



Charges for Closing, Escrow and/or Other Services:

The following rates apply to the entire State of Kansas:

Residential Closing Fees:

Residential Closing Fee (Loan Purchase).....\$360/Buyer
\$0/Seller with policy purchase

(Includes notary fees (in-house); receipt of incoming funds and issuance of standard disbursements, escrow services, document preparation, and filings.)

Residential Refinance Closing Fee.....\$295

Foreclosure Closing Fee.....\$295

Cash Purchase Residential Closing Fee (Seller).....\$295

Cash Purchase Residential Closing Fee (Buyer).....\$350

Residential Title Service Fee.....\$525

*Includes Search and Examination

Delivery/Wiring Fee.....\$30

*Includes Bank Wire, FedEx, or priority mailings

New Construction Fee.....\$300

Endorsement Fee for Title Policy.....,.....See Schedule C

Hold Open Fee.....\$150

Cancellation Fee.....\$150

*For actual work performed on a title insurance file that does not result in the issuance of a title insurance policy.

Recording Fee – \$10 E-Recording Fee: Additional recording fees vary depending on County (Ex. \$21 for first page, \$3 per page; average 20 pages for Loan Purchase.)

7/1/2024

Remote Closings in KC Metro Area.....	\$50
Remote Closings Outside of KC Metro Area.....	\$175
Second (Third and Fourth) Mortgage Closing.....	\$175
Exchange for Property.....	\$175
Loan Closing for Third Party Lender.....	\$175
Notary Public Fees.....	\$175
Informational Title Search.....	\$225
(Title Report only, when customer wants to check title before sale/mortgage)	
Loan Payoff Tracking.....	\$50
Mechanic Lien work out.....	\$175/hour
Miscellaneous Work.....	\$200/hour
(For time consuming or extraordinary tasks related to title or escrow services)	

Notice: In cases involving long and intricate research, more than one chain of title, or extraordinary risk, additional charges may apply. Contact Origin Title KC for more details or a quote.

*Commercial Services (Properties Except 1-4 Single Family Dwelling Units):

*Residential Services (1-4 Single Family Dwelling Units)

Policy Rates

Home Owner's Policy Rate:

\$750,000 and under - rate card (Schedule A) plus \$150

\$750,001 to \$2,000,000 - rate card (Schedule A) plus \$300

\$2,000,001 and above - rate card (Schedule A) plus \$500

Endorsement Fee to Home Owner's Policy.....See Schedule C

Simultaneously Issued Loan Policies.....\$315
(loan policy issued simultaneously with the issuance of homeowner's policy in an amount equal to or exceeding the amount of loan policy)

Loan Policy greater than the Owner's Policy.....\$2 per \$1,000

Non-Simultaneously Issued Loan Policies.....\$415

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Commercial Closing Fees:

Seller Commercial Closing Fee.....	\$1/1000 up to \$1M \$.15/1000 above \$1M \$550 minimum
Buyer Commercial Closing Fee.....	\$750
Endorsement Fees to Title Policy.....	See Schedule C

Updated as of 7/25/2024

SCHEDULE A, Residential Policy rates:

LOAN POLICIES OF TITLE INSURANCE

The premiums for Loan policies of title insurance are:

	Per Thousand
Up to \$50,000 of liability written	2.50
Over \$50,000 and up to \$100,000	2.00
Over \$100,000 and up to \$500,000	1.75

NOTE: To compute premium on a fractional thousand of insurance (except as to minimum premiums), round to the next highest thousand dollar figure and multiply by the rate per thousand applicable.

The Reissue Title Insurance Rate for Loan Policies of Title Insurance is:

	Per Thousand
Amount up to \$50,000 of liability written	1.50
Amount over \$50,000 and up to \$100,000	1.20
Amount over \$100,000 and up to \$500,000	1.05
Amount over \$500,000	0.90

When the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner by any title insurance company with a currently valid Certificate of Authority within 10 years prior to such application.

