....	1,808.00
1,925,001 to 1,950,000.....	1,824.00
1,950,001 to 1,975,000.....	1,839.00
1,975,001 to 2,000,000.....	1,855.00

Calculating premiums over card amount:

Round liability amount up to nearest \$1,000 before calculation details.

Round policy amount up to nearest \$1.

For policies over \$2,000,000 and up to \$5,000,000 - Add \$0.80 per thousand.

For policies over \$5,000,000 and up to infinity - Add \$0.65 per thousand.

2.03 Non-Residential Rate (Commercial)

The following charges apply to all properties other than those improved by 1-to-4-family residential structures. These charges include risk rate and search and examination fees lumped together and stated as a single charge. Settlement services charges are not included in this rate. This rate is also commonly referred to as the "Commercial Rate".

A. Policies for \$1,000,000 or less.

<u>Amount of Insurance</u>	<u>Charge</u>
\$0 to 150,000	850.00
\$150,001 to 155,000	861.00
\$155,001 to 160,000	872.00
\$160,001 to 165,000	883.00
\$165,001 to 170,000	894.00
\$170,001 to 175,000	905.00
\$175,001 to 180,000	917.00
\$180,001 to 185,000	928.00
\$185,001 to 190,000	939.00
\$190,001 to 195,000	950.00
\$195,001 to 200,000	961.00
\$200,001 to 210,000	984.00
\$210,001 to 220,000	1,006.00
\$220,001 to 230,000	1,029.00
\$230,001 to 240,000	1,051.00
\$240,001 to 250,000	1,073.00
\$250,001 to 260,000	1,096.00
\$260,001 to 270,000	1,118.00
\$270,001 to 280,000	1,141.00

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\$280,001 to 290,000	1,163.00
\$290,001 to 300,000	1,185.00
\$300,001 to 325,000	1,241.00
\$325,001 to 350,000	1,297.00
\$350,001 to 375,000	1,353.00
\$375,001 to 400,000	1,409.00
\$400,001 to 425,000	1,465.00
\$425,001 to 450,000	1,521.00
\$450,001 to 475,000	1,577.00
\$475,001 to 500,000	1,661.00
\$500,001 to 525,000	1,689.00
\$525,001 to 550,000	1,717.00
\$550,001 to 575,000	1,745.00
\$575,001 to 600,000	1,773.00
\$600,001 to 625,000	1,801.00
\$625,001 to 650,000	1,829.00
\$650,001 to 675,000	1,857.00
\$675,001 to 700,000	1,885.00
\$700,001 to 725,000	1,913.00
\$725,001 to 750,000	1,941.00
\$750,001 to 775,000	1,969.00
\$775,001 to 800,000	1,997.00
\$800,001 to 825,000	2,025.00
\$825,001 to 850,000	2,053.00
\$850,001 to 875,000	2,137.00
\$875,001 to 900,000	2,165.00
\$900,001 to 925,000	2,193.00
\$925,001 to 950,000	2,221.00
\$950,001 to 975,000	2,249.00
\$975,001 to \$1,000,000	2,277.00
\$1,000,001 to 1,025,000	2,305.00
\$1,025,001 to 1,050,000	2,333.00
\$1,050,001 to 1,075,000	2,345.00
\$1,075,001 to 1,100,000	2,361.00
\$1,100,001 to 1,125,000	2,389.00
\$1,125,001 to 1,150,000	2,417.00
\$1,150,001 to 1,175,000	2,445.00
\$1,175,001 to 1,200,000	2,473.00
\$1,200,001 to 1,225,000	2,501.00
\$1,225,001 to 1,250,000	2,529.00
\$1,250,001 to 1,275,000	2,557.00
\$1,275,001 to 1,300,000	2,585.00
\$1,300,001 to 1,325,000	2,613.00
\$1,325,001 to 1,350,000	2,641.00
\$1,350,001 to 1,375,000	2,669.00
\$1,375,001 to 1,400,000	2,697.00
\$1,400,001 to 1,425,000	2,725.00
\$1,425,001 to 1,450,000	2,753.00
\$1,450,001 to 1,475,000	2,781.00
\$1,475,001 to 1,500,000	2,809.00
\$1,500,001 to 1,525,000	2,837.00
\$1,525,001 to 1,550,000	2,865.00
\$1,550,001 to 1,575,000	2,893.00
\$1,575,001 to 1,600,000	2,921.00

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\$1,600,001 to 1,625,000	2,949.00
\$1,625,001 to 1,650,000	2,977.00
\$1,650,001 to 1,675,000	3,005.00
\$1,675,001 to 1,700,000	3,033.00
\$1,700,001 to 1,725,000	3,061.00
\$1,725,001 to 1,750,000	3,089.00
\$1,750,001 to 1,775,000	3,117.00
\$1,775,001 to 1,800,000	3,145.00
\$1,800,001 to 1,825,000	3,173.00
\$1,825,001 to 1,850,000	3,201.00
\$1,850,001 to 1,875,000	3,229.00
\$1,875,001 to 1,900,000	3,257.00
\$1,900,001 to 1,925,000	3,285.00
\$1,925,001 to 1,950,000	3,313.00
\$1,950,001 to 1,975,000	3,341.00
\$1,975,001 to 2,000,000	3,341.00

For policies over \$2 million, charge \$3,341, plus \$0.90 per thousand up to \$5 million.
For policies over \$5 million, charge \$6,041 plus \$0.75 per thousand up to infinity.

Calculating premiums over card amount:

Round liability amount up to nearest \$1,000 before calculation details.

Round policy amount up to nearest \$1.

B. Policies over \$1,000,000.

Rates for policies over \$1,000,000 must be considered on a case-by-case basis. Reissue credits may be available, or other factors may reduce our work charges. Special coverages are often required and require special pricing considerations. The above rates are meant to serve as a guideline and starting point. They may be increased to reflect risk and work factors.

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2.04 Simultaneous-Issue Loan Policies

- A. Basic Residential loan policies issued simultaneously with an owner's policy (provided the amount does not exceed the amount of the owner's policy):

Charge \$300

If the amount of the loan policy exceeds the amount of the owner's policy being issued simultaneously therewith, the charge for the loan policy shall be \$300 plus an excess liability charge (using the Residential Owner's Title Policy rate table in Section 2.01) for the difference between the owner's policy liability amount and the loan policy liability amount.

- B. Expanded coverage loan policies issued simultaneously with an owner's policy (provided the amount does not exceed the amount of the owner's policy):

Charge \$325

If the amount of the loan policy exceeds the amount of the owner's policy being issued simultaneously therewith, the charge for the loan policy shall be \$325 plus an excess liability charge (using the Residential Owner's Title Policy rate table in Section 2.01) for the difference between the owner's policy liability amount and the loan policy liability amount.

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- C. Nonresidential loan policies issued simultaneously with an owner's policy (provided the amount does not exceed the amount of the owner's policy):

Under \$5 Million liability	\$750
\$5 Million liability and over	\$1,000

If the amount of the loan policy exceeds the amount of the owner's policy being issued simultaneously therewith, the charge for the loan policy shall be:

- a) \$750 if the loan policy liability is under \$5 million, plus an excess liability charge (using the Non-Residential (Commercial) rate table in Section 2.03) for the difference between the owner's policy liability amount and the loan policy liability amount; or
- b) \$1,000 if the loan policy liability is \$5 million or over, plus an excess liability charge (using the Non-Residential (Commercial) rate table in Section 2.03) for the difference between the owner's liability amount and the loan liability amount.

2.05 Simultaneous-Issue Leasehold Policies

- A. For leasehold policies simultaneously issued with a policy insuring an interest in a different estate in the land, refer to above schedules and charge 30% of the indicated amount.
- B. If the amount of the leasehold policy exceeds the amount of the policy being issued simultaneously therewith, charge 30% of the amount to be charged for the other policy, plus the difference between the amount being charged for the other policy and the amount that would otherwise be charged for such a leasehold policy not being simultaneously issued.

2.06 Reserved for Future Use

2.07 Residential Junior Lien Policy/Limited Loan Coverage Policy Rate.

This rate applies on second, third or fourth mortgages on 1-to-4 family residential platted subdivision properties only, where the Junior Lien Commitment Information Sheet is issued in lieu of the ALTA Commitment, and the ALTA Short Form Residential Loan Policy; or the Limited Loan Coverage Policy is issued.

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<u>Amount of Insurance</u>	<u>Rate</u>
Less than \$15,001	\$200
\$15,001 to \$20,000.....	215
20,001 to 30,000.....	230
30,001 to 40,000.....	245
40,001 to 50,000.....	265
50,001 to 60,000.....	285
60,001 to 70,000.....	305
70,001 to 80,000.....	325
80,001 to 90,000.....	345
90,001 to 100,000.....	365
Over 100,000, add.....	\$1.50 per thousand

2.08 Summary of Charges for ALTA Homeowners Policy of Title Insurance.

Amount of Insurance	Fee
Up to \$100,000	\$536
\$100,001 to \$110,000	\$557
\$110,001 to \$120,000	\$590
\$120,001 to \$130,000	\$603
\$130,001 to \$140,000	\$617
\$140,001 to \$150,000	\$644
\$150,001 to \$160,000	\$657
\$160,001 to \$170,000	\$671
\$170,001 to \$180,000	\$684
\$180,001 to \$190,000	\$698
\$190,001 to \$200,000	\$711
\$200,001 to \$210,000	\$724
\$210,001 to \$220,000	\$738
\$220,001 to \$230,000	\$751
\$230,001 to \$240,000	\$784
\$240,001 to \$250,000	\$819
\$250,000 to \$275,000	\$852
\$275,001 to \$300,000	\$886
\$300,001 to \$325,000	\$919
\$325,001 to \$350,000	\$953
\$350,001 to \$375,000	\$970
\$375,001 to \$400,000	\$1,003
\$400,001 to \$425,000	\$1,036
\$425,001 to \$450,000	\$1,069
\$450,001 to \$475,000	\$1,102
\$475,001 to \$500,000	\$1,130

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Calculating premiums over the above rates:

For policies over \$500,000 and up to \$1,000,000 – add \$0.74 per thousand
For policies over \$1,000,000 and up to \$5,000,000 – add \$0.56 per thousand
For policies over \$5,000,000 and up to infinity – add \$0.73 per thousand

2.09 (SECTION HELD OPEN FOR FUTURE USE)

2.10 Master Home Equity Loan Policy

For home equity loan transactions up to \$250,000 with centralized order tracking and processing through National Lender’s Solution or similar unit, pursuant to a written agreement, the rate shall be \$45.00.

For home equity loan transactions from \$250,000 up to \$500,000 with centralized order tracking and processing through National Lender’s Solution or similar unit, pursuant to a written agreement, the rate shall be \$75.00.

2.11 ALTA Limited Pre-Foreclosure Policy and Date Down Endorsement:

A. Amount of Insurance

The Amount of Insurance for an ALTA Pre-Foreclosure Policy shall equal either the face amount of the mortgage to be foreclosed or the outstanding balance of the mortgage to be foreclosed as requested by the Insured.

B. Basic Rate for ALTA Limited Pre-Foreclosure Policy

For the first \$250,000.00 of liability -	\$400.00
For each additional \$1,000.00 (or fraction thereof) above \$250,000.00 and up to \$1,000,000 -	\$ 0.80
For each additional \$1,000.00 (or fraction thereof) above \$1,000,000.00 -	\$ 0.60

C. Date Down Endorsement

ALTA Limited Pre-Foreclosure Date Down Endorsement** (See Section 5.13, Class L)	\$150.00
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**(Endorsement to be issued only in connection with a previously issued ALTA Limited Pre-Foreclosure Policy to date down the policy prior to or during a foreclosure of the lender’s mortgage insured by the policy).

SECTION 3 CHARGES INVOLVING DEVELOPMENT OR CONSTRUCTION

3.01 Development Loans

The company will insure the lien of a development loan for site improvements, such as streets and sewers to lots in a platted subdivision, when the aggregate sales price of such lots is in excess of \$500,000.00, at a premium of \$1.00 per thousand. No reissue credit from any prior policy will be allowed toward this premium, and no reissue credit will be allowed on any future policy by virtue of having issued a development loan policy at this price.

