

Pegasus National Title LLC

Kansas Schedule of Title Insurance Rates



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KANSAS

Schedule of Title Insurance Rates

Effective July 17, 2025

GENERAL INFORMATION

This Schedule of Title Insurance Rates (this "Schedule") shall not be construed as establishing or changing the rules and procedures pertaining to the practices followed by the Company. The Rates, Charges, and fees contained in this Schedule are applicable only to the products and services provided for herein directly by the Company and not by an agent on behalf of the Company.

This Schedule supersedes all previous rate schedules and filings.

SECTION A DEFINITIONS

- ALTA: American Land Title Association.
- Charge: The dollar amount to be paid for a title insurance product or service.
- Commercial: Any property that is not Residential and any property that is part Residential and part Commercial.
- Commitment: An offer furnished in connection with an application for title insurance stating the requirements, terms, and conditions upon which the Company is willing to insure an interest in the subject property.
- Company: Pegasus National Title LLC.
- Construction Loan: A loan for the purpose of construction of improvements or rehabilitation of improvements to the subject property.
- Loan Policy: A title insurance policy insuring a lender or assignee of a lender.
- Owner's Policy: A title insurance policy insuring an owner, optionee, vendee, or lessee.
- Rate: The unit price per exposure unit used to determine the Charge.
- Residential: Improved one-to-four family residential property; property that is zoned for improvement for one-to-four family residential dwelling on a parcel of land not exceeding ten (10) acres; or vacant, platted lots in a subdivision zoned exclusively for one-to-four family residential dwellings.

- Standard Exceptions: Industry-standard generic exceptions, other than exceptions specific to a particular property or particular transaction, that are filed with the Insurance Commissioner.

SECTION B GENERAL PROVISIONS

B.1 COMPUTATION OF RATES AND CHARGES

All Rates and Charges for title insurance are to be computed in accordance with this Schedule. Rates and Charges specified herein shall be charged on title insurance contracted for on or after the effective date of the filing. All Rates and Charges contemplated by this Schedule shall be rounded up to the next dollar at each calculation except as otherwise expressly provided. Any reference to “per \$1,000 of liability” shall mean and include “per \$1,000 of liability and any portion thereof.”

Whenever documents of any kind that impose liability on the Company are recorded in accordance with specific instructions, the Rates and Charges in accordance with this Schedule will accrue immediately upon closing or recording, whichever comes first. Any subsequent services rendered or insurance provided shall be additionally charged for in accordance with this Schedule.

B.2 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 C ENTIRE STATE

C.1 CENTRALIZED LOAN RATE

The Rate set forth in this section applies to the issuance of the ALTA Short Form Commitment, ALTA Short Form Expanded Coverage Residential Loan Policy (if this form is not offered in this state, issue the ALTA Short Form Residential Loan Policy), and includes the ALTA endorsements 4.0/4.1-06, 5.0/5.1-06, 6-06, 8.1-06, and 9.0/9.3/9.10-06. Additional fees may apply for additional endorsements (see endorsement appendix). This Rate is charged on a loan transaction that meets the criteria set forth below and is either (i) coordinated by one of the Company's centralized processing divisions or (ii) processed in a centralized production environment and coordinated by a multi-state policy issuing agent of the Company authorized in writing by the Company to use this Rate:

1. The loan proceeds are to be used for any purpose other than construction or the financing of the acquisition of the property in a concurrent purchase transaction;
2. The loan is secured by a deed of trust or mortgage on Residential property;

3. A short form Commitment and short form Loan Policy are issued and delivered electronically; and
4. The order is opened through a centralized point of entry or contact designated by the originating lender, and is processed using the Company's or multi-state policy issuing agent's electronic production system.

The Rate for Loan Policies subject to this section is:

Amount of Insurance	Rate
Up to and including \$250,000	\$455
\$250,001 to \$500,000	\$585
\$500,001 to \$750,000	\$715
\$750,001 to \$1,000,000	\$845
\$1,000,001 to \$1,500,000	\$975
\$1,500,001 to \$2,000,000	\$1,040

For each \$10,000 of liability above \$2,000,000, add \$4.

C.2 MASTER LOAN PROGRAM

FACT Loan Policies issued under the Master Loan Program are available for Residential equity line loan transactions for lenders participating in the Company's Master Loan Program at the Rates specified in this section.

Loan Amount	Rate
Up to and including \$100,000	\$120
\$100,001 to \$250,000	\$145
\$250,001 to \$500,000	\$210

C.3 COMMERCIAL TRANSACTIONS

Special title policy and endorsement Rate and escrow fee consideration will be given to transactions involving Commercial property subject to prior approval by the Company's Underwriting Department based on an analysis of prior insurance, the complexity of the transaction, the number and geographic location of the properties involved, the extent to which additional services are needed, costs, and the need for expedited service to meet transactional deadlines.

This section may only be applied to escrow fees when the amount of insurance in the policy is \$250,000 or greater and to title policy and endorsement Rates when the amount of insurance in the policy is \$500,000 or greater.