If the amount of insurance desired under the mortgage 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.

The Substitution Loan Rate for Loan Policies of Title Insurance is:

When a substitution loan is made by the same lender to the same borrower on the same property, the title to which was insured by a reputable title insurance company in connection with the original loan, the following rates will be charged for issuing the policy in connection with the new loan.

AGE OF ORIGINAL LOAN	RATES
3 years or under	30% of regular rates
From 3 years to 4 years	40% of regular rates
From 4 years to 5 years	50% of regular rates
From 5 years to 6 years	60% of regular rates
From 6 years to 7 years	70% of regular rates
From 7 years to 8 years	80% of regular rates
8 years and over	100% of regular rates

At the time a substitution loan is made, the unpaid principal balance of the original loan will be considered the amount of insurance in force on which the foregoing rates shall be calculated. To these rates shall be added the regular rates for the new insurance, that is, the difference between the unpaid principal balance of the original loan and the amount of the new loan.

The Extension Loan Rate for Loan Policies of Title Insurance is:

When the indebtedness secured by a mortgage on real property, the title to which has previously been insured by any title insurance company with a currently valid Certificate of Authority, is renewed by an extension agreement, a new title policy or endorsement for the existing Westcor Land Title Insurance Company policy, furnishing coverage up to and including the date of the recording of the extension agreement will be issued at the following rates:

	Per Thousand
Up to \$10,000 of liability written	1.00
Over \$10,000, add	0.50

When a new policy is issued in connection with the extension of a loan, the policy issued in connection with the original loan must be for cancellation.

Simultaneous Issuance of Loan and Owners Policies of Title Insurance.

When an owner's and mortgage policy covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owner's rate. In all cases the owner's policy shall be issued for the full insurable value of the premises.

ALTA Residential Limited Coverage Junior Loan Policy

When title insurance is requested for a mortgage that is second or junior to a prior mortgage a Residential Junior Loan Limited Coverage Policy may be issued. The maximum loan amount insured is \$150,000.00. The charge for the Limited Coverage Junior Loan Policy shall be a flat fee of \$95.

OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

The premiums for Owner's or Leasehold Owner's 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. A standard Owner's policy issued with the appropriate ALTA Leasehold Endorsement, will not be issued for less than the present market value of the leasehold estate, but with a minimum of the value of the fee. 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 \$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

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums), round to the next highest thousand dollar figure and multiply by the rate per thousand applicable.

The Re-issue Rate for Owner's or Leasehold Policies is:

The reissue rate, where applicable (see sections "1", "2", "3" below), is 60% of the published rate in force for original insurance. Reissue rates apply up to the face amount 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
Amount up to \$50,000 of liability written	2.10
Amount over \$50,000 and up to \$100,000	1.80
Amount over \$100,000 add	1.20
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 be entitled to the reissue rate for owner's insurance in an amount up to the face of such former 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.

3. When acreage is platted into small subdivisions and covered by one blanket policy as of the approximate date of filing such subdivision plat, the subdivider, his successors or assigns will be allowed the owner's reissue rate on parcels sold out of such subdivision within 10 years from the date of the blanket policy or until the aggregate of the policies issued on such parcels equal the face amount of the original blanket policy. (Note: The minimum premium for reissue policies under this classification is \$7.50 instead of \$10.00). Thereafter additional blanket insurance should be purchased or subsequent policies will be charged for at original rates.

Coverage 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, 4.1, 5-06, 5.1-06, 6, 6.2, 7-06, 7.1, 8.1, 9-06, 14.3, and 22-06 or comparable forms of endorsements promulgated by any other Land Title Association.

OTHER

Builder Rates

Owners and Loan Policies will be issued at 60% of the rates shown in Schedule 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.

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.

