

OKEEFE-WILSON ABSTRACTING CO., INC.

526 N. WASHINGTON, ATCHISON CO., KS.

☎ (913) 367-2424

☎ (785) 863-2299

November 1, 2010

Mr. Martin Hazen  
Kansas Insurance Department  
420 SW 9<sup>th</sup> Street  
Topeka, Kansas 66612-1678

**FILED**  
NOV - 4 2010  
SANDY PRAEGER  
Commissioner of Insurance

RE: Insurance rates

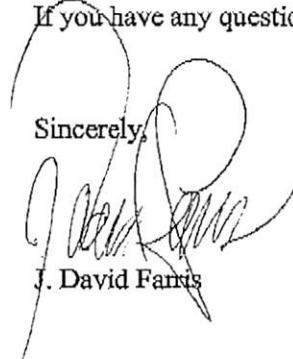
Dear Mr. Hazen,

In compliance with Kansas Insurance Department regulations I would like to file these rates on behalf of Okeefe-Wilson, Abstracting Co., Inc., 526 N. Washington, Atchison, Ks. 66002

This rate filing is for Douglas County, Jackson County, Jefferson County, Leavenworth County, and Shawnee County and I would like for it to be effective as of the date of filing.

If you have any questions, please don't hesitate to call.

Sincerely,

  
J. David Farris

Enclosure: Charges for Escrow, Closing and/or Other Services for OKeefe-Wilson Abstracting Co., Inc.

CHARGES FOR ESCROW, CLOSING AND/OR OTHER SERVICES FOROKeefe-Wilson Abstracting Co., Inc.

<u>SERVICE</u>	<u>CHARGE</u>	<b>FILED</b> <b>NOV - 4 2010</b> <b>SANDY PRAEGER</b> <b>Commissioner of Insurance</b>
<u>COMMERCIAL ESCROW CLOSING</u>		
Includes preparation of contract(s), escrow agreement(s),	\$ 250.00	\$0 -to- \$250,000.00
transfer of title document(s) (deed(s), mortgage(s), note(s)	\$ 500.00	\$250,000 -to- \$500,000
assignment(s), etc.) settlement statement(s)/HUD 1	\$ 750.00	\$500,000 -to- \$750,000
and/or disbursement of funds	\$1,000.00	\$750,000 -to- \$1,000,000
		\$1,000,000 + Add \$250.00 per \$250,000.
<u>RESIDENTIAL REAL ESTATE CLOSING</u>		
Includes preparation of contract(s), escrow agreement(s),	\$ 250.00	
transfer of title document(s) (deed(s), mortgage(s), note(s)		
assignment(s), etc.) settlement statement(s)/HUD 1		
and/or disbursement of funds without assistance of		
Broker and/or Attorney		
<u>RESIDENTIAL REAL ESTATE CLOSING</u>		
Includes preparation of contract(s), escrow agreement(s),	\$ 250.00 - Complex	
transfer of title document(s) (deed(s), mortgage(s), note(s)	\$ 200.00 - Mult Party	
assignment(s), etc.) settlement statement(s)/HUD 1	\$ 150.00 - Standard	
and/or disbursement of funds with assistance of	\$ 100.00 - Simple	
Broker and/or Attorney		
<u>RESIDENTIAL REAL ESTATE CLOSING</u>		
Includes preparation of all transfer of title document(s)	\$ 150.00 - Standard	
(as above) and settlement statement(s)/HUD 1, obtaining	\$ 250.00 - After Hours Closing	
payoff(s), inspections, etc. Includes receiving and	\$ 250.00 - Closing out of Local Area	
complying with Lender Instructions as to their documents		
and/or disbursement of funds,		
<u>WITNESS ONLY CLOSINGS</u>	\$ 150.00	
<u>DISBURSEMENT OF FUNDS</u>		
No Closing Services but asked to disburse money	\$ 150.00 - Standard	
	\$ 250.00 - Commercial	

