



# **CLOSING FEES AND SETTLEMENT SERVICES FOR THE USE IN THE STATE OF KANSAS**

This Schedule of Closing Fees and Settlement Services shall supersede all Schedules of Closing Fees and Settlement Services which have heretofore been displayed in our offices and filed with the Kansas Insurance Department on behalf of Novare National Settlement Service, LLC and its subsidiary companies in the State of Kansas.

**EFFECTIVE: July 20, 2022**  
Unless otherwise indicated.

# NOVARE NATIONAL SETTLEMENT SERVICES

## **Table of Contents**

GENERAL RULES.....	1
A. EFFECTIVE DATE .....	1
B. PAYMENT OF ESCROW CHARGES.....	1
C. UNIQUE ESCROW REQUIREMENTS.....	1
D. MINIMUM CHARGES .....	1
E. SPECIAL ESCROW SERVICES.....	1
CHAPTER I – PURCHASE TRANSACTION RATES.....	2
1.1. RESIDENTIAL TRANSACTIONS.....	2
CHAPTER II - SPECIAL RATES .....	3
2.1. MISCELLANEOUS SERVICES.....	3
2.2. NEGOTIATED RATE .....	3
2.3. SPECIAL SERVICES OR ADDITIONAL WORK CHARGE .....	3
2.4. SHORT SALE ESCROW FEE.....	3
2.5. ESCROW HOLD FEE.....	3
CHAPTER III - LOAN TRANSACTION RATES.....	4
3.1. CENTRALIZED EXPEDITED BUNDLED REFINANCE ESCROW RATES.....	4
3.2 SUB ESCROW RATES .....	4

# NOVARE NATIONAL SETTLEMENT SERVICES

## GENERAL RULES

### **A. EFFECTIVE DATE**

All rates set forth herein become effective when approved by the State of Office of the Insurance Commissioner or by operation of law.

### **B. PAYMENT OF ESCROW CHARGES**

Unless otherwise instructed in writing by the parties, any charges incurred for miscellaneous or additional services provided or requested by the parties shall be charged to the person who requested such services(s) or who will benefit by such service(s).

### **C. UNIQUE ESCROW REQUIREMENTS**

Escrow services may be required in some cases and under conditions for which no rating structure has been specifically provided for in this manual. In such cases a charge shall be made which, in the opinion of the Company, appears to be consistent with its general pricing procedures. The party or entity obligated to pay all or any portion of the excess charges must consent to those charges in writing prior to closing. Customer's approval of settlement statement satisfies the in-writing requirement. Each case must be submitted to Company management for approval. In connection with each submittal, Management shall consider the need to maintain rating integrity for similar services.

### **D. MINIMUM CHARGES**

The charges set forth herein are minimum charges for ordinary services. Additional charges will be made when unusual charges or special services are requested.

### **E. SPECIAL ESCROW SERVICES**

A reasonable fee, based upon the services provided, may be negotiated and adjusted for transactions arising through a common project or program. All negotiated fees must be agreed to in writing by both the Company and the lender. Customer's approval of settlement statement satisfies the in-writing requirement.

# NOVARE NATIONAL SETTLEMENT SERVICES

## **CHAPTER I – PURCHASE TRANSACTION RATES**

### **1.1 RESIDENTIAL TRANSACTIONS**

For residential purchase transactions initiated and coordinated through the Company's centralized electronic platform, serving as a central point of contact and entry and primary contact with parties to the transaction

<b>Transaction Amount</b>	<b>Rate</b>
Transaction amounts to a maximum loan of \$5,000,000	\$550.00
Seller's signing fee	\$100.00

The rates contained in this chapter are paid by Seller and Buyer as per terms of any contract, addenda, amendment, extension or other agreement in writing between the parties. Fees can be listed on the settlement statement as a flat fee or detailed fee per service and payer.

# NOVARE NATIONAL SETTLEMENT SERVICES

## **CHAPTER II - SPECIAL RATES**

### **2.1 MISCELLANEOUS SERVICES**

Fees for services set forth in this Manual which are not listed as being included in this rate shall be charged to the party who has requested such service or who will benefit by such service and shall be in addition to this rate.

No other rate shall be applied to this rate.