If a development loan does not qualify under these guidelines, charge the rate for a commercial loan policy set forth in Section 2.03. Reissue credit is available when the loan qualifies under Section 5.01 and does not qualify for the rate set forth above.

3.02 Construction Loans on One-To-Four-Family Residential Properties

Residential construction loans are handled as follows:

A commitment is issued to the construction lender. The fee is \$375 to a builder/investor or a builder/developer and charged when the construction loan Mortgage/Modification is recorded.

3.03 Builder's/Investor's Rate

The Builder's/Investor's Rate is \$2.00 per thousand for the first \$250,000 of liability, and \$1.50 per thousand for liability above \$250,000, minimum \$250. The Builder's/Investor's Rate will apply in the following situations:

- A. Where two or more houses are constructed, or to be constructed, on building plots within the same chain of title, and requiring only one examination of the original base title; or
- B. Where one or more building plots have been acquired and so improved within a subdivision, the title to which we have insured; or
- C. Where one or more plots have been acquired by an established residential builder/investor; and
- D. Where the builder/investor is paying for the title insurance.

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3.04 Subdivision Charge

A special charge known as the subdivision charge will be granted under the following circumstances:

- A. Premises owned by one owner have been platted into 10 or more lots, or where one owner owns 10 or more lots within a platted subdivision; and
- B. The owner proposes to sell vacant lots to individual purchasers and furnish an owner's title insurance policy to each purchaser, as evidence of title, in lieu of furnishing an abstract of title; and
- C. The owner of such premises has either an outstanding owner's title insurance policy thereon, issued by the Company, or has caused the Company to prepare a blanket title report covering all of said premises owned by him. (Note: A minimum charge for the preparation of such blanket title report may be necessary in individual cases.)

The Subdivision Charge shall be quoted by the revenue manager. The quote shall be in writing and given a contract rate number. All subsequent orders placed pursuant to this quotation shall have this number affixed to the "Order Sheet". Copies of all Subdivision Charge quotations are to be given to the Metro Manager, the affected Branch Manager, and Office Counsel. A copy of each contract shall be filed in the Contract Rate Book.

Before the rate is established and quoted to the customer, it must be filed with the Kansas Insurance Department under the "U & U Rule".

3.05 Developer and Builder Rate

Where the Developer is also the builder on one or more building plots within a subdivision and we have already insured the Developer's underlying subdivision base Title.

The Developer and Builder rate is \$2.00 per thousand for the first \$200,000 of Liability, and \$1.00 per thousand for liability above \$200,000, minimum \$250.

3.06 (SECTION HELD OPEN FOR FUTURE USE)

3.07 (SECTION HELD OPEN FOR FUTURE USE)

3.08 Rundown and Endorsement on Construction Loan Policies.

Where the Company is disbursing construction funds pursuant to a construction loan escrow and disbursing agreement, there is no additional charge for periodic title rundown and endorsements to cover each disbursement. Where the Company is not disbursing the funds, however, the charge for each rundown and endorsement shall be \$250.

SECTION 4 CHARGES FOR ADDITIONAL OR SPECIAL SERVICES AND COVERAGES

4.01 Additional Charges

All of the above charges are for ordinary or normal cases.

When the premises to be insured consist of multiple tracts coming from separate chains of title, an additional charge of \$150.00 for each additional tract for residential and \$250.00 for each additional tract for non-residential shall be made.

In cases involving a long and intricate title, an appropriate additional charge, fixed by the examiner, will be made.

In order to comply with Kansas law, a special rate filing will need to be made under the "Unique and Unusual Rule". Consult the Area Manager in these cases.

4.02 Commitment Charges

Preliminary Title Report charges or commitment charges are made to compensate the Company for the work done in preparing a commitment when no policy is issued.

A "Preliminary Title Report charge" is made when a title report is issued with no likelihood of a policy being issued in the next 6 months.

A "Commitment charge" is made when there is a strong possibility a policy will be written, but we are aware of contingencies that will result in cancellation of the order.

- A. The fee for a Preliminary Title Report on 1-to-4-family residential properties is \$300.00. Charge \$125.00 for each update report issued.
- B. A commitment charge of \$400.00 on a 1-4 family residential property, which includes the curative work.
- C. The fee for a Preliminary Title Report on commercial properties is \$750.00.
- D. If more than three hours of search and examination time is required, add \$200.00 to the charge for the Preliminary Title Report or Commitment.
- E. A commitment charge of \$250.00 is made on 1-to-4-family residential properties. If copies of deeds and/or exceptions are required, the fee is \$300.00.
- F. A commitment charge of \$750.00 is made on commercial properties.
- G. An examination fee of \$450.00 on commercial transactions which includes but is not limited to curative work.

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The Commitment Charges at "B", "D", "E" and "F" above shall also apply as cancellation fees in cases where an order for a policy is cancelled. To collect these fees, the customer must be advised, before the commitment is issued, that there will be a cancellation or commitment charge.

Amounts paid for Preliminary Title Reports or Commitments, except construction binders issued by Fidelity National Title Insurance Company (Section 3.02 of this manual), shall be credited toward the premium due for any policy issued pursuant to those reports.

4.03 Special Coverages

Extraordinary Risks

Our published schedule of rates creates sufficient reserves to cover losses arising from our assumption of "normal" risks. While we sometimes accept greater-than-normal risks, our loss experience is naturally less favorable in such cases. It is therefore the Company's policy that, where appropriate underwriting authority has determined that an extraordinary risk is nevertheless acceptable, the Company should be compensated accordingly. It is not possible to enumerate these risks, but they might be such things as insuring against forced removal by reason of an encroachment, or deleting some cloud on the title, such as by adverse possession affidavit, without requiring suit to quiet title. The possibilities are as diverse as the imaginations of counsel are fertile. Likewise, it is not possible to formulate any schedule of charges for such risks. Unless there is a sufficient experience or custom factor to serve as a guide, an officer should be consulted.

If unusual or unique circumstances require additional charges, a special rate filing under the "U and U Rule" is required.

4.04 (SECTION HELD OPEN FOR FUTURE USE)

4.05 Service and Closing Fees

I. Residential Properties:

Standard Escrow Related Fees across all metro area residential escrow offices. All fees below will be charged to the party shown unless instructed otherwise in contract.

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SALE TRANSACTIONS WITH NEW LOAN

Seller Fees:	\$0	New Construction transaction where seller is builder, or transactions where developer is selling individual lot to builder (excludes individuals), inclusive of courier/overnight delivery & services and wire fees & services..
	\$300	Customary Realtor Assisted Transactions, inclusive of courier/overnight delivery & services and wire fees & services.
	\$400	Short Sale transactions where seller has negotiated a short sale with their lender, inclusive of courier/overnight delivery & services and wire fees & services.
	\$350	Relocation Transactions where the commitment/policy will not be issued by our company, inclusive of courier/overnight delivery & services and wire fees & services.
	\$400	Relocation Transactions where the commitment/policy will be issued by our company, inclusive of courier/overnight delivery & services and wire fees & services.
	\$400	Foreclosing Lender is Seller, inclusive of courier/overnight delivery & services and wire fees & services.
	\$500	Non-Realtor Assisted (FSBO) Customary Transactions, inclusive of courier/overnight delivery & services and wire fees & services.
Buyer Fees	\$0	New Construction transaction where buyer is builder/developer (excludes individuals), inclusive of courier/overnight delivery & services and wire fees & services.
	\$400	Escrow Fee/Settlement Services when loan obtained with an institutional lender, inclusive of courier/overnight delivery & services and wire fees & services.
	\$250	Jr. Lien Closing Fee, if closed simultaneous with first mortgage, inclusive of courier/overnight delivery & services and wire fees & services.

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SALE TRANSACTION WITH OTHER FINANCING OR CASH

Seller Fees:	\$0	New Construction transaction where seller is builder or transactions where developer is selling individual lot to builder (excludes individuals), inclusive of courier/overnight delivery & services and wire fees & services.
	\$300	Customary Realtor Assisted Transactions, inclusive of courier/overnight delivery & services and wire fees & services.
	\$400	Short Sale transactions where seller has negotiated a short sale with their lender, inclusive of courier/overnight delivery & services and wire fees & services.
	\$350	Relocation Transactions where the commitment/policy will not be issued by our company, inclusive of courier/overnight delivery & services and wire fees & services.
	\$400	Relocation Transactions where the commitment/policy will be issued by our company, inclusive of courier/overnight delivery & services and wire fees & services.
	\$400	Foreclosing Lender is Seller, inclusive of courier/overnight delivery & services and wire fees & services.
	\$500	Non-Realtor Assisted (FSBO) Customary Transactions, inclusive of courier/overnight delivery & services and wire fees & services.
Buyer Fee	\$300	Escrow/Settlement Services, cash transaction, inclusive of courier/overnight delivery & services and wire fees & services.
	\$400	Escrow/Settlement Services when new loan is with anyone other than an institutional lender, inclusive of courier/overnight delivery & services and wire fees & services.
	\$0	New construction where buyer is builder/developer (excludes individuals), inclusive of courier/overnight delivery & services and wire fees & services.

REFINANCES

Borrower	\$400	Escrow Fee/Settlement Services, inclusive of courier/overnight delivery & services and wire fees & services.
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CLOSING FEES FOR CENTRALIZED RATE

Escrow Fee/Settlement Services in connection with transactions insured within the program guidelines shown in Section 5.15a – Centralized Refinance Rate, and where a closing statement and other documents are prepared by Centralized Processing Unit.

Liability Amount	Amount
Up to \$100,000	\$325
\$100,001 to \$125,000	\$350
\$125,001 to \$150,000	\$375
\$150,001 to \$175,000	\$420
\$175,001 to \$200,000	\$425
\$200,001 to \$250,000	\$430
\$250,001 to \$300,000	\$435
\$300,001 to \$350,000	\$440
\$350,001 to \$400,000	\$445
\$400,001 to \$450,000	\$450
\$450,001 to \$500,000	\$455
\$500,001 to \$1,000,000	\$500

For transactions exceeding \$1,000,000 in liability, the closing fee is \$500 plus \$1.00 per thousand.

An additional fee for notary services in the amount of \$75 may be charged in counties outside Johnson and Wyandotte.

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OTHER

Witness Signing	\$250	Accommodation Signing - Buyer/Borrower
Witness Signing	\$250	Accommodation Signing - Seller
Document Preparation	\$50	
Courier/Overnight Delivery & Services	\$28	Handling and delivery fee for overnight delivery when not subject to inclusive closing fee.
Wire Fees & Services	\$28	For outgoing wire of seller or Borrower funds when not subject to inclusive closing fee.

TITLE SERVICE FEES

Residential Relo Search Package	\$300	Property search without issuing a commitment for relocation transaction
Residential Relo Search Package	\$400	Property search when issuing a commitment for relocation transactions.
Document Copies	\$25	Up to five (5) pages – additional pages at \$2 each.

II. Commercial Properties:

A. Sale Transactions:

<u>Sale Amount:</u>	<u>Rate:</u>
\$2,000,000 or less	\$800.00
\$2,000,001 to \$5,000,000	\$1,250.00
\$5,000,001 to \$10,000,000	\$1,750.00
\$10,000,001 to \$25,000,000	\$2,500.00
\$25,000,001 and up	\$3,000.00

B. Refinance Transactions:

<u>Loan Amount:</u>	<u>Rate:</u>
\$2,000,000 or less	\$600.00
\$2,000,001 to \$5,000,000	\$800.00
\$5,000,001 to \$25,000,000	\$1,000.00
\$25,000,001 and up	\$2,000.00

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4.06 Copies of Policies

If an insured requests a copy of his policy more than 6 months after the original has been issued, we require that the request be in writing, and charge \$25.00.

If the insured requests a duplicate original - charge \$75.00.

These charges shall be waived if the insured establishes to our satisfaction that he never received the original policy.