DOCUMENT PREPARATION when not in conjunction

with Title Insurance and/or Closing

Deed(s)	\$ 25.00
Affidavit(s)	\$ 25.00
Assignment(s) and Release(s)	\$ 25.00
Short-term fund(s) Escrow Agreement(s)	\$ 100.00

FORECLOSURE COMMITMENT

Commitment issued for filling foreclosure proceedings

Does not take policy	\$ 175.00
Does take policy	Premium based on rate schedule
Update fee	\$ 50.00

PLATTING COMMITMENT

Issued to government body in lieu of attorney's Opinion to show easement(s), taxes, mortgage(s)	\$ 150.00
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INFORMATIONAL COMMITMENT

Issued for "amount to be agreed upon" where customer wants check of title before sale/mortgage	\$ 175.00
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MECHANIC LIEN WORK OUT

Obtaining lien waivers and disbursing funds to pay claimants	\$ 200.00 + \$50.00 per claimant
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FILED

NOV - 4 2010

SANDY PRAEGER  
Commissioner of Insurance

SERVICES CUSTOMARILY PROVIDED THAT ARE NOT INCLUDED IN THE RATES SHOWN HEREINABEFORE

Certificate of Title Search with exception(s) (easement(s) rights of way, etc.)	\$ 175.00 - (\$100.00 for volume customers)
Certificate of Title Search without exception(s) (easement(s) rights of way, etc.)	\$ 150.00 - (\$100.00 for volume customers)
Update for Certificate(s) set out Immediately hereinabove	\$ 50.00
Encumbrance Report	\$ 150.00
Limited Search	\$ 100.00
Ownership Report	\$ 100.00
Dead Report	\$ 50.00
Tax Search	\$ 50.00
Zoning Ownership Certificate(s)	\$ 25.00 per parcel
Update for Zoning Ownership Certificate(s)	\$ 15.00 per parcel
UCC Search(s)	\$ 50.00 per name +cost charged by the Secretary of State
Copies of documents requested with any search set out Immediately hereinabove	\$ 0.10 per page

FILED  
NOV - 4 2010  
SANDY PRAEGER  
Commissioner of Insurance

RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

TYPE OF TRANSACTIONRATERESIDENTIAL OWNER'S POLICIES

Rate Chart #1

Policies of Title Insurance protecting the Owner's interest in  
one-four family residences

SIMULTANEOUS ISSUED LOAN POLICIES

\$100.00 + difference per, Rate Chart #1, between premium for  
larger and smaller policy when the loan policy exceeds the  
owner's policy.

RESIDENTIAL MORTGAGEE'S POLICIES

Rate Chart #1

Policies of Title Insurance protecting the Lender's interest in  
one-four family residence

SECOND MORTGAGE POLICIES

Policies Issued on 2<sup>nd</sup>, 3<sup>rd</sup> or more loan(s)

Rate Chart #1

If additional mortgage(s) are being executed and recorded in  
conjunction with Owner's and Simultaneous Loan Policies then the  
Charge shall be 70% of Regular Rate as set out hereinafter on  
Chart #1

RESIDENTIAL NEW CONSTRUCTION LOAN POLICY

Rate Chart #1

RESIDENTIAL CONSTRUCTION LOAN POLICY

Loan Policy issued specifically for the protection of the  
Interest in property taken as the result of the filing of a  
Mortgage(s) for construction purposes

Rate Chart #1

All of the premium, except \$50.00, is credited to the  
end loan, if any.

CONSTRUCTION LOAN BINDER (Commitment)

Commitment for Title Insurance issued specifically  
for the protection of the Interest in property taken  
as the result of the filing of a mortgage for construction  
purposes.