### **2.2 NEGOTIATED RATE (Applicable to Residential and Non-Residential transactions)**

Under certain circumstances, the Company reserves the right to negotiate fees. Any such negotiated rate agreement must be approved by the County Manager and approved in writing by all pertinent parties. A copy of said agreement is to be retained in the file. In writing includes customer's approval of settlement statement. Minimums do not apply.

### **2.3 SPECIAL SERVICES OR ADDITIONAL WORK CHARGE**

A \$100 an hour work charge will be made when special services or additional work is requested or required that is over and above the normal services provided in the type of escrow to be closed. The customer will be notified of the charges before they are incurred. In the event such charges are made, customer's approval of settlement statement will constitute approval of the charges.

Under such circumstances, the minimum fee shall be \$100 plus \$50 per each additional half-hour or fraction thereof.

### **2.4 SHORT SALE ESCROW FEE**

On any transaction where a lien holder is agreeing to accept less than the full amount they are owed (short sale), the Residential Real Estate Escrow Fee shall be increased by \$250. This additional \$250 will be added to the seller's portion of the real estate escrow fee.

### **2.5 ESCROW HOLD FEE**

This rate shall apply when funds are held in escrow for a period of time determined prior to close.

There shall be a minimum charge of \$200, which shall be considered earned upon disbursement of all funds. Funds shall be disbursed upon the expiration of the applicable time period.

# NOVARE NATIONAL SETTLEMENT SERVICES

## **CHAPTER III – LOAN TRANSACTION RATES**

### **3.1 CENTRALIZED EXPEDITED BUNDLED REFINANCE ESCROW RATES**

For residential refinance loan escrows initiated and coordinated through the Company with centralized electronic platform with order tracking and processing capability, serving as a central point of contact and entry with lender. Services include the services provided in Section 3.2 and the following additional services: prepare escrow documents, receive lender funds, order demands and make payoffs on previous loans or encumbrances by either check or wire transfer, disburse balance of proceeds by either check or wire transfer up to 10 payees, prepare final HUD-1 closing statement, receive loan package from lender, send copy of completed package back to lender, electronic receipt and printing of loan documents, single document signing sessions including all applicable notary fees, subordination service with document preparation, electronic imaging and delivery of loan package.

<b>Loan Amount</b>	<b>Rate</b>
<b>loan amounts to a maximum loan of \$5,000,000</b>	<b>\$550.00</b>

### **3.2 Sub Escrow Services**

Limited escrow services are performed by the Company in support of a primary escrow agent or otherwise in connection with the issuance of a policy of title insurance, services limited to the acceptance of documents, and funds to effectively pay off or release a particular encumbrance or charge against the land, or to transfer funds from one party to another based upon instructions limited to such items by the lender, lien holder or upon instructions limited to such items by the lender, lien holder or payor. When such limited escrow services is performed for a refinance transaction a charge of \$125.00 shall apply. When such limited escrow service is performed on a purchase transaction a charge of \$150.00 shall apply.

**NOVARE NATIONAL SETTLEMENT SERVICE, LLC  
STATE OF KANSAS  
MATRIX OF CHANGES**

1.	This filing transmittal is part of Company Tracking #	NNSS-KS-ER-22-1616, Eff: July 20, 2022
2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A
3.	Rule # or Page # Submitted for Review	New, Replacement or Withdrawn?
1.	Escrow Rates for Novare National Settlement Service, LLC for the state of Kansas.	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn

**PREMIUM AND ESCROW RATE FILING**  
**STATE OF KANSAS**

**Novare National Settlement Service, LLC**

**4975 Preston Park Blvd., Suite 450B**

**Plano, TX 75093**



RECEIVED

AUG 30 2013

KANSAS INSURANCE DEPT

**I. LOAN POLICIES OF TITLE INSURANCE**

- a. The Title Insurance Rate for Loan policies of title insurance on land that is not 1-4 Family Improved Residential is:

	Per Thousand
Up to \$50,000 of liability written	4.00
Over \$50,000 and up to \$100,000	3.50
Over \$100,000 and up to \$500,000	3.25
Over \$500,000 and up to \$10,000,000	3.00
Over \$10,000,000 and up to \$15,000,000	2.00
Over \$15,000,000	1.75
Minimum Premium	\$10.00

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), round any fractional amount up to the next thousand dollar increment.