4.07 Charge for Mortgage failing to meet register of deeds format requirements

A service charge of \$50 will be made when a mortgage submitted for recording and issuance of title insurance fails to meet the register of deeds' formatting requirements concerning width of margins.

4.08 National Commercial Escrow Services

No Office Of The Company OR Office of An Underwritten Title Company May Offer This Rate Unless Specifically Designated as National Commercial Services Division (NCS).

Notwithstanding the rates set forth in this manual, the charges for commercial settlement services performed by a National Commercial Services Division (NCS) shall be based on the responsibility assumed by the Company and must be agreed to by the customer in writing. The transactions to which this section applies may be single site, multi-site, multi-county and/or multi-state.

In writing includes customer approval of an invoice or settlement statement.

SECTION 5 OTHER SPECIAL RATES

5.01 Commercial Reissue Rate

The reissue rate applies only to policies on property other than one-to-four family. The reissue rate is the Commercial Rate, less the reissue credit.

Reissue rates apply when a prior owner's title insurance policy on the premises in question has been issued by an underwriter licensed in Kansas to the current owner and is available to us.

Commercial Reissue Credit.

- A. The reissue credit shall be 40 percent of the regular rate on the amount of the prior owner's policy, or the most recent loan policy, if more recent and for a greater amount.

Liability in excess of the amount of the prior policy will be billed at the regular rate.

- B. If the examination of title reveals any of the following since the prior policy: a bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a passage of title into divided interests of less than 1/16, more than 25 additional easements, then no reissue credit is available.

5.02 No Longer Applicable – Open For Future Use

5.03 Commercial Substitution Rate

In cases involving commercial or industrial property where we have an existing loan policy not over three years old, and the same borrower asks us to issue a new loan policy on a substitute loan, we will charge 60% of the standard rate up to the principal amount of the original loan, plus standard rates for any increase in the loan amount over said amount.

5.04 No longer applicable - Open for future use

FIDELITY NATIONAL TITLE INSURANCE COMPANY

5.05 Residential Second Rate (also known as Home Equity Rate)

HOME EQUITY LOAN PROGRAM

POLICY TO BE ISSUED: Standard ALTA Loan Form

ENDORSEMENTS AVAILABLE (see Section 5.13 for endorsement pricing):

1. ALTA Form 6-06 and 6.2-06, or Form 6, Form 6.2 Variable Rate Mortgage.
2. ALTA Form 14-06 Series or Form 14, Future Advances.

RATE SCHEDULE:

\$200	\$20,000 or less
\$215	\$20,001 to \$30,000
\$240	\$30,001 to \$40,000
\$260	\$40,001 to \$50,000
\$280	\$50,001 to \$60,000
\$300	\$60,001 to \$70,000
\$325	\$70,001 to \$80,000
\$350	\$80,001 to \$90,000
\$375	\$90,001 to \$100,000
Add \$1.50	Per thousand for policies greater than \$100,001

SPECIAL CONDITIONS & PROCEDURES:

1. This rate does not include any escrow service and is limited to 1-to-4-family residential properties.
2. This rate is applicable when the policy to be issued insures any junior mortgage on residential property, provided all of the conditions set forth herein are met.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

5.06 Future Advances

Where the Company endorses an existing loan policy to cover a future advance, make a rundown charge of \$50.00, plus 60% of the regular rate on the amount of the advance, to the extent that the total indebtedness after the advance does not exceed the original face amount of the policy. If the total indebtedness after the advance does exceed the original face amount of the policy, charge 100% of the regular rate on the portion of the advance that causes the original face amount of the policy to be exceeded.

5.07 Swing Loans

A residential purchaser frequently contemplates using the proceeds of the sale of his prior residence to apply to the purchase of a new one. Where the prior residence has not yet been sold, or the sale thereof has not yet closed, it is sometimes necessary for him to obtain a "swing loan" on the prior residence to generate the funds necessary to close on the new one. The full rate, as determined under Sec. 2.01 hereof, should be charged for any policy insuring a swing loan mortgage on the prior residence. Thereafter, when the prior residence is sold, and we issue a policy to the purchaser, the seller is entitled to a credit against the premium therefor equivalent to the premium paid for the swing loan policy, less \$75.00

5.08 SECTION HELD OPEN FOR FUTURE USE

5.09 SECTION HELD OPEN FOR FUTURE USE

5.10 Contracts for Deed

Where an insured (as defined in paragraph 1(a) of the Conditions and Stipulations) in a contract for deed policy has or is about to acquire fee title by reason of full performance of the contract for deed, we will issue a dated-down policy showing title vested in our insured, which policy should be in the amount of the current fair market value of the property, for a processing charge of \$500.00, on residential files and \$3,000 on commercial files, plus the regular rate on the excess of current fair market value over the original policy amount. The contract for deed policy must be surrendered for cancellation.

5.11 Nonstandard Endorsement Charge

A nonstandard endorsement charge is imposed when a proposed insured requests and the Company agrees to a modification of the language of a standard endorsement. The charge is \$150 per endorsement.

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5.12 ALTA Residential Limited Coverage Mortgage Modification Policy

The premium charge shall be:

Policy Amount	Rate
\$ 0-\$1,000,000	\$125
\$ 1,000,001 - \$1,500,000	\$250
\$ 1,500,001 - \$2,000,000	\$350

For each \$500,000 of liability above \$2,000,000 or part thereof up to \$20,000,000; add \$100.

5.13 Standard Endorsements - Classification and Charges

Standard ALTA endorsements adopted 2021 through 2023 will have the same rate-rules as their counterpart endorsements identified as ALTA -06 endorsements.

Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 1-06 Street Assessments (6-17-06)	No charge	\$200
ALTA Endorsement Form 3-06 Zoning – Unimproved Land (6-17-06) or ALTA Endorsement Form 3 Zoning	<p>Risk Level 1 – \$200</p> <p>Risk Level 2 – Additional 10% – \$250 minimum</p> <p>In zoning Risk Level 1, all of the following must be true: (a) No improvements within the last 12 months and none contemplated. (b) Zoning has been in effect at least one year. (c) Use of property is not changing.</p> <p>If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2</p>	<p>Risk Level 1 – \$200</p> <p>Risk Level 2 – Additional 10% – \$250 minimum</p> <p>In zoning Risk Level 1, all of the following must be true: (a) No improvements within the last 12 months and none contemplated. (b) Zoning has been in effect at least one year. (c) Use of property is not changing.</p> <p>If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2</p>

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Endorsement Name	Residential Rate	Commercial Rate
<p>ALTA Endorsement Form 3.1-06 Zoning – Completed Structure (10-22-09)</p> <p>or</p> <p>ALTA Endorsement Form 3.1 Zoning – Completed Structure</p>	<p>Risk Level 1 – \$500</p> <p>Risk Level 2 – Additional 20% – \$500 minimum</p> <p>In zoning Risk Level 1, all of the following must be true: (a) No improvements within the last 12 months and none contemplated. (b) Zoning has been in effect at least one year. (c) Use of property is not changing.</p> <p>If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2</p>	<p>Risk Level 1 – \$500</p> <p>Risk Level 2 – Additional 20% – \$500 minimum</p> <p>In zoning Risk Level 1, all of the following must be true: (a) No improvements within the last 12 months and none contemplated. (b) Zoning has been in effect at least one year. (c) Use of property is not changing.</p> <p>If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2</p>
<p>ALTA Endorsement Form 3.2-06 Zoning – Land Under Development (4-2-12)</p> <p>or</p> <p>ALTA Endorsement Form 3.2 Zoning – Land Under Development</p>	<p>Risk Level 1 – \$500</p> <p>Risk Level 2 – Additional 20% – \$500 minimum</p> <p>In zoning Risk Level 1, all of the following must be true: (a) No improvements within the last 12 months and none contemplated. (b) Zoning has been in effect at least one year. (c) Use of property is not changing.</p> <p>If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2</p>	<p>Risk Level 1 – \$500</p> <p>Risk Level 2 – Additional 20% – \$500 minimum</p> <p>In zoning Risk Level 1, all of the following must be true: (a) No improvements within the last 12 months and none contemplated. (b) Zoning has been in effect at least one year. (c) Use of property is not changing.</p> <p>If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2</p>
<p>ALTA Endorsement Form 3.3 Zoning – Completed Improvement – Non-Conforming Use (12-01-18)</p> <p>or</p> <p>ALTA Endorsement Form 3.3 Zoning – Completed Improvement – Non-Conforming Use</p>	<p>Risk Level 1 – \$500</p> <p>Risk Level 2 – Additional 20% – \$500 minimum</p> <p>In zoning Risk Level 1, all of the following must be true: (a) No improvements within the last 12 months and none contemplated. (b) Zoning has been in effect at least one year. (c) Use of property is not changing.</p> <p>If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2</p>	<p>Risk Level 1 – \$500</p> <p>Risk Level 2 – Additional 20% – \$500 minimum</p> <p>In zoning Risk Level 1, all of the following must be true: (a) No improvements within the last 12 months and none contemplated. (b) Zoning has been in effect at least one year. (c) Use of property is not changing.</p> <p>If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2</p>

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Endorsement Name	Residential Rate	Commercial Rate
<p>ALTA Endorsement Form 3.4 Zoning – No Zoning Classification (12-01-18)</p> <p>or</p> <p>ALTA Endorsement Form 3.4 Zoning – No Zoning Classification</p>	<p>Risk Level 1 – \$500</p> <p>Risk Level 2 – Additional 20% – \$500 minimum</p> <p>In zoning Risk Level 1, all of the following must be true: (a) No improvements within the last 12 months and none contemplated. (b) Zoning has been in effect at least one year. (c) Use of property is not changing.</p> <p>If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2</p>	<p>Risk Level 1 – \$500</p> <p>Risk Level 2 – Additional 20% – \$500 minimum</p> <p>In zoning Risk Level 1, all of the following must be true: (a) No improvements within the last 12 months and none contemplated. (b) Zoning has been in effect at least one year. (c) Use of property is not changing.</p> <p>If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2</p>
<p>ALTA Endorsement Form 4-06 Condominium – Assessments Priority (2-3-10)</p> <p>or</p> <p>ALTA Endorsement Form 4 Condominium – Assessments Priority</p>	<p>No charge</p>	<p>\$200</p>
<p>ALTA Endorsement Form 4.1-06 Condominium – Current Assessments (10-16-08)</p> <p>or</p> <p>ALTA Endorsement Form 4.1 Condominium – Current Assessments</p>	<p>No charge</p>	<p>\$200</p>
<p>ALTA Endorsement Form 5-06 Planned Unit Development – Assessments Priority (2-3-10)</p>	<p>No charge</p>	<p>\$200</p>
<p>ALTA Endorsement Form 5.1-06 Planned Unit Development – Current Assessments (10-16-08)</p>	<p>No charge</p>	<p>\$200</p>
<p>ALTA Endorsement Form 6-06 Variable Rate (10-16-08)</p> <p>or</p> <p>ALTA Endorsement Form 6 Variable Rate Mortgage</p>	<p>No charge</p>	<p>\$200</p>

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Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 6.2-06 Variable Rate – Negative Amortization (10-16-08) or ALTA Endorsement Form 6.2 Variable Rate Mortgage – Negative Amortization	No charge	\$200
ALTA Endorsement Form 7-06 Manufactured Housing Unit (6-17- 06)	\$100	\$200
ALTA Endorsement Form 7.1-06 Manufactured Housing – Conversion; Loan (6-17-06) or ALTA Endorsement Form 7.1 Manufactured Housing – Conversion – Loan Policy	\$100	\$200
ALTA Endorsement Form 7.2-06 Manufactured Housing – Conversion; Owners (6-17-06) or ALTA Endorsement Form 7.2 Manufactured Housing – Conversion – Owner’s Policy	\$100	\$200
ALTA Endorsement Form 8.1-06 Environmental Protection Lien (6- 17-06) or ALTA Endorsement Form 8.1 Environmental Protection Lien	No charge	\$200
ALTA Endorsement Form 8.2-06 Commercial Environmental Lien (10-16-08)	Not available	\$200
ALTA Endorsement Form 9-06 Restrictions, Encroachments, Minerals – Loan Policy (4-2-12)	No charge	\$200
ALTA Endorsement Form 9.1-06 Covenants, Conditions and Restrictions – Unimproved Land – Owners Policy (4-2-12)	No charge	\$200

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Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 9.2-06 Covenants, Conditions and Restrictions – Improved Land – Owners Policy (4-2-12)	No charge	\$200
ALTA Endorsement Form 9.3-06 Covenants, Conditions and Restrictions – Loan Policy (4-2-12)	No charge	\$200
ALTA Endorsement Form 9.6-06 Private Rights – Loan Policy (4-2- 13)	\$200	\$250
ALTA Endorsement Form 9.6.1-06 Private Rights – Current Assessments – Loan Policy (4-2- 13)	\$150	\$200
ALTA Endorsement Form 9.7-06 Restrictions, Encroachments, Minerals – Land Under Development – Loan Policy (4-2- 12)	No charge	\$200
ALTA Endorsement Form 9.8-06 Conditions, Covenants and Restrictions – Land Under Development – Owners Policy (4- 2-12)	No charge	\$200
ALTA Endorsement Form 9.9-06 Private Rights – Owner's Policy (4- 2-13)	\$150	\$200
ALTA Endorsement 9.10-06 Restrictions, Encroachments, Minerals – Current Violations – Loan Policy (4-2-13)	No charge	\$200
ALTA Endorsement Form 10-06 Assignment (2-3-10) or ALTA Endorsement Form 10 Assignment	\$75	\$200
ALTA Endorsement Form 10.1-06 Assignment and Date Down (2-3- 10) or ALTA Endorsement Form 10.1 Assignment and Date Down	\$200	Additional 25% – \$300 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit.