Rate Chart #1

All of the premium, except \$50.00, is credited to the  
end loan, if any

FILED

NOV - 4 2010

SANDY PRAEGER  
Commissioner of Insurance

DEVELOPMENT LOAN POLICY

Mortgagees policy issued for the protection of the of the Lender who provides the funds to make the improvements to the land so that said land can be resold for a different purpose (i.e. subdivision development and subsequent land sales)

Reissue rate as set out on Rate Chart #1

BUILDER'S RATE – (Residential Owner's Policies)

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

Reissue rate as set out on Rate Chart #1

REFINANCE RATE FOR RESIDENTIAL MORTGAGE POLICIES

Rate afforded to home owners where the lenders policy is required by the Lender as the result of the refinance of the owner's existing financing

Rate Chart #1

REISSUE RATE

A rate afforded to the owner as seller or borrower due to the fact that the Title at issue has previously been searched and examined for durability as evidenced by the issuance of a policy of title Insurance with a prior date.

70% of regular rates

MULTIPLE LOT OR TRACT CHARGES

Charge made in connection with the issuance of either an owner's or Mortgagee's policy when the subject property consist of more than one chain of title.

\$50.00 for each additional tract

ENDORSEMENTS

Coverages added to the basis Insurance contract which additional Coverages to the insured and consequently additional risk to the Insurer.

See Endorsements – Chart #3

LEASEHOLD POLICIES

Policies issued to protect the interest of a lessee in real property

Rate Chart #1

COMMERCIAL TITLE INSURANCE RATES

Premium charged on policies issued on transactions involving Commercial, multi-family or industrial real estate

Rate Chart #2

FILED

NOV - 4 2010

SANDY PRAEGER  
Commissioner of Insurance



CANCELLATION FEE

\$75.00

Charge that may be made from actual work performed on title file that does not result in the issuance of a final policy

OTHER

Expenses for copies, overnight mail, fax expenses, recording charges extraordinary postage

Charges for these services are passed on to customers as cost is incurred.