- b. The Reissue Title Insurance Rate for Loan Policies of Title Insurance on land that is not 1-4 Family Improved Residential is:

When the owner of property on which application is made for a loan policy has had the title to such property insured as owner by a reputable title insurance company within 10 years prior to such application, upon presentation of a copy of his owner's policy, he shall be entitled to the following reissue rates on the loan policy up to the face amount of his owner's policy:

	Per Thousand
Amount up to \$50,000 of liability written	2.75
Amount over \$50,000 and up to \$100,000	2.25
Amount over \$100,000 and up to \$500,000	2.00
Amount over \$500,000	1.75
Minimum Premium	\$10.00

If the amount of insurance desired under the loan policy is in excess of the original owner's policy, the excess shall be computed at the original rates under the applicable bracket or brackets.

- c. The Title Insurance Rate for Loan Policies of Title Insurance on land that is 1-4 Family Improved Residential is:

When the land covered by the loan policy is of the type 1-4 Family Residential and the land owner shall be entitled to the following rates on the loan policy:

	Per Thousand
Amount up to \$50,000 of liability written	2.75
Amount over \$50,000 and up to \$100,000	2.25
Amount over \$100,000 and up to \$500,000	2.00
Amount over \$500,000	1.75
Minimum Premium	\$10.00

This rate shall apply where the loan proceeds are being used for purposes other than the financing of the acquisition of the property in a concurrent purchase transaction.

d. Simultaneous Issuance of Loan and Owners Policies of Title Insurance.

When an owner's and one or more policies covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owner's rate. The rate for each loan policy simultaneously issued will be \$10.00 for an aggregate amount of insurance not in excess of the owner's policy. The premium on the amount of the loan policies exceeding the owner's policy is figured at the regular original title insurance rates for loan policies.

In all cases the owner's policy shall be issued for the full insurable value of the premises. All policies must bear identical date and the owner's policy must show the mortgage(s) as an exception under Schedule "B" thereof.

FILED  
AUG 29 2013  
SANDY PRAEGER  
Commissioner of Insurance

## II. OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

- a. The premium for Owners or Leasehold Owners Policies of Title Insurance are:

An owner's policy, insuring fee simple estate, will not be issued for less than the full value of the premises. The premium charge for original owner's or leasehold insurance shall be:

	Per Thousand
Up to \$50,000 of liability written	3.50
Over \$50,000 and up to \$100,000	3.00
Over \$100,000 and up to \$500,000	2.25
Over \$500,000 and up to \$5,000,000	2.00
Over \$5,000,000 and up to \$10,000,000	1.75
Over \$10,000,000 and up to \$15,000,000	1.50
Over \$15,000,000	1.25
Minimum Premium	\$10.00

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), round any fractional amount up to the next thousand dollar increment.

- b. The Re-issue Rate for Owners or Leasehold Policies are:

The reissue rate, where applicable (see sections "1" and "2" below), is 60% of the published tariff in force for original insurance. Reissue rates apply up to the face of the previous policy. If more insurance is required under a reissue policy than was written in the original policy, the coverage must be computed at original insurance rates under the applicable bracket or brackets.

	Per Thousand
Amounts up to \$50,000 of liability written	2.10
Amount over \$50,000 and up to \$100,000, add	1.80
Amounts over \$100,000 and up to \$500,000, add	1.35
Amounts over \$500,000 and up to \$5,000,000, add	1.20
Amounts over \$5,000,000, add	1.05
Minimum Premium	\$10.00

1. A purchaser of real estate from one whose title as owner has been insured prior to the application for a new policy shall, upon presentation of a copy of the prior Owners Policy, be entitled to the reissue rate for owner's insurance in an amount up to the face of such prior policy. Full rate as per published schedule in force will be charged for the excess up to the full value of the property.
2. When the insured under a mortgage policy of this company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and desires an owner's policy to be issued, such insured shall be entitled to the reissue rate on an owner's policy up to an amount equal to the face of such previous mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.



### III. TITLE REPORT GUARANTEES

The premium for Title Report Guarantees are:

Up to \$10,000 of coverage	\$40.00
Each additional \$1,000 (or fraction thereof) over \$10,000	1.50

### IV. OTHER

#### a. Builder Rates

Owners and Loan Policies will be issued at 60% of the rates shown in I(a) and II(a) on property being sold by a Builder/Developer and which constitutes a sale of a home or condominium built by such Builder/Developer.