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Endorsement Name	Residential Rate	Commercial Rate
<p>ALTA Endorsement Form 11-06 Mortgage Modification (6-17-06)</p> <p>or</p> <p>ALTA Endorsement Form 11 Mortgage Modification</p>	<p>\$200</p>	<p>Additional 25% – \$300 minimum</p> <p>When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit.</p>
<p>ALTA Endorsement Form 11.1-06 Mortgage Modification with Subordination (10-22-09)</p> <p>or</p> <p>ALTA Endorsement Form 11.1 Mortgage Modification with Subordination</p>	<p>\$200</p>	<p>Additional 25% – \$300 minimum</p> <p>When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit.</p>
<p>ALTA Endorsement Form 11.2-06 Mortgage Modification with Additional Amounts of Insurance (12-2-13)</p> <p>or</p> <p>ALTA Endorsement Form 11.2 Mortgage Modification with Additional Amount of Insurance</p>	<p>\$200</p> <p>The charge for the endorsement is in addition to the appropriate additional premium for the increased amount of insurance.</p>	<p>Additional 25% – \$300 minimum</p> <p>When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit.</p> <p>The charge for the endorsement is in addition to the appropriate additional premium for the increased amount of insurance.</p>
<p>ALTA Endorsement Form 12-06 Aggregation – Loan (4-2-13)</p> <p>or</p> <p>ALTA Endorsement Form 12 Aggregation – Loan Policy</p>	<p>\$200</p>	<p>\$200</p>

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Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 12.1-06 Aggregation – State Limits – Loan (4-2-13) or ALTA Endorsement Form 12.1 Aggregation – State Limits – Loan Policy	\$200	\$200
ALTA Endorsement Form 13-06 Leasehold – Owner’s (4-2-13)	No Charge	No Charge
ALTA Endorsement Form 13.1-06 Leasehold – Loan (4-2-12)	No Charge	No Charge
ALTA Endorsement Form 14-06 Future Advance – Priority (2-3-11) or ALTA Endorsement Form 14 Future Advance – Priority	No charge	\$200
ALTA Endorsement Form 14.1-06 Future Advance – Knowledge (2- 3-11) or ALTA Endorsement Form 14.1 Future Advance – Knowledge	No charge	\$200
ALTA Endorsement Form 14.2-06 Future Advance – Letter of Credit (2-3-11) or ALTA Endorsement Form 14.2 Future Advance – Letter of Credit	No charge	\$200
ALTA Endorsement Form 14.3-06 Future Advance – Reverse Mortgage (2-3-11) or ALTA Endorsement Form 14.3 Future Advance – Reverse Mortgage	No charge	\$200

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Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 15-06 Non-Imputation – Full Equity Transfer (6-17-06)	Additional 20% – \$1000 minimum	Additional 20% – \$1000 minimum
ALTA Endorsement Form 15.1-06 Non-Imputation – Additional Insured (6-17-06)	Additional 20% – \$1000 minimum	Additional 20% – \$1000 minimum
ALTA Endorsement Form 15.2-06 Non-Imputation – Partial Equity Transfer (6-17-06)	Additional 20% – \$1000 minimum	Additional 20% – \$1000 minimum
ALTA Endorsement Form 16-06 Mezzanine Financing (6-17-06)	Additional 20% – \$1000 minimum	Additional 20% – \$1000 minimum
ALTA Endorsement Form 17-06 Access and Entry (6-17-06)	\$50	\$200
ALTA Endorsement Form 17.1-06 Indirect Access and Entry (6-17- 06)	\$50	\$200
ALTA Endorsement Form 17.2-06 Utility Access (10-16-08)	\$50	\$200
ALTA Endorsement Form 18-06 Single Tax Parcel (6-17-06)	\$50	\$200
ALTA Endorsement Form 18.1-06 Multiple Tax Parcel – Easements (6-17-06)	\$50	\$200
ALTA Endorsement Form 18.2-06 Multiple Tax Parcel (8-01-16)	\$50	\$200
ALTA Endorsement Form 18.3 Single Tax Parcel and ID (12-01- 18)	\$50	\$200
ALTA Endorsement Form 19-06 Contiguity – Multiple Parcels (6- 17-06)	\$50	\$200
ALTA Endorsement Form 19.1-06 Contiguity – Single Parcel (6-17- 06)	\$50	\$200
ALTA Endorsement Form 19.2-06 Contiguity – Specified Parcels (6- 17-06)	\$50	\$200
ALTA Endorsement Form 20-06 First Loss – Multiple Parcel Transactions (6-17-06)	\$50	\$200
ALTA Endorsement Form 22-06 Location (6-17-06)	No charge	\$200
ALTA Endorsement Form 22.1-06 Location and Map (6-17-06)	No charge	\$200
ALTA Endorsement Form 23.06 Co-Insurance – Single Policy (10- 16-08)	Price based on risk assumed	Price based on risk assumed

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Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 23.1-06 Co-Insurance – Multiple Policies (8-1-2017) or ALTA Endorsement Form 23.1 Co-Insurance – Multiple Policies	Price based on risk assumed	Price based on risk assumed
ALTA Endorsement Form 24-06 Doing Business (10-16-08)	\$50	\$200
ALTA Endorsement Form 25-06 Same as Survey (10-16-08)	\$50	\$200
ALTA Endorsement Form 25.1-06 Same as Portion of Survey (10-16-08)	\$50	\$200
ALTA Endorsement Form 26-06 Subdivision (10-16-08) (10-16-08) or ALTA Endorsement Form 26 Subdivision	\$50	\$200
ALTA Endorsement Form 27-06 Usury (10-16-08) or ALTA Endorsement Form 27 Usury	Not available	Not available
ALTA Endorsement Form 28-06 Easement – Damage or Enforced Removal (2-3-10)	\$200	\$200
ALTA Endorsement Form 28.1-06 Encroachments – Boundaries and Easements (4-2-12) or ALTA Endorsement Form 28.1 Encroachments – Boundaries and Easements	\$200	\$200
ALTA Endorsement Form 28.2-06 Encroachments – Boundaries and Easements – Described Improvements (4-2-13)	\$200	\$200
ALTA Endorsement Form 28.3-06 Encroachments – Boundaries and Easements – Land Under	\$200	\$200

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Endorsement Name	Residential Rate	Commercial Rate
Development (4-2-15)		
ALTA Endorsement Form 29-06 Interest Rate Swap – Direct Obligations (2-3-10)	Additional 25% – \$300 minimum	Additional 25% – \$300 minimum
ALTA Endorsement Form 29.1-06 Interest Rate Swap – Additional Interest (2-3-10)	Additional 25% – \$300 minimum	Additional 25% – \$300 minimum
ALTA Endorsement Form 29.2-06 Interest Rate Swap – Direct Obligations – Defined Amount (8- 1-11)	Additional 25% – \$300 minimum	Additional 25% – \$300 minimum
ALTA Endorsement Form 29.3-06 Interest Rate Swap – Additional Interest – Defined Amount (8-1-11)	Additional 25% – \$300 minimum	Additional 25% – \$300 minimum
ALTA Endorsement Form 30-06 One to Four Family Shared Appreciation Mortgage (7-26-10) or ALTA Endorsement Form 30 One-to-Four Family Shared Appreciation Mortgage	Additional 25% – \$300 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit.	Additional 25% – \$300 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit.
ALTA Endorsement Form 30.1-06 Commercial Participation Interest (8-1-12) or ALTA Endorsement Form 30.1 Commercial Participation Interest	Additional 25% – \$300 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit.	Additional 25% – \$300 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit.
ALTA Endorsement Form 31-06 Severable Improvements (2-3-11)	Additional 10% – \$300 minimum	Additional 10% – \$300 minimum
ALTA Endorsement Form 32-06 Construction Loan (2-3-11) or ALTA Endorsement Form 32 Construction Loan	\$500	\$500

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Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 32.1-06 Construction Loan – Direct Payment (4-2-13) or ALTA Endorsement Form 32.1 Construction Loan – Direct Payment	\$500	\$500
ALTA Endorsement Form 32.2-06 Construction Loan – Insured's Direct Payment (4-2-13) or ALTA Endorsement Form 32.2 Construction Loan – Insured's Direct Payment	\$500	\$500
ALTA Endorsement Form 33-06 Disbursement (2-3-11)	\$150	\$150
ALTA Endorsement Form 34-06 Identified Risk Coverage (8-1-11)	Price based on risk assumed	Price based on risk assumed
ALTA Endorsement Form 34.1 Identified Exception & Identified Risk Coverage	Price based on risk assumed	Price based on risk assumed
ALTA Endorsement Form 35-06 Minerals and Other Subsurface Substances – Buildings (4-2-12)	\$200	\$200
ALTA Endorsement Form 35.1-06 Minerals and Other Subsurface Substances – Improvements (4-2- 12)	\$200	\$200
ALTA Endorsement Form 35.2-06 Minerals and Other Subsurface Substances – Described Improvements (4-2-12)	\$200	\$200
ALTA Endorsement Form 35.3-06 Minerals and Other Subsurface Substances – Land Under Development (4-2-12)	\$200	\$200
ALTA Endorsement Form 36-06 Energy Project – Leasehold/Easement – Owners (4- 2-12)	Not available	\$200

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Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 36.1-06 Energy Project – Leasehold/Easement – Loan (4-2- 12)	Not available	\$200
ALTA Endorsement Form 36.2-06 Energy Project – Leasehold- Owner’s (4-2-12)	Not available	\$200
ALTA Endorsement Form 36.3-06 Energy Project – Leasehold - Loan (4-2-12)	Not available	\$200
ALTA Endorsement Form 36.4-06 Energy Project - Covenants, Conditions and Restrictions- Land Under Development - Owners (4- 2-12)	Not available	\$200
ALTA Endorsement Form 36.5-06 Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan (4-2-12)	Not available	\$200
ALTA Endorsement Form 36.6-06 Energy Project – Encroachments (4-2-12)	Not available	\$200
ALTA Endorsement Form 36.7-06 Energy Project – Fee – Owner (12-1-14)	Not available	\$200
ALTA Endorsement Form 36.8-06 Energy Project – Fee – Loan (12- 1-14)	Not available	\$200
ALTA Endorsement Form 37-06 Assignment of Rents or Leases (12-3-12)	\$50	\$200
ALTA Endorsement Form 38-06 Mortgage Tax (12-3-12)	\$200	\$200
ALTA Endorsement Form 39-06 Policy Authentication (4-2-13)	No Charge	No Charge
ALTA Endorsement Form 40-06 Tax Credit – Owner’s Policy (4-2- 14)	\$250	\$250
ALTA Endorsement Form 40.1-06 Tax Credit - Defined Amount – Owner's Policy (4-2-14)	\$250 The charge for the endorsement is in addition to the appropriate additional premium for the increased amount of insurance.	\$250 The charge for the endorsement is in addition to the appropriate additional premium for the increased amount of insurance.
ALTA Endorsement Form 41-06 Water – Buildings (12-2-13)	\$200	\$200