**FILED**

**NOV - 4 2010**

**SANDY PRAEGER**  
Commissioner of Insurance

## OKEEFE-WILSON ABSTRACTING CO., INC.

FILED

NOV - 4 2010

SANDY PRAEGER  
Commissioner of InsuranceRATES  
FOR

## DOUGLAS, JACKSON, JEFFERSON, LEAVENWORTH &amp; SHAWNEE COUNTIES

Amount of Insurance	Regular Rates	Re-Issue Refinance & 2nd Mtg.	Amount of Insurance	Regular Rates	Re-Issue Refinance & 2nd Mtg.
up to - \$10,000.00	\$132.00	\$132.00	\$155,001 - \$160,000	\$661.00	\$529.00
10,001 - 15,000	\$164.00	\$132.00	160,001 - to- 165,000	\$671.00	\$537.00
15,001 - 20,000	\$195.00	\$147.00	165,001 - to- 170,000	\$681.00	\$545.00
20,001 - 25,000	\$224.00	\$168.00	170,001 - to- 175,000	\$691.00	\$553.00
25,001 - 30,000	\$252.00	\$189.00	175,001 - to- 180,000	\$701.00	\$561.00
30,001 - 35,000	\$279.00	\$210.00	180,001 - to- 185,000	\$711.00	\$567.00
35,001 - 40,000	\$305.00	\$229.00	185,001 - to- 190,000	\$721.00	\$577.00
40,001 - 45,000	\$331.00	\$249.00	190,001 - to- 195,000	\$729.00	\$584.00
45,001 - 50,000	\$357.00	\$268.00	195,001 - to- 200,000	\$736.00	\$598.00
50,001 - 55,000	\$378.00	\$284.00	200,001 - to- 205,000	\$744.00	\$596.00
55,001 - 60,000	\$399.00	\$300.00	205,001 - to- 210,000	\$751.00	\$601.00
60,001 - 65,000	\$420.00	\$315.00	210,001 - to- 215,000	\$759.00	\$608.00
65,001 - 70,000	\$455.00	\$342.00	215,001 - to- 220,000	\$766.00	\$613.00
70,001 - 75,000	\$460.00	\$345.00	220,001 - to- 225,000	\$774.00	\$620.00
75,001 - 80,000	\$478.00	\$359.00	225,001 - to- 230,000	\$781.00	\$625.00
80,001 - 85,000	\$494.00	\$371.00	230,001 - to- 235,000	\$789.00	\$632.00
85,001 - 90,000	\$510.00	\$383.00	235,001 - to- 240,000	\$796.00	\$637.00
90,001 - 95,000	\$526.00	\$395.00	240,001 - to- 245,000	\$804.00	\$644.00
95,001 - 100,000	\$541.00	\$406.00	245,001 - to- 250,000	\$811.00	\$649.00
100,001 - 105,000	\$551.00	\$414.00	250,001 - to- 255,000	\$819.00	\$656.00
105,001 - 110,000	\$561.00	\$421.00	255,001 - to- 260,000	\$826.00	\$661.00
110,001 - 115,000	\$571.00	\$429.00	260,001 - to- 265,000	\$834.00	\$668.00
115,001 - 120,000	\$581.00	\$436.00	265,001 - to- 270,000	\$841.00	\$673.00
120,001 - 125,000	\$591.00	\$444.00	270,001 - to- 275,000	\$849.00	\$680.00
125,001 - 130,000	\$601.00	\$451.00	275,001 - to- 280,000	\$856.00	\$685.00
130,001 - 135,000	\$611.00	\$459.00	280,001 - to- 285,000	\$864.00	\$692.00
135,001 - 140,000	\$621.00	\$466.00	285,001 - to- 290,000	\$871.00	\$697.00
140,001 - 145,000	\$631.00	\$474.00	290,001 - to- 295,000	\$879.00	\$704.00
145,001 - 150,000	\$641.00	\$481.00	295,001 - to- 300,000	\$886.00	\$709.00
150,001 - 155,000	\$651.00	\$489.00			

- \* SIMULTANEOUSLY ISSUED LOAN POLICIES \$100.00
- \* COMPREHENSIVE ENDORSEMENT \$ 50.00
- \* ALL OTHER RESIDENTIAL ENDORSEMENTS \$ 35.00
- \* CERTIFICATE OF TITLE/TITLE SEARCH \$175.00

RATES EFFECTIVE DEC. 26, 2007

- \* DEVELOPER/BUILDER RATES: 60% OF REGULAR RATES
- \* REISSUE RATE: SAME AS REFINANCE & 2ND MTG
- \* OWNER'S POLICIES OVER \$300,000 -  
ADD \$2.00 PER THOUSAND
- \* REISSUE, REFINANCE & 2ND MTG OVER \$300,000 -  
ADD \$1.50 PER THOUSAND





# Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

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November 4, 2010

COPY

Mr. J. David Farris  
O'Keefe – Wilson Abstracting Company, Inc.  
526 North Washington  
Atchison, KS, 66002

Re: Filing of Title Insurance Rates and Charges  
Douglas, Jackson, Jefferson, Leavenworth & Shawnee Counties  
Your Correspondence Dated: November 1, 2010

Dear Mr. Farris:

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

This material has been placed on file November 4, 2010.

Sincerely,

Martin J. Hazen  
Property & Casualty Policy Examiner

Phone: (785) 296-3405  
Email: [mjhazen@ksinsurance.org](mailto:mjhazen@ksinsurance.org)

COPY

O'KEEFE - WILSON ABSTRACTING CO., INC.

CHARLES P. WILSON, PRES.

117 No. 5th St.

ATCHISON, KANSAS 66002

913 - 367 - 3116

RECEIVED

DEC 10 1997

KANSAS INSURANCE DEPT.