A Builder/Developer for the purpose of this filing shall be a person or entity in the business of Developing Subdivisions or the Building of Homes, Apartment Projects, Condominiums or Commercial Projects.

#### b. All standard Form Endorsements on file with the Division of Insurance are issued at no charge, unless and/or until a Supplemental Schedule of Endorsement Charges is filed at which time it shall be incorporated herein by reference.

In instances of unusual risk, exposure or hazard, an appropriate charge will be made. Unique or specialized endorsements addressing a specific title matter may be issued at a charge appropriate to the risk assured.

#### c. Rate for Leasehold Policies Issued Simultaneously with Fee Policy

Owners and Loan Policies insuring leasehold interests issued simultaneously with policies insuring the fee simple estate will be issued for thirty percent (30%) of the rate for the fee policy.

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

If it can be clearly demonstrated that a risk presents unique or unusual conditions or exposure or hazard such that the application of the normal rating procedure does not produce a reasonable and equitable rate for the risk, such risk may be treated on an individual rate basis.

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

## **VI. Escrow, Service and Closing Fees**

### **a. Residential Properties:**

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

#### **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.
	\$150	Customary Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services).
	\$250	All inclusive rate for transactions where seller is/has negotiated a short sale with their lender.
	\$300	Relocation Transactions where all-inclusive seller fee is required and commitment has been issued by agent of the company.
	\$325	Relocation Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services).
	\$250	All-inclusive rate where Foreclosing Lender is Seller.
Buyer Fees:	\$325	Escrow Fee/Settlement Services when loan obtained by institutional lender (All inclusive fee)
	\$125	Jr. Lien Closing Fee, if closed simultaneous with first.

#### **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.
	\$150	Customary Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services)
	\$300	All inclusive rate for transactions where seller is/has negotiated a short sale with their lender).
	\$300	Relocation Transactions where all-inclusive seller fee is required and commitment has been issued by agent of the company.
	\$325	Relocation Transactions (non-inclusive of overnight delivery fees, wire fees or other additional services).
	\$250	All-inclusive rate where Foreclosing Lender is Seller.
Buyer Fees:	\$200	Escrow Fee/Settlement Services

#### **REFINANCES**

Borrower:	\$325	Escrow Fee/Settlement Services
All Counties EXCEPT Dickinson, Geary, Pottawatomie and Riley the following rate will apply, if applicable:		
Borrower:	\$200	HARP / FHA SF Streamline Loan Closing Fee

### **OTHER**

Witness Signing	\$200	Accommodation Signing - Buyer/Borrower
Witness Signing	\$75	Accommodation Signing - Seller
Document Preparation	\$50	
After Hours Closing	\$50	Scheduled after 5:30 pm in our offices
Traveling Closing	\$100	Closing at client's location per customer request
Weekend Closing	\$200	At customer request in our offices
Hold Open Fee	\$75	For resale (charge premium according to sales price on first transaction + hold open; on 2nd transaction, determine premium for new sales price, then deduct premium already paid - NO CREDIT FOR HOLD OPEN FEE given) - good for 6 months
	\$75	Renewal fee for hold open to be good for another 6 months; search of records will be required.
Courier/Overnight Delivery	\$28	Handling and delivery fee for overnight delivery
Rush Delivery	\$28	One hour courier - handling and delivery fee
Wire Fee	\$28	For outgoing wire of seller or Borrower funds
Online Document Transfer Fee	\$35	Applied to witness only signings and transactions that require multiple document printings.
Certified Check Fee	\$50	When any party in the transaction requires a cashier's check for proceeds from a transaction

### **HUD PREPARATION, DISBURSEMENT AND RECORDING**

HUD Statement, Notary Preparation, Disburse, and Recording Service	\$270	Settlement services for mail out or outside service closings
Disbursement and Recording Services	\$100	Closing done by the lender, with lender HUD.
Disbursement Only Transactions	\$75	For lender prepared and closed.

### **TITLE SERVICE FEES**

Residential Relo Search Package	\$250	Property search without issuing a commitment for relocation transaction
Document copies	\$25	Up to (5) pages – additional pages at \$2 each

**b. Commercial Properties:**

A. Routine Escrow	\$600.00	Less than 6 hours
B. Complex Closings	\$1000.00	More than 6 hours, but less than 12 hours
C. Major Closings	\$1,500.00	More than 12 hours, but less than 22 hours
D. Project Closings	\$2,000.00	More than 22 hours