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Endorsement Name	Residential Rate	Commercial Rate
ALTA Endorsement Form 41.1-06 Water – Improvements (12-2-13)	\$200	\$200
ALTA Endorsement Form 41.2-06 Water – Described Improvements (12-2-13)	\$200	\$200
ALTA Endorsement Form 41.3-06 Water – Land Under Development (12-2-13)	\$200	\$200
ALTA Endorsement Form 42-06 Commercial Lender Group (12-2- 13)	Not available	\$200
ALTA Endorsement Form 43-06 Anti-Taint (12-2-13)	Additional 10% – \$250 minimum	Additional 10% – \$250 minimum
ALTA Endorsement Form 44-06 Insured Mortgage Recording – Loan (12-2-13)	No Charge	No Charge
ALTA Endorsement Form 45-06 Pari Passu Mortgage (12-1-14)	\$300	\$300
ALTA Endorsement Form 46-06 Option (8-1-15)	Additional 10% – \$250 minimum	Additional 10% – \$250 minimum
ALTA Endorsement Form 47 Operative Law – 2006 Owner’s Policy	No Charge	No Charge
ALTA Endorsement Form 47.1 Operative Law – 2006 Loan Policy	No Charge	No Charge
ALTA Endorsement Form 47.2 Operative Law – 2013 Homeowner's Policy	No Charge	No Charge
ALTA Endorsement 47.3 Operative Law – 2015 Expanded Coverage Residential Loan Policy	No Charge	No Charge
ALTA Endorsement 48 Tribal Waivers and Consents	No Charge	No Charge
Small Commercial Loan Policy Endorsement Pack (ALTA 9-06, ALTA 17-06, ALTA 18-06/18.1-06, ALTA 19-06/19.1-06, ALTA 22-06, ALTA 25-06)	Not available	\$550
ALTA JR Loan Endorsement 1	\$25	Not available
ALTA JR Loan Endorsement 2	\$25	Not available
ALTA Limited Pre-Foreclosure Date Down Endorsement	\$50	\$200
	(Add “See Section 2.12(C)”)	(Add “See Section 2.12(C)”)

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OTHER ENDORSEMENTS:

Endorsement Name	Residential Rate	Commercial Rate
Anti-Clogging	\$250	\$250
Assumption	\$100	\$250
Bi-Weekly	No charge	Not available
Blank Endorsement	Price based on risk assumed	Price based on risk assumed
Bondholder (Mod 119.4)	\$200	\$200
Bonds – Loss Payee	\$200	\$200
Bonds – Non-Merger of Sub-Leasehold	\$200	\$200
Change of Name of Insured	\$100	\$250
Date-Down Endorsement 1 (No Construction)	Additional 25% – \$300 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit.	Additional 25% – \$300 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit.
Effect of Tax Sale on Easement	\$200	\$200
Encroachment Endorsement 1	\$200	\$200
Encroachment Endorsement 2	\$200	\$200
Facilities Endorsement	No charge	No charge
Fairway (Change in Composition of Insured Entity)	Additional 10% – \$250 minimum	Additional 10% – \$250 minimum
FNMA Balloon Mortgage Endorsement	No charge	No charge
Form 6.2-06 (Variable Rate Mortgage – Negative Amortization with Convertible Modification)	No charge	\$200
Foundation – Survey Endorsement	\$50	\$200
Inflation Protection	\$200	\$200
Installment Contract Purchaser	\$75	\$200
Lack of Signatures (Loan Policy)	No charge	No charge
Lack of Signatures (Owner's Policy)	No charge	No charge
Large Mutual Note	No charge	\$200
Merger – Mortgage and Fee	\$50	\$200
Option	Additional 10% – \$250 minimum	Additional 10% – \$250 minimum
Option (Loan Policy)	Additional 10% – \$250 minimum	Additional 10% – \$250 minimum
Option to Repurchase or Lease (Owner's Policy)	Additional 10% – \$250 minimum	Additional 10% – \$250 minimum

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Endorsement Name	Residential Rate	Commercial Rate
Policy Modification 15 (Increase of Insurance)	Additional 25% – \$250 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit.	Additional 25% – \$250 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit.
Post-Policy Transaction Modification	Additional 25% – \$250 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit.	Additional 25% – \$250 minimum When the charge is expressed as "additional _ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit.
Post-Policy Transaction Modification (Construction Date Down)	\$250	\$250
Post-Policy Transaction Modification (Date Down)	\$200	\$200
Post-Policy Transaction Modification (No Date Down)	\$200	\$200
Restrictions 4A (Violation of Building Line)	No charge	\$200
Shopping Center	\$200	\$200
Successor Endorsement	\$200	\$200
Synthetic Lease (Lease vs. Mortgage)	\$200	\$200
Tax Benefit Endorsement	\$250	\$250
USA Form Policy – Date Down	\$200	\$200
Waiver of Arbitration	No charge	No charge
All endorsement forms filed with the Kansas Insurance Commissioner not otherwise listed in the rate filing	\$200	\$200
1001-KS (Mechanic's Lien – Statutory Bond)	\$0.10 per \$1000	\$0.10 per \$1000
SE 198 – Wind Farm – Electrical Generation and Transmission Facilities Endorsement (11-1-14)	Not available	\$200
SE 199 (Wind Farm Zoning Endorsement) (ALTA 3.1 Mod)	Not available	Additional 10% – \$250 minimum

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Endorsement Name	Residential Rate	Commercial Rate
SE 200 Wind Farm Leasehold and Easement Endorsement (ALTA 13.0-06 Mod) (11-1-14)	Not available	No Charge
SE 201 – Wind Farm – Single Integrated Project Access and Entry (11-1-14)	Not available	\$200
SE 248 Wind Farm Contiguity Endorsement (8-31-11)	Not available	\$200

CLTA ENDORSEMENTS:

CLTA Endorsement Form 107.9 Additional Insured	\$50	\$200
CLTA Endorsement Form 111 Mortgage priority, Partial Reconveyance	\$50	\$200

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5.14 SECTION HELD OPEN FOR FUTURE USE

5.15 Centralized Refinance Rates

A. Centralized Refinance Rate I

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Centralized Refinance Rate I
\$1 - \$250,000	\$360
\$250,001 - \$500,000	\$540
\$500,001 - \$750,000	\$660
\$750,001 - \$1,000,000	\$800
\$1,000,001 - \$1,250,000	\$925
\$1,250,001 - \$1,500,000	\$1,000
\$1,500,001 - \$2,000,000	\$1,075
\$2,000,001 - \$3,000,000	\$1,300

The Centralized Refinance Rate I applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$3,000,000.00;
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. The loan proceeds must be used to refinance an existing loan secured by the same property;
4. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and;
5. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&Rs, easements, minerals, mineral rights or survey matters.

Note 1: Not applicable to construction loans or loan policies issued concurrently with owner's policies.

Note 2: Where the applicable rate(s) and form(s) is filed, or otherwise authorized to be issued, coverages provided under the following endorsements will be included at no additional charge upon request of the lender at the time of policy issuance: ALTA 4-06, ALTA 4, ALTA 5-06, ALTA 6-06, ALTA 6, ALTA 6.2-06, ALTA 6.2. and ALTA 9-06, ALTA 22-06 and ALTA 28-06. All other endorsements shall be charged in accordance with this manual.

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Note 3: No agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's management to do so for each lender.

B. Centralized Refinance Rate II

The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Centralized Refinance Rate II
\$1 - \$250,000	\$320
\$250,001 - \$500,000	\$400
\$500,001 - \$750,000	\$460
\$750,001 - \$1,000,000	\$520
\$1,000,001 - \$1,250,000	\$630
\$1,250,001 - \$1,500,000	\$750

The Centralized Refinance Rate II applies only to loan transactions which meet the following criteria:

1. The lender must enter into an agreement with either the Company's centralized processing units or with an agent or underwritten title company authorized by the Company in writing to offer this rate which specifies, among other matters, a maximum cancellation rate and the methods of order opening and tracking;
2. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment;
3. The loan is not in excess of \$1,500,000.00;
4. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
5. The loan proceeds must be used to refinance an existing loan secured by the same property;
6. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
7. Orders must be opened with the Company's centralized processing units or with an agent or underwritten title company authorized by the Company to offer this rate;
8. Cancelled orders must not exceed the maximum cancellation rate established by the Company's centralized processing units or by an agent or underwritten title company authorized by the Company to offer this rate; and
9. ALTA Short Form Residential Loan Policy must be issued.

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Note 1: Not applicable to construction loans or loan policies issued concurrently with owner’s policies.

Note 2: There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

Note 3: In order to offer this rate, an agent or underwritten title company, and any office thereof offering this rate, must have a multi-state presence, must process transactions in a centralized electronic environment, and must perform the management functions otherwise required of the Company’s centralized processing divisions under the provisions of this Section. In addition, no agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company’s management to do so for each lender.

5.16 A.I.R. Rates

For residential refinance transaction where FNAS is to be provided by electronic transmission all necessary information for order placement with reduced manual data entry, with use of a short form policy or master policy and certificate generally in the form of an ALTA Short Form Residential Loan Policy Format of ALTA Master Residential Loan Policy, with standardized exceptions in summary format and order processing and delivery through a centralized platform. Standard endorsements will be included at no additional charge upon request of the lender at the time of policy issuance.

<u>Policy Amount</u>	<u>Rate</u>
\$0 to \$250,000.....	\$600
\$250,001 to \$500,000.....	\$750
\$500,001 to \$750,000.....	\$850
\$750,001 to \$1,000,000.....	\$960
\$1,000,001 to \$1,250,000.....	\$1,060
\$1,250,001 to \$1,500,000.....	\$1,160

5.17 Mortgage Modification Guarantee

Assures that the validity, priority and enforceability of a recorded mortgage has not been diminished or lost by reason of a modification or amendment.

\$125.00 Flat Fee. Amount of Liability is the unpaid principal balance of the loan not to exceed \$250,000 liability.

SECTION 6 OWNERSHIP INFORMATION SERVICES AND FEES

- 6.01 Ownership and Encumbrance Report - One to Four Family Residential Property
- \$125.00

This product is offered when the customer requests written, verified ownership and encumbrance information but does not require insurance.

It includes:

- Name(s) in which Title is currently held
- Legal Description
- Real estate taxes
- Liens, encumbrances and other matters agreed to by the customer and the Company

The amount of this fee can be applied toward a Fidelity National Title insurance product if requested within 6 months of the report issue date.

- 6.02 Ownership and Encumbrance Report - Commercial Property
- \$300.00

Copy charges are in addition to the report fee at \$25 for up to 25 pages, and \$1 for each additional page

- 6.03 Complete Property Information Report - One to Four Family Residential Property
- No insurance \$250.00, Updates \$125 each.

This product is offered when there is no expectation of producing an insurance product within the next six months.

It Includes:

- Name(s) in which Title is currently held
- Legal Description
- Real estate taxes
- Easements
- Liens, encumbrances and other matters agreed to by the customer and the Company

The amount of this fee can be applied toward a Fidelity National Title insurance product if requested within 6 months of the report issue date.

- 6.04 Complete Property Information Report - Commercial Property -\$500.00

Copy charges are in addition to the report fee at \$25 for up to 25 pages, and \$1 for each additional page.

SECTION 7 REAL ESTATE SETTLEMENT PROCEDURES ACT OF 1974

Section 8(b) of the Real Estate Settlement Procedures Act of 1974, (Title 12 U.S.C., Sec. 2607) prohibits the giving or acceptance of "...any fee, kickback, or thing of value pursuant to any agreement or understanding, oral or otherwise, that business incident to or a part of a real estate settlement service involving a federally related mortgage loan shall be referred to any person."