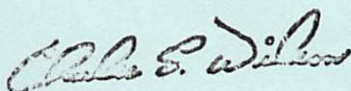
October 1, 1991

Kansas Insurance Department  
420 S.W. 9th  
Topeka, KS 66612-1678

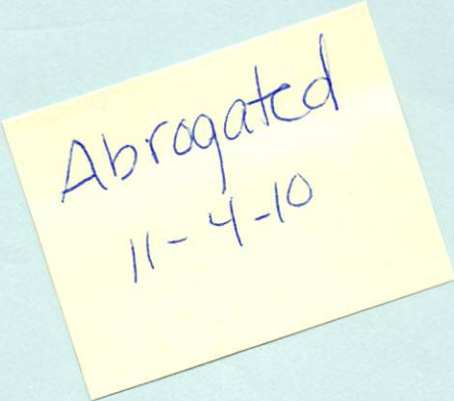
Gentlemen:

We are submitting the enclosed chnages in our fee schedule  
for your files.

Sincerely;



Charles P. Wilson  
WILSON REALTY, INC.



Abrogated  
11-4-10

03/04/2003 TUE 10:32 FAX 7852013673

KANSAS INSURANCE DEPT

002

ATTACHMENT 1Charge for Escrow, Closing and/or Other Services

<u>Service</u>	<u>Charge</u>
<u>COMMERCIAL ESCROW CLOSING</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds	\$ 250.00
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. Without assistance of attorney and/or broker.	\$ 250.00
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. With assistance of attorney and/or broker.	\$ 250.00
<u>RESIDENTIAL LOAN CLOSING</u> Includes preparation of all loan documents required by the lender including, but not limited to mortgage, deed of trust, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds	\$ 250.00
<u>DOCUMENT PREPARATION</u> when not included in closings:	\$ 25.00
1. deeds	
2. mortgages, notes	
3. affidavits	
4. assignments, releases	
5. contract for deed/option contracts	
6. real estate contracts	
7. escrow deposit agreements	
<u>FEES FOR AUXILIARY SERVICES</u>	\$ n/a
notary public fees	
cash	
contract for deed	
seller carry back	
consumption	
equity purchase	
exchange of property	
loan closing for third party lender	
other	

FILED

MAR 19 2003

SANDY PRAEGER  
Commissioner of Insurance



ENDORSEMENT TO OWNERS POLICIES

\$ N/A

- 1.
- 2.
- 3.

ENDORSEMENT TO LOAN POLICIES

\$ 20.

- 1 Environmental Endorsement
- 2.
- 3.
- 4.

OTHER (Specify)

\$ N/A

\$ N/A

\$ N/A

**FILED**

DEC 24 1997

KATHLEEN SEBELIUS  
COMM. of INSURANCE

Residential Title Insurance Rates

(1-4 Single Family Living Units)

TYPE OF TRANSACTIONRATESPECIAL COVERAGES\$ N/A

RESIDENTIAL NEW CONSTRUCTION LOAN  
POLICY issued with owners policy on  
 new construction

\$ 70.

SECOND MORTGAGE POLICIES - loan  
 policies issued on 2nd, 3rd or more  
 loans

\$ 70. plus rate per encl.formHOLD OPEN CHARGES\$ N/A

RESIDENTIAL OWNERS POLICIES -  
 policies of title insurance protecting  
 the owners interest in one-four  
 family residences

FILED  
 DEC 24 1997  
 KATHLEEN SEBELIUS  
 COMM. of INSURANCE

\$ 175. plus rate per encl.form

RESIDENTIAL MORTGAGEES POLICIES -  
 policies of title insurance protecting  
 the interest of mortgage lenders

\$ 175. plus rate per encl.form

SIMULTANEOUSLY ISSUED LOAN POLICIES a  
 loan policy issued simultaneously with  
 the issue of an owners policy in an  
 amount equal to or exceeding the amount  
 of said loan policy

\$ 70

RESIDENTIAL CONSTRUCTION LOAN POLICY  
 - a loan policy issued specifically  
 for the protection of the interest in  
 property taken as the result of the  
 filing of a mortgage for construction purposes.