SCHEDULE C

ENDORSEMENTS

ALTA 1 - Street Assessments	\$150 Commercial (No Charge Residential 1-4 Family)
ALTA 3.0 - Zoning	\$400
ALTA 3.1 - Zoning (zoning, structures, and use of property unchanged for at least one year)	\$500
ALTA 3.1 and 3.2 - Zoning (new zoning, new construction, or change in use of property within las year)	25% of base policy premium, minimum of \$630
Order Zoning Letter for Customer	\$150 plus cost of letter
ALTA 4 Series - Condominium	\$150 Commercial (No Charge Residential 1-4 Family)
ALTA 5 Series - Planned Unit Development	\$150 Commercial (No Charge Residential 1-4 Family)
ALTA 6 Series - Variable Rate	\$150 Commercial (No Charge Residential 1-4 Family)
ALTA 7 Series - Manufactured Housing	\$150 Commercial (No Charge Residential 1-4 Family)
ALTA 8.1 - Residential	\$150 Commercial (No Charge Residential 1-4 Family)
ALTA 8.2 - Commercial	\$150

ALTA Series 9 - Restrictions - Encroachments (Except ALTA 9.7 and 9.8)	\$150 Commercial (No Charge 1-4 Family)
ALTA 9.7 - Land Under Development	\$250
ALTA 9.8 - Land Under Development	\$250
ALTA 10 - Assignment	\$200 Commercial \$105 1-4 Family
ALTA 10.1 - Assignment and Date Down	\$355
ALTA 11 - Mortgage Modification	25% of original policy premium, minimum \$350
ALTA 11.1 - Mortgage Modification Increase of Coverage	25% of original policy premium, minimum \$350
ALTA 11.2 - Mortgage Modification Increase of Coverage	ALTA 11 fee plus Mortgage Policy Rate applied for increase in amount of insurance.
ALTA 12 - Aggregation (Tie-In)	10% of base policy premium, minimum of \$200
ALTA 13 Series - Leasehold	No Charge
ALTA 14 Series - Future Advance	\$150 Commercial (No Charge Residential 1-4 Family)
ALTA 15 Series - Non-Imputation	25% of base policy premium, minimum of \$505
ALTA 16 - Mezzanine Financing	10% of base policy premium, minimum of \$505

ALTA 17 - Direct Access	\$200 Commercial \$105 1-4 Family
ALTA 17.1 - Indirect Access	\$200 Commercial \$150 1-4 Family
ALTA 17.2 - Utility Facility	\$200 Commercial \$105 1-4 Family
ALTA 18 & 18.3 - Single Tax Parcel	\$150 Commercial (No Charge Residential 1-4 Family)
ALTA 18.1 & 18.2 - Multiple Tax Parcel	\$200 plus \$5 per each tax ID number shown - Commercial (No Charge Residential 1-4 Family)
ALTA 19 Series - Contiguity	\$200
ALTA 20 - First Loss	10% of base policy premium, minimum of \$505
ALTA 22 Series - Location	\$205 Commercial (No Charge Residential 1-4 Family)
ALTA 23 - Co-Insurance	\$200
ALTA 24 - Doing Business	\$150
ALTA 25 Series - Survey	\$200
ALTA 26 - Subdivision	\$150 Commercial (No Charge Residential 1-4 Family)

ALTA 28 Series - Encroachments	\$250
ALTA 29 Series - Swap Interest Rate	10% of base policy charge, minimum of \$505
ALTA 32 Series - Construction Loan	\$200
ALTA 33 - Construction Loan Disbursement	\$200
ALTA 34 - Covered Risk	\$200
ALTA 35 Series - Minerals	\$150
ALTA 37 - Assignment of Rents and Leases	\$150 Commercial (No Charge Residential)
ALTA 38 - Mortgage Tax	\$150 Commercial (No Charge Residential)
ALTA 39 - Electronic Policy	No Charge
Assumption	Commercial - Same charge as Commercial Simultaneous Mortgage Policies Residential - Same charge as Residential Simultaneous Mortgage Policies
Effect of Tax Sale on Easement	\$150
Gap	\$150
Increase Policy Amount	Card Rate
Construction Draw Endorsement Policy	\$200 to Loan