Violation of this section is a felony. Employees are warned that discriminatory or favorable pricing practices offered to a particular customer, which are not available to all customers similarly situated, may be considered a "kickback" or "thing of value" if the customer in question is in a position to direct future RESPA-covered orders to us, even though the transaction in question may not be a RESPA-covered transaction.

SECTION 8 KANSAS RATE REGULATION

Kansas law requires that each agent and insurer file all charges and rates made in connection with the issuance of a title insurance policy.

Once filed, these are the rates that must be charged. No deviations can be permitted unless a special rate is filed in accordance with the "Unique and Unusual Rule". This rule has been filed with our rates and is to be followed wherever a rate is to be quoted that varies from those filed with the Kansas Department of Insurance.

8.01 The "U and U" Rule:

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

IF IT CAN BE CLEARLY DEMONSTRATED THAT A RISK PRESENTS UNIQUE OR UNUSUAL CONDITIONS OF EXPOSURE OR HAZARD SUCH THAT THE APPLICATION OF THE NORMAL RATING PROCEDURE DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR TREATMENT UNDER THIS RULE SHALL BE SUBMITTED TO THE INSURANCE COMMISSIONER AND SHALL BE ACCOMPANIED BY EVIDENCE SPECIFICALLY SETTING FORTH THE REASONS FOR THE REQUEST ALONG WITH FULL SUPPORTING INFORMATION EVIDENCING THAT THE SPECIAL TREATMENT IS NOT A VIOLATION OF K.S.A. 40-2404(14) RELATING TO REBATES AND OTHER INDUCEMENTS IN TITLE INSURANCE. SUCH RATES MUST BE FILED WITH THE COMMISSIONER OF INSURANCE PRIOR TO QUOTATION OR BEING MADE EFFECTIVE.

SECTION 9 APPLICABILITY OF RATES

The rates and charges set forth in this manual apply to each and every county in the State of Kansas when the policy is written directly through a Company owned office.

Special Service Fees

Out-of-Pocket Expenses

If additional out-of-pocket expenses are incurred by Newmark Title Services, LLC on behalf of a customer to facilitate customer's transaction and these fees are not specifically set forth above, then these out-of-pocket expenses shall be charged as reimbursable expenses by Newmark Title Services, LLC at its actual cost.

Negotiated Fees

Newmark Title Services, LLC reserves the right to negotiate discounted client-based pricing. Pricing schedules and service contracts will be maintained by Newmark Title Services, LLC.



FILED

11/06/2024

RATE AND FORM COMPLIANCE DIVISION

NEWMARK TITLE SERVICES, LLC

TITLE, CLOSING AND SETTLEMENT FEES AND CHARGES

FOR USE IN THE STATE OF KANSAS

WITH STEWART TITLE GUARANTY COMPANY UNDERWRITING

Please note that the Closing and Settlement Fees to be used for Kansas are the Newmark Title Service, LLC fees in the pages immediately following this cover page. Any settlement fees included in the Stewart Title Guaranty Company Rate Filing are Stewart's closing fees, and will not be used by Newmark unless otherwise noted.

Escrow Fees

First Lien Mortgage Refinance or Non-Purchase Transaction

A closing fee of \$425.00 shall be charged on all first mortgage refinance or non-purchase transactions. An additional closing fee of \$100.00 shall be charged if there are multiple locations.

Second Lien Mortgage Refinance or Non-Purchase Transaction

A closing fee of \$210.00 shall be charged for all second mortgages.

Subordination

There shall be a handling fee of \$150.00 for each loan subordination wherein Newmark Title Services, LLC provides service, including ordering, tracking and obtaining the original subordination document.

Purchase Transaction

A closing fee of \$850.00 shall be charged, split equally between the buyer and the seller, for purchase transactions.

Short Sale

A closing fee of \$425.00 shall be charged to the buyer and a closing fee of \$825.00 shall be charged to the seller on all short sale transactions.

Real Estate Owned Transactions

A closing fee of \$425.00, plus an additional service fee of \$500.00 shall be charged to the seller, and a closing fee of \$425.00 shall be charged to the buyer in all real estate owned transactions.

Credit Line Mortgage

A closing fee of \$100.00 shall be charged on all credit line mortgages that are closed concurrently with any additional mortgage. A closing fee of \$250.00 shall be

charged on all credit line mortgages that are closed concurrently with any additional mortgage when part of a purchase transaction.

Commercial Transactions and Negotiated Fees

A closing fee of \$1,500.00 will be charged for transactions up to Ten Million Dollars (\$10,000,000). For transactions over Ten Million Dollars (\$10,000,000.), Newmark Title Services reserves the right to negotiate this fee up to \$2,500.00. Pricing schedules and service contracts will be maintained by Newmark Title Services, LLC.

Supplemental Fees

Search / Exam Fees

A search/exam fee of \$150.00 shall be charged for non-sale transactions and a search/exam fee of \$250.00 shall be charged for sale transactions.

Documentation Preparation Fees

When the parties to the transaction request Newmark Title Services, LLC to prepare and execute any conveyance document or other escrow related documentation, a \$125.00 per document service fee shall be charged.

Shipping / Handling / Courier Fees

A non-refundable service fee of \$45.00 shall be charged for each non-sale transaction, which applies to all document processing, handling, shipping, courier fees, or electronic transmittals.

Wire Transfer Fees

A non-refundable service fee of \$20.00 shall be charged for each non-sale transaction when these funds are delivered electronically.

Interest Bearing Account Fees

Any party to a transaction may request, in writing, that funds be deposited into an interest-bearing account. A service charge of \$25.00 shall be charged.



STEWART TITLE GUARANTY COMPANY
SCHEDULE OF TITLE INSURANCE RATES, MANUAL OF
CLASSIFICATIONS AND RULES AND PLANS RELATING THERETO
FOR TITLE INSURANCE IN THE STATE OF KANSAS

This manual is for the use of Stewart Title Guaranty Company's ("Stewart" or "Underwriter") Title Insurance Policy Issuing Attorneys and Independent Agents. Any other use or reproduction of this manual is prohibited.

All inquiries concerning the rates and charges for policies of title insurance and other related forms set forth in this manual should be directed to the following:

Pamela Butler O'Brien
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Stewart Title Guaranty Company
1360 Post Oak Blvd. Ste. 100-MC#14-1
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Last Updated: April 18, 2024

Effective Date: August 12, 2024

Stewart Title Guaranty Company (effective 8/12/24)

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SCHEDULE A
SPECIAL PRODUCTS AVAILABLE FOR
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A. GENERAL PROVISIONS

This schedule of charges (“Manual”) shall form the remittance basis of title insurance policies (“Policy” or “Policies”) issued by independent agents appointed by Stewart Title Guaranty Company (“Stewart”, “STG” or “Underwriter”) covering real property / lands located in any county in the State of Kansas. This Manual includes all charges as filed by Stewart and approved by the Kansas Insurance Department.

This Manual does not include underwriting requirements for the issuance of Policies.

The charges established herein apply to Policies that are issued for:

- a. Residential real property
- b. Commercial real property
- c. Endorsements
- d. Closing Protection Letters

The policy liability amount (except as to minimum policy charges), should be rounded up to the next higher whole hundred dollars prior to calculating the premium charges.

Examples:

- A policy liability of \$99,999.01 should be rounded up to \$100,000.00.
- A policy liability of \$100,450.00 should be rounded up to \$100,500.00.

Stewart reserves the right to decline any application for the issuance of any of its title insurance products, or an increase in the amount of insurance relative to any product already issued by Stewart.

B. SCHEDULE OF CHARGES FOR POLICIES

1. TITLE INSURANCE PREMIUM (RISK RATE) FOR ALL KANSAS COUNTIES

Rates listed below should represent a dollar amount per \$1000 of liability written.

RISK CLASSIFICATIONS

Description of Risk Amount	Original Title Insurance for Owners and Leasehold Owners Policies	Reissue Title Insurance for Owners and Leasehold Owners Policies	Title Insurance for Conversion of Contract Purchaser's and Leasehold Policies	Original Title Insurance for Loan Policies	Reissue Title Insurance for Loan Policies	Title Insurance for Owners or Leasehold Owners Policies Upon Acquisition in Satisfaction of Debt	Title Insurance for Substitution Loans
Up to \$50,000 of Liability Written	\$3.50	\$2.10	\$3.50	\$2.50	\$1.50	\$3.50	\$1.50
Over \$50,000 and up to \$100,000, Add	\$3.00	\$1.80	\$3.00	\$2.00	\$1.20	\$3.00	\$1.20
Over \$100,000 and up to \$500,000 Add	\$2.25	\$1.35	\$2.25	\$1.75	\$1.05	\$2.25	\$1.05
Over \$500,000 and up to \$5,000,000 Add	\$2.00	\$1.20	\$2.00	\$1.50	\$0.90	\$2.00	\$0.90
Over \$5,000,000 and up to \$10,000,000, Add	\$1.75	\$1.05	\$1.75	\$1.35	\$0.81	\$1.75	\$0.81
Over \$10,000,000 and up to \$15,000,000, Add	\$1.50	\$0.90	\$1.50	\$1.25	\$0.75	\$1.50	\$0.75
Over \$15,000,000, Add	\$1.25	\$0.75	\$1.25	\$1.00	\$0.60	\$1.25	\$0.60
Minimum Premium	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00

RISK CLASSIFICATIONS

Description of Risk Amount	Simultaneous Issue Policies Actual Amount (not per\$1,000)	Title Insurance for Builder/Developer (Subdivision Rates)	Zoning Endorsement #3	Zoning Endorsement #3.1	Home Equity Policy 1/94
Up to \$50,000 of Liability Written	\$10.00	\$2.10	\$1.09	\$1.33	\$1.50
Over \$50,000 and up to \$100,000, Add	\$10.00	\$1.80	\$0.93	\$1.14	\$1.50
Over \$100,000 and up to \$500,000 Add	\$10.00	\$1.35	\$0.62	\$0.76	\$1.50
Over \$500,000 and up to \$5,000,000 Add	\$10.00	\$1.20	\$0.62	\$0.76	\$1.50
Over \$5,000,000 and up to \$10,000,000, Add	\$10.00	\$1.05	\$0.62	\$0.76	\$1.50
Over \$10,000,000 and up to \$15,000,000, Add	\$10.00	\$0.90	\$0.54	\$0.67	\$1.50
Over \$15,000,000, Add	\$10.00	\$0.75	\$0.39	\$0.48	\$1.50
Minimum Premium	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00

2. COMMITMENTS TO INSURE

A. ALTA Commitments

The new ALTA commitments adopted by the American Land Title Association on June 17, 2006 are the Alta Commitment Form (6/17/06) (004-UN) and the Alta Plain Language Commitment Form (6/17/06)(245). These commitments should be used when the 2006 Policies will be issued. There is no charge for these forms.

B. ALTA Short Form Commitment

(006-UN) (1/17/04) The ALTA Short Form Commitment may be used when we commit to issue a Short Form Residential Loan Policy or Short Form Expanded Coverage Residential Loan Policy. The ALTA Short Form Commitment has all the insuring provisions, terms, and conditions of the ALTA Title Insurance Commitment dated 10/6/82.

(10/16/08) The ALTA Short Form Commitment adopted October 16, 2008 by the American Land Title Association, may be used when we commit to issue a Short Form Residential Loan Policy or Short Form Expanded Coverage Residential Loan Policy. There is no rate change for this product. The ALTA Short Form Commitment has all the insuring provisions, terms, and conditions of the ALTA Plain Language Commitment (06/17/06).

3. ORIGINAL CHARGE FOR OWNER'S OR LEASEHOLD POLICIES

The 2006 Policies were officially adopted by the American Land Title Association on June 17, 2006. These policies have been designed to be more logically organized and precise in wording. We feel that these policies will provide an acceptable and more favorable product and will provide the insured with super coverage. There will be no rate change for these policies as we are filing these ALTA 2006 policies at the same basic rate structure as presently approved in your state.

4. ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE

We are submitting the ALTA Homeowner's Policy of Title Insurance (0-9682) (10/22/03), an amended version of the previously filed and approved ALTA Homeowner's Policy of Title Insurance (10/17/98). The only change in the two forms concerns Covered Risk 12 of the policy. The ALTA Form Committee has modified this covered risk in order to clarify that the policy does not insure against violations of covenants, conditions or restrictions relating to maintenance or repair on the land relating to environmental protection. This is consistent with the general proposition that our policies do not insure the physical condition of the land. The original form was never intended to cover these excluded matters and this added language simply clarifies that original intention. The ALTA Homeowner's Policy of Title Insurance rate shall be 110% of the corresponding original owners policy rate.

5. REISSUE CHARGE FOR OWNER'S OR LEASEHOLD POLICIES

The rate for a title insurance policy issued to a purchaser or lessee of real estate from a person whose title as owner has previously been insured by any company prior to the application for a new policy shall be 60% of the corresponding original issuance rate. (Please refer to the applicable rate tier in section B.1.)

6. ORIGINAL CHARGE FOR LOAN POLICIES

The 2006 Policies were officially adopted by the American Land Title Association on June 17, 2006. These policies have been designed to be more logically organized and precise in wording. We feel that these policies will provide an acceptable and more favorable product and will provide the insured with super coverage. There will be no rate change for these policies as we are filing these ALTA 2006 policies at the same basic rate structure as presently approved in your state.

7. ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICIES

These policies supplement the policies already approved for use in Kansas by expanding the coverage currently offered and providing a choice to the potential insured. They provide more coverage than the other ALTA Loan Policies and contain 28 insuring clauses (Covered Risks). The ALTA Expanded Coverage Residential Loan Policy is an enhanced version of the ALTA Loan Policy approved for use in Kansas and includes many of the same expanded coverages provided to the consumer by the ALTA Homeowner's Policy of Title Insurance, as well as a number of additional coverages unique to lenders.

The rates for the ALTA Expanded Coverage Residential Loan Policy and the ALTA Short Form Expanded Coverage Residential Loan Policy will be 110% of the rate applicable for the Basic Loan Policy, currently approved for Kansas, plus any additional charges, if any, for endorsements issued separately or included in the ALTA Expanded Coverage Residential Loan Policy coverages.

8. ALTA SHORT FORM EXPANDED COVERAGE RESIDENTIAL LOAN POLICIES

These policies supplement the policies already approved for use in Kansas by expanding the coverage currently offered and providing a choice to the potential insured. They provide more coverage than the other ALTA Loan Policies and contain 28 insuring clauses (Covered Risks). The ALTA Expanded Coverage Residential Loan Policy is an enhanced version of the ALTA Loan Policy approved for use in Kansas and includes many of the same expanded coverages provided to the consumer by the ALTA Homeowner's Policy of Title Insurance, as well as a number of additional coverages unique to lenders.

The rates for the ALTA Expanded Coverage Residential Loan Policy and the ALTA Short Form Expanded Coverage Residential Loan Policy will be 110% of the rate applicable for the Basic Loan Policy, currently approved for Kansas, plus any additional charges, if any, for endorsements issued separately or included in the ALTA Expanded Coverage Residential Loan Policy coverages.

9. ALTA SHORT FORM RESIDENTIAL LOAN POLICY

The new Short Form Residential Loan Policy One to Four Family was also adopted by the American Land Title Association on June 17, 2006. The policy is an abbreviated short form version of the new 2006 ALTA Loan Policy and has all the terms and provisions of this policy. The policy is designed so that certain ALTA endorsement forms are either included or may be specified by marking a box on the policy. The changes to the 2006 ALTA Short Form Residential Loan Policy are: additional potential endorsements such as the ALTA 14-06; 14.1-06, 14.3-06; and 22-06 for Schedule A; On Schedule B, the deletion of exceptions as to taxes not yet due and payable and to survey matters were removed as they were viewed as no longer necessary. The exception relating to covenants, conditions and restrictions concerning environmental

matters was amended. There will be no rate change for the policy as we are filing this policy using the same basic loan rate presently approved in your state.

10. REISSUE CHARGE FOR LOAN POLICIES

The rate for a loan title insurance policy issued for an owner of property who has had the title to such property previously insured as owner by any title insurer shall be 60% of the corresponding original issuance rate. (Please refer to the applicable rate tier in section B.1.)

11. ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

The charge for these limited coverage policies shall be set at \$2.00 per thousand with a minimum of \$35.00. There will be no charge for the Supplemental Coverage Endorsement Form JR 1 or the Endorsement Form JR 2 (Revolving Credit/Variable Rate Endorsement) when used in connection with either policy referred to above.

12. ALTA SHORT FORM RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY

The charge for these limited coverage policies shall be set at \$2.00 per thousand with a minimum of \$35.00. There will be no charge for the Supplemental Coverage Endorsement Form JR 1 or the Endorsement Form JR 2 (Revolving Credit/Variable Rate Endorsement) when used in connection with either policy referred to above.

13. SIMULTANEOUS ISSUE TRANSACTIONS

When an Owner's and Loan Policy(s), covering identical real property with the same policy effective date, the charge for the loan policy(s) will be the fee contained in section B.1. for up to the liability amount of the Owner's Policy. Loan Policy amounts in excess of the Owner's Policy amount shall be calculated by calculating the difference at original issuance rates and adding that amount to the simultaneous flat fee contained in section B.1.

14. CLOSING PROTECTION LETTERS

There is no charge for the issuance of Closing Protection Letters.

15. ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

The ALTA Residential Limited Coverage Mortgage Modification Policy may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property or condominiums. The charge for the ALTA Residential Limited Coverage Mortgage Modification Policy shall be \$150.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

16. ALTA LIMITED PRE-FORECLOSURE POLICY

If the existing mortgage is not insured by any title insurer, then the original issuance loan policy rates contained in section B.1. shall be calculated based on the original amount of the existing mortgage. If the existing mortgage is insured by any title insurer, then the loan policy reissuance rates contained in section B.1. shall be utilized based on the original amount of the existing mortgage.

17. ALTA U.S. POLICY

The original owners policy rates contained in section B.1. shall be utilized.

C. ENDORSEMENTS

ALTA Endorsements

ALTA Form	Description (Or Form Name)	Filed Rate
3	Zoning	Please refer to section B.1.
3.1	Zoning – Completed Structured	Please refer to section B.1.
3.2	Zoning – Land Under Development	No Charge
3.3	Zoning – Completed Improvement – Non-Conforming Use	No Charge
3.4	Zoning – No Zoning Classification	No Charge
4	Condominium - Assessments Priority	No Charge
4.1	Condominium – Current Assessments	No Charge
5	Planned Unit Development	No Charge
5.1	Planned Unit Development	No Charge
6	Variable Rate Mortgage	No Charge
6.2	Variable Rate-Negative Amortization	No Charge
7.1	Manufactured Housing-Conversion Loan	No Charge
7.2	Manufactured Housing-Conversion Owner's	No Charge
8.1	Environmental Protection Lien	No Charge
8.2	Commercial Environmental Protection Lien	\$50.00
9.3	Covenants, Conditions and Restrictions – Loan Policy	No Charge
9.4		No Charge
9.5		No Charge
10	Assignment	No Charge
10.1	Assignment and Date Down	No Charge
11	Mortgage Modification	\$35.00
11.1	Mortgage Modification with Subordination	No Charge
11.2	Mortgage Modification with Additional Amount of Insurance	No Charge
12	Aggregation-Loan Policy	No Charge
12.1	Aggregation-State Limits-Loan Policy	No Charge
13	Leasehold Owner's	No Charge
13.1	Leasehold Loan	No Charge
14	Future Advance – Priority	\$50.00
14.1	Future Advance – Knowledge	\$50.00
14.2	Future Advance – Letter of Credit	\$50.00
14.3	Future Advance – Reverse Mortgage	\$50.00
15	Non-Imputation – Full Equity Transfer	5% of the basic rate for the owner's policy of title insurance
15.1	Non-Imputation – Additional Insured	5% of the basic rate for the owner's policy of title insurance
15.2	Non-Imputation – Partial Equity Transfer	5% of the basic rate for the owner's policy of title insurance
16	Mezzanine Financing	5% of the basic rate for the owner's policy of title insurance
17	Access and Entry	No Charge

ALTA Form	Description (Or Form Name)	Filed Rate
17.1	Indirect Access and Entry	No Charge
17.2	Utility Access	\$100.00
18	Single Tax Parcel	No Charge
18.1	Multiple Tax Parcels	No Charge
18.2	Multiple Tax Parcel	No Charge
18.3	Single Tax Parcel and ID	No Charge
19	Contiguity – Multiple Parcels	\$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000)
19.1	Contiguity – Single Parcel	\$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000)
19.2	Contiguity – Specified Parcels	No Charge
20	First Loss – Multiple Parcel Transactions	\$25 for residential property or \$100 for commercial property
22	Location	\$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000)
22.1	Location and Map	\$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000)
23	Co-insurance	No Charge
23.1	Co-insurance – Multiple Policies	No Charge
24	Doing Business	\$50.00
25	Same as Survey	\$50.00
25.1	Same as Portion of Survey	\$50.00
26	Subdivision	\$50.00
28	Easement – Damage or Enforced Removal	\$50.00
28.1	Encroachments-Boundaries and Easement	No Charge
28.2	Encroachments – Boundaries and Easements – Described Improvements	No Charge
28.3	Encroachments – Boundaries and Easements – Described Improvements and Land Under Development	No Charge
29	Interest Rate Swap Endorsement – Direct Obligation	No Charge
29.1	Interest Rate Swap Endorsement- Additional Interest	No Charge
29.2	Interest Rate Swap Endorsement-Direct Obligation-Defined Amount	No Charge
29.3	Interest Rate Swap Endorsement-Additional Interest-Defined Amount	No Charge
30	One to Four Family Shared Appreciation Mortgage	No Charge

Stewart Title Guaranty Company (effective 8/12/24)

ALTA Form	Description (Or Form Name)	Filed Rate
30.1	Commercial Participation Interest	No Charge
31	Severable Improvements	No Charge
32	Construction Loan	No Charge
32.1	Construction Loan-Direct Payment	No Charge
32.2	Construction Loan-Insured's Direct Payment	No Charge
33	Disbursement Endorsement	No Charge
34	Identified Risk Coverage	No Charge
34.1	Identified Exception and Identified Risk Coverage	No Charge
35	Mineral and Other Subsurface Substances – Building	No Charge
35.1	Mineral and Other Subsurface Substances - Improvements	No Charge
35.2	Mineral and Other Subsurface Substances – Described Improvements	No Charge
35.3	Mineral and Other Subsurface Substances - Development	No Charge
36	Energy Project – Leasehold/Easement – Owner's	No Charge
36.1	Energy Project – Leasehold/Easement – Loan	No Charge
36.2	Energy Project – Leasehold/Easement – Owner's	No Charge
36.3	Energy Project – Leasehold/Easement – Loan	No Charge
36.4	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner's	No Charge
36.5	Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan	No Charge
36.6	Energy Project – Encroachments	No Charge
36.7	Energy Project – Fee Estate – Owner's Policy	No Charge
36.8	Energy Project – Fee Estate – Loan Policy	No Charge
37	Assignment of Rents and Leases	No Charge
38	Mortgage Tax	No Charge
39	Policy Authentication	No Charge
40	Tax Credit – Owner's Policy	No Charge
40.1	Tax Credit – Defined Amount – Owner's Policy	No Charge
41	Water – Building	No Charge
41.1	Water – Improvements	No Charge
41.2	Water – Described Improvements	No Charge
41.3	Water – Land Under Development	No Charge
42	Commercial Lender Group	No Charge
43	Anti-Taint	No Charge
44	Insured Mortgage Recording – Loan	No Charge
45	Pari Passu Mortgage – Loan Policy	No Charge
46	Option	No Charge
47	Operative Law – 2006 Owner's Policy	No Charge
47.1	Operative Law – 2006 Loan Policy	No Charge

ALTA Form	Description (Or Form Name)	Filed Rate
47.2	Operative Law – 2013 Homeowner’s Policy	No Charge
47.3	Operative Law – 2015 Expanded Coverage Residential Loan Policy – Assessments Priority	No Charge
47.3	Operative Law – 2015 Expanded Coverage Residential Loan Policy – Current Assessments	No Charge
	ALTA JR 1	No Charge
	ALTA JR 2	No Charge
	ALTA Limited Pre-Foreclosure Date Down Endorsement	No Charge

STG Endorsements

STG Form	Description (Or Form Name)	Filed Rate
	Additional Insured Endorsement	No Charge
	Down Date Endorsement for Foreclosure Insurance Policy	No Charge
	General Endorsement	No Charge
	Kansas Arbitration Endorsement	No Charge
	Rate Reduction Endorsement	No Charge
	Secondary Market Endorsement	No Charge
	STG 2021 ALTA Homeowner's Endorsement	No Charge
	STG Amendment of Covered Risk 10 on 2021 ALTA Loan Policy	No Charge
	STG Deletion of PACA-PSA Exclusion	No Charge
	STG Down Date Endorsement	30% of the total premium

SCHEDULE A

SPECIAL PRODUCTS AVAILABLE FOR STEWART TITLE GUARANTY COMPANY ISSUANCE IN KANSAS

I. Secondary Market Short Form Residential Loan Policy One-To-Four Family

The Policy is available for first lien refinance and first lien home equity loans. The Policy would be issued only for one-to-four family improved residential properties in established subdivisions for mortgages issued to institutional lienholders. The policy has been specifically designed for electronically originated loans and the pricing and cost structure has been designed for a centrally processed, electronically ordered title insurance product.