\$ 70 plus rate per encl.form

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

\$ 175.

DEVELOPMENT LOAN POLICY - a

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

\$ 175. plus rate per encl. form

BUILDERS RATE - (Residential Owners Policies) - a rate afforded to builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination

\$ 60% of Owners Policy rate

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES - a rate

afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing

\$ 175. plus rate per encl. form

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

\$ 175. plus rate per encl. form

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

\$ 175. plus rate per encl. form  
plus \$100 for each add'l chain

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

\$ N/A

**FILED**

DEC 24 1997

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

\$ N/A

**KATHLEEN SEBELIUS  
COMM. of INSURANCE**

\$ 20.00

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

LEASEHOLD POLICIES - policies issued to protect the interest of a lessee in real property

\$ 175. plus rate per encl. form

Insuring the validity of an option to purchase granted to a lessee

\$ N/A

COMMERCIAL TITLE INSURANCE RATES -  
premiums charged on policies issued on  
transactions involving commercial,  
multi-family, or industrial real  
estate

\$ 175. plus rate per encl.form

CANCELLATION FEE - a charge made for  
actual work performed on a title  
insurance file that for some reason or  
circumstances does not result in the  
issuance of a title insurance policy

\$ 100.

OTHER - (Specify)

\$ N/A  
\$ N/A  
\$ N/A  
\$ N/A

FCBW1A(ATTACHMENTS)  
TXTBULL

**FILED**

DEC 24 1997

KATHLEEN SEBELIUS  
COMM. of INSURANCE



O'KEEFE-WILSON ABSTRACTING CO., INC.

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 WITHIN THIRTY (30) DAYS AFTER BEING MADE EFFECTIVE.

**FILED**

DEC 24 1997

KATHLEEN SEBELIUS  
COMM. of INSURANCE

ORIGINAL TITLE INSURANCE RATES

FOR

OWNER'S AND LEASEHOLD POLICIES

	Per Thousand
Up to \$50,000 of liability written.....	\$3.50
Over \$50,000 and up to \$100,000 add.....	3.00
Over \$100,000 and up to \$5,000,000, add.....	2.00
Over \$5,000,000 and up to \$10,000,000 add.....	1.75
Over \$10,000,000 and up to \$15,000,000, add.....	1.50
Over \$15,000,000 add.....	1.25
Minimum Rate.....	\$35.00

REISSUE RATES

FOR

OWNER'S OR LEASEHOLD POLICIES

	Per Thousand
Up to \$50,000 of liability written.....	\$2.10
Over \$50,000 and up to \$100,000 add.....	1.80
Over \$100,000 and up to \$5,000,000 add.....	1.20
Over \$5,000,000 and up to \$10,000,000 add.....	1.05
Over \$10,000,000 and up to \$15,000,000 add.....	.90
Over \$15,000,000 add.....	.75
Minimum Rate on re-issue policies.....	\$21.00

FILED

DEC 24 1997

KATHLEEN SEBELIUS  
COMM. of INSURANCE

ORIGINAL TITLE INSURANCE RATES

FOR

FIRST MORTGAGES

	Per Thousand
Up to \$50,000 of liability written.....	\$2.50
Over \$50,000 and up to \$100,000 add.....	2.00
Over \$100,000 and up to \$500,000, add.....	1.75
Over \$500,000 add.....	1.50
Over \$10,000,000 and up to \$15,000,000, add.....	1.25
Over \$15,000,000 add.....	1.00
Minimum Rate.....	\$25.00

REISSUE RATES

FOR

FIRST MORTGAGES

	Per Thousand
Up to \$50,000 of liability written.....	\$1.50
Over \$50,000 and up to \$100,000 add.....	1.20
Over \$100,000 and up to \$500,000, add.....	1.05
Over \$500,000 and up to \$10,000,000 add.....	.90
Over \$10,000,000 and up to \$15,000,000 add.....	.75
Over \$15,000,000, add.....	.60
Minimum Rate.....	\$15.00

FILED

DEC 24 1997

KATHLEEN SEBELIUS  
COMM. of INSURANCE

Commercial Title Insurance Rates

(Properties Except 1-4 Single Family Dwelling Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>OWNERS TITLE INSURANCE POLICY</u> policies will be issued to owners, contract vendees and lessees	\$ <u>175. plus</u> rate as per encl. fo
<u>MORTGAGE TITLE INSURANCE POLICY</u> issued to lenders in an amount not to exceed 120% of loan amount	\$ <u>175. plus</u> rate as per encl. fo
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> not exceeding the amount of owners policy issued simultaneous therewith	\$ <u>70</u>
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> where the amount of coverage exceeds the owners policy	\$ <u>70</u>
<u>SIMULTANEOUS-ISSUED LEASEHOLD POLICY</u> not exceeding the amount of owners policy issued to lessee	\$ <u>70</u>
<u>REFINANCE POLICIES</u> - Loan Policy issued on property as a result of refinancing a previous loan	\$ <u>175 plus</u> rate per encl. form
<u>SECOND MORTGAGE POLICIES</u> - loan policy issued on 2nd, 3rd or more loans	\$ <u>175 plus</u> rate per encl. form
<u>REISSUE POLICIES</u> - policies issued on previously insured property	\$ <u>175 plus</u> rate per encl. form.
<u>NEW CONSTRUCTION PENDING DISBURSEMENT</u> <u>POLICY</u> calling for periodic endorsements for increasing liability and extending time of policy	\$ <u>175. plus</u> rate encl. per form
<u>NEW CONSTRUCTION OWNERS POLICY</u>	\$ <u>175. plus</u> rate per encl. form
<u>NEW CONSTRUCTION LOAN POLICY</u> issued to construction lender on construction loan (includes binder or construction loan policies)	\$ <u>175. plus</u> rate per encl. form
<u>HOLD OPEN CHARGES</u>	\$ <u>N/A</u>

FILED

DEC 24 1997

KATHLEEN SEBELIUS  
COMM. of INSURANCE



FORECLOSURE COMMITMENT

commitment issued for filing foreclosure proceedings.

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

\$ 175.

\$ 175. plus rate as per enclosure form

LOT SALE TO BUYER  
(not builder)

- a. No policy until improvement completed
- b. Policy issued for cost of lot

\$ 175. plus

\$ 175. rate as per enclosure form

PLATTING COMMITMENT

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

\$ N/A

INFORMATIONAL COMMITMENT

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

\$ 175.00

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

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

\$ 175. plus rate as per encl. form

MECHANICS LIEN WORK OUT

obtaining lien waivers, disbursing funds to pay claimants

\$ N/A

EXCHANGE CLOSING

closing transaction having more than one parcel of real property

\$ 150. + 75. /parcel

DISBURSEMENT OF FUNDS

no closing services but asked to disburse money

\$ 75.

DISBURSEMENT OF FUNDS

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

\$ 75.

INDEMNITY DEPOSIT

held in escrow, no closing

\$ N/A

OTHER (Specify)

Future Advance Endorsement. No charge if issued at time of policy. If issued at a later date - \$25.00 end fee and \$125.00 search fee.

\$125. plus rate as per encl. form

\$

\$

FILED

DEC 24 1997

KATHLEEN SEBELIUS  
COMM. of INSURANCE

\*SERVICES CUSTOMARILY PROVIDED THAT ARE  
NOT INCLUDED IN THE ABOVE RATES (LIST)

N/A

\*If there is a charge for such services, they should be included on the previous page.

**FILED**

DEC 24 1997

KATHLEEN SEBELIUS  
COMM. of INSURANCE