Stewart Title Guaranty Company would issue it (in accordance with any applicable state law) only if the order, applicable legal description or address, and names of parties to loan transaction for issuance were placed and communications were sent electronically through websites or other electronic communications locations explicitly designated by Stewart Title Guaranty Company for placement of the Secondary Market Short Form Residential Loan Policy One-To-Four Family. To the extent allowed by applicable federal and state law, the policies would be delivered electronically to lenders, if such delivery is acceptable to lenders, using the same software programs used for order.

The charge for the Secondary Market Short Form Residential Loan Policy One-To-Four Family is based on the charges for the loan transaction as indicated as follows for each range set out below:

Range of Liability	Fee
Up to \$300,000.00 of liability written	\$350
Over \$300,000.00 and up to \$500,000.00	\$450
Over \$500,000.00 and up to \$750,000.00	\$550
Over \$750,000.00 and up to \$1,000,000.00	\$650
Over \$1,000,000.00 and up to \$1,500,000.00	\$750

II. Stewart Master Residential Loan Policy Schedules A&B

These schedules are to be issued with the American Land Title Association Loan Policy (06/17/06). Together, they are designed to insure only equity loans on the primary residence or secondary residence of the owner/borrower. Coverage under the policy is not available for any first liens or for refinances of first liens on primary residences or secondary residences or any other type of property owned by the borrowers.

The charges for the policy will be as follows:

Range of Liability	Fee
Up to \$25,000 of liability written	\$25
Over \$25,001 and up to \$250,000	\$65
Over \$250,001 and up to \$500,000	\$125

III. Modification Guarantee

The Modification Guarantee may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property only if the order, applicable legal description or address, and names of parties to the modification for issuance are placed and communications sent electronically through websites or other electronic communications to locations explicitly designated by Stewart Title Guaranty Company for placement or orders for the Modification Guarantee. The Modification Guarantee may be modified and extended by one or more continuations or down dates. The rate for the Modification Guarantee shall be \$150.00. The rate for each continuation or down date shall be \$25.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

IV. Centralized Processing Loan and Refinance Rate (CPLR)

The Centralized Processing Loan and Refinance Rate (CPLR) is the fee charged for an ALTA Short Form Residential Loan Policy on existing, improved one-to-four family residential property for loan transactions.

The CPLR applies only when all of the following conditions are met:

1. The residential property is an existing, improved, one-to-four family residence;
2. The order is opened electronically and processed through the title agent's centralized processing department;
3. The loan proceeds are not used for the financing of the acquisition of property in a concurrent purchase transaction;
4. The preliminary report and/or title commitment is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
5. The title policy is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
6. The lender's title policy issued is an ALTA Short Form Residential Loan Policy;
7. Lender policy premium is inclusive of standard lender endorsements; and
8. In order to offer this rate, an agent or any office thereof offering this rate must have a multi-state presence and has been expressly authorized in writing by the Company.

The charge for the Centralized Processing Loan and Refinance Rate is as follows:

Range of Liability	Fee
Up to and including \$300,000	\$350
Over \$300,000 and up to and including \$500,000	\$450
Over \$500,000 and up to and including \$750,000	\$550
Over \$750,000 and up to and including \$1,000,000	\$650
Over \$1,000,000 and up to and including \$1,500,000	\$750
Over \$1,500,000 and up to and including \$2,000,000	\$950
Over \$2,000,000 and up to and including \$2,500,000	\$1,150
Over \$2,500,000 and up to and including \$3,000,000	\$1,350
Over \$3,000,000 and up to and including \$4,000,000	\$1,750
Over \$4,000,000 and up to and including \$5,000,000	\$2,150

V. Limited Coverage STG Home Equity Loan Policy (HELP)

This section applies to Stewart Title Guaranty Company's issuance of the limited coverage STG Home Equity Loan Policy (HELP) on an existing, improved one-to-four family residential property for home equity loan transactions.

HELP applies only when all of the following conditions are met:

1. The lender has either successfully enrolled in the Home Equity Loan Program and entered into a contract with Stewart Title Guaranty Company's Centralized Title Services (CTS) division, or the lender client has signed a Statement of Work which obligates the lender to abide by the rules of the HELP Program;
2. The loan is a home equity loan or a home equity line of credit;
3. The residential property is an existing, improved, one-to-four family residence;
4. The loan proceeds are not used for the financing of the acquisition of property in a concurrent purchase transaction;
5. The order for the STG Home Equity Loan Policy is placed electronically by the insured or the insured's authorized agent;
6. The preliminary report and/or title commitment, if issued, is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, conditions, and restrictions;
7. The title policy is issued and delivered electronically and contains only generic exceptions for such matters like easements and covenants, and restrictions; and

8. The lender's title policy issued is a STG Home Equity Loan Policy.

Range of Liability	Fee
Up to and including \$100,000	\$45
Over \$100,000 and up to and including \$250,000	\$65
Over \$250,000 and up to and including \$500,000	\$125

Special Service Fees

Out-of-Pocket Expenses

If additional out-of-pocket expenses are incurred by Newmark Title Services, LLC on behalf of a customer to facilitate customer's transaction and these fees are not specifically set forth above, then these out-of-pocket expenses shall be charged as reimbursable expenses by Newmark Title Services, LLC at its actual cost.

Negotiated Fees

Newmark Title Services, LLC reserves the right to negotiate discounted client-based pricing. Pricing schedules and service contracts will be maintained by Newmark Title Services, LLC.



A NEWMARK KNIGHT FRANK COMPANY

FILED

MAY 06 2019

VICKI SCHMIDT

Commissioner of Insurance

ESCROW RATE FILING

STATE OF KANSAS

Effective: 05/01/2019

MIT NATIONAL LAND SERVICES, LLC

One Penn Plaza

Suite 3406

New York, NY 10119

Escrow Fees

First Lien Mortgage Refinance or Non-Purchase Transaction

A closing fee of \$425.00 shall be charged on all first mortgage refinance or non-purchase transactions. An additional closing fee of \$100.00 shall be charged if there are multiple locations.

FILED
MAY 06 2019

Second Lien Mortgage Refinance or Non-Purchase Transaction

VICKI SCHMIDT
Commissioner of Insurance

A closing fee of \$210.00 shall be charged for all second mortgages.

Subordination

There shall be a handling fee of \$150.00 for each loan subordination wherein MiT National Land Services, LLC provides service, including ordering, tracking and obtaining the original subordination document.

Purchase Transaction

A closing fee of \$850.00 shall be charged, split equally between the buyer and the seller, for purchase transactions.

Short Sale

A closing fee of \$425.00 shall be charged to the buyer and a closing fee of \$825.00 shall be charged to the seller on all short sale transactions.

Real Estate Owned Transactions

A closing fee of \$425.00, plus an additional service fee of \$500.00 shall be charged to the seller, and a closing fee of \$425.00 shall be charged to the buyer in all real estate owned transactions.

Credit Line Mortgage

A closing fee of \$100.00 shall be charged on all credit line mortgages that are closed concurrently with any additional mortgage. A closing fee of \$250.00 shall be

charged on all credit line mortgages that are closed concurrently with any additional mortgage when part of a purchase transaction.

Commercial Transactions and Negotiated Fees

A closing fee of \$1,500.00 will be charged for transactions up to Ten Million Dollars (\$10,000,000). For transactions over Ten Million Dollars (\$10,000,000.), MiT reserves the right to negotiate this fee up to \$2,500.00. Pricing schedules and service contracts will be maintained by MiT National Land Services, LLC. **FILED**

MAY 06 2019
VICKI SCHMIDT
Commissioner of Insurance

Supplemental Fees

Search / Exam Fees

A search/exam fee of \$150.00 shall be charged for non-sale transactions and a search/exam fee of \$250.00 shall be charged for sale transactions.

Documentation Preparation Fees

When the parties to the transaction request MiT National Land Services, LLC to prepare and execute any conveyance document or other escrow related documentation, a \$125.00 per document service fee shall be charged.

Shipping / Handling / Courier Fees

A non-refundable service fee of \$45.00 shall be charged for each non-sale transaction, which applies to all document processing, handling, shipping, courier fees, or electronic transmittals.

Wire Transfer Fees

A non-refundable service fee of \$20.00 shall be charged for each non-sale transaction when these funds are delivered electronically.

Interest Bearing Account Fees

Any party to a transaction may request, in writing, that funds be deposited into an interest-bearing account. A service charge of \$25.00 shall be charged.

Special Service Fees

Out-of-Pocket Expenses

If additional out-of-pocket expenses are incurred by MiT National Land Services, LLC on behalf of a customer to facilitate customer's transaction and these fees are not specifically set forth above, then these out-of-pocket expenses shall be charged as reimbursable expenses by MiT National Land Services, LLC at its actual cost.

FILED
MAY 06 11 AM
VICKI SCHUM
Commissioner of Insurance

Negotiated Fees

MiT National Land Services, LLC reserves the right to negotiate discounted client-based pricing. Pricing schedules and service contracts will be maintained by MiT National Land Services, LLC. z



Kansas Insurance Department

Vicki Schmidt, Commissioner of Insurance

May 6, 2019

MIT National Land Services, LLC
One Penn Plaza, Ste. 3406
New York, NY 10119

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

WPRW010

KANSAS INSURANCE DEPARTMENT
Producer Inquiry

5/06/19
14:40:08

ID#: 465760192 - 000

NPN:

Name: MIT NATIONAL LAND SERVICES LLC

AKA:

DBA:

Credit/Auto Rental:

Type: LMTD LIAB CO

Do Not Mail:

Legal Address

98 WASHINGTON ST
MORRISTOWN NJ 07960-8615

Mailing Address

3 WYCKOFF PL
WOODMERE NY 11598

Country: USA County:

Country: USA

Home Phone: 646-647-2038

Business Phone: 646-647-2038

Desktop:

FAX: 212-208-2413

E-Mail: jrenaldo@mitnational.com

Disclose:

Birth Dt: 0/00/0000

Inactive Start Date: 0/00/0000 Expire Date: 0/00/0000

Notes: (Press Enter to see Details)

Detail

03/09/18 00/00/00 SLF-RPT FL-\$2500-CONSENT ORDER

*

10/17/14 00/00/00 PIN NONRESIDENT LICENSING. PNN_o =251012428

F2=Inquiry F3=Exit F5=Refresh F7=Report F8=Display Info F24=More keys