SECTION D
JOHNSON COUNTY, LEAVENWORTH COUNTY, WYANDOTTE COUNTY, DOUGLAS COUNTY, AND
MIAMI COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section D apply to all transactions involving property in Johnson County, Leavenworth County, Wyandotte County, Douglas County, and Miami County.

D.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in This Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section D.6.

(b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section D.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section D.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section D.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section D.6 at the tier level of the excess liability.

(c) Conversion of an Insured Leasehold Estate to a Fee Estate •Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate	Rate
Less than one year	\$200
One to five years	\$500
More than five years	Section D.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section D.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order

for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

(d) Builder/Developer Rate - Residential Only

The Rates for Owner's Policies issued to builders and developers for Residential properties are as follows:

Amount of Insurance	Rate
Up to and including \$250,000	\$1.50 per \$1,000, subject to a minimum of \$150
\$250,000.01 to \$750,000	Add \$1 per \$1,000
\$750,000.01 to \$2,000,000	Add \$0.65 per \$1,000
Over \$2,000,000	Add \$0.80 per \$1,000

D.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in This Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section D.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).

Residential	Commercial
1. \$300	1. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000
2. \$300	2. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000
3. \$300 plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy	3. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over- \$1,000; plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy
4. \$300 plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy	4. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000; plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy
5. \$100 per additional Loan Policy	5. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000
6. \$100 per additional Loan Policy	6. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000
7. \$100 per additional Loan Policy plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy	7. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over- \$1,000; plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
8. \$100 per additional Loan Policy plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy	8. Under \$5,000,000 amount of insurance - \$750; \$5,000,000 amount of insurance and over - \$1,000; plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$750 if the amount of insurance is less than \$5,000,000 and \$1,000 if it is \$5,000,000 and over. This Rate is not available for a Residential property.

(d) Construction Loan - Residential Only

The Rate for a Loan Policy, insuring a loan with the primary purpose of construction or rehabilitation of improvements on the land, and containing all Standard Exceptions and no endorsements at the time of issuance of the Loan Policy and post-policy with the exception of the Record Matters Date Down Endorsement detailed below, is:

Amount of Insurance	Rate
Up to and including \$300,000	\$200
\$300,000.01 to \$500,000	Add \$100
\$500,000.01 to \$1,000,000	Add \$1.00 per \$1,000 on the amount over \$500,000

Amount of Insurance	Rate
Over \$1,000,000	Add \$0.50 per \$1,000 on the amount over \$1,000,000

The Charge for a Rundown and Record Matters Date Down Endorsement on a Construction Loan Policy:

Where the Company is disbursing construction funds pursuant to a Construction Loan escrow and disbursing agreement, there are no additional Charges for a periodic title rundown and date down endorsement to cover each disbursement. Where the Company is not disbursing the funds, however, the Charge for each title rundown and date down endorsement shall be the Charge set forth in Appendix A.

The Rates above are not available for Commercial properties.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

Loan Amount	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Over \$150,000	\$250

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section D.6 applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

D.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$200	\$200

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$250 per additional tract	\$250 per additional tract

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

Residential	Commercial
\$250	N/A

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$100	N/A

(e) Cancellation Charge

Residential	Commercial
\$0, but see Section D.3(c) above	N/A

(f) Pro Forma Preparation Charge

Residential	Commercial
\$50	N/A

D.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

Residential	Commercial
\$250	\$250

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

Residential	Commercial
\$175	\$175

D.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

This section applies except where Section D.5(a)(4) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
\$225	\$355	\$580

2. Cash Sale

This section applies except where Section D.5(a)(4) below applies.

Seller	Buyer	Total
\$225	\$225	\$450

3. Loan Only

This section applies except where Section D.5(b)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	\$355	\$355

4. New Construction

Transaction	Seller	Buyer	Total
Vacant Lot Closing: Lot sold by subdivision developer to builder for new home construction	\$0	\$75	\$75
New Home Sale: Builder to consumer - loan closing	\$0	\$355	\$355

Transaction	Seller	Buyer	Total
New Home Sale: Builder to consumer - cash closing	\$0	\$225	\$225

5. REO Fee

This section applies to sale of REOs.

Transaction	Seller	Buyer	Total
Closing fee to selling bank utilizing asset managers or electronic platform	\$400	See Section D.5(a)(1) or (2) above	Depends on buyer column
Closing fee to selling bank when the fee above does not apply	\$300	See Section D.5(a)(1) or (2) above	Depends on buyer column

6. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

Transaction	Seller	Buyer	Total
Short Sale	\$400	See Section D.5(a)(1) or (2) above	Depends on buyer column

7. Exchange Closing or Funding

This section applies where buyer and seller exchange land, including all 1031 exchanges.

Transaction	Seller	Buyer	Total
Exchange Closing or Funding	\$225	\$355	\$580

8. Assumption

Transaction	Seller	Buyer	Total
Assumption	\$225	\$355	\$580

9. Owner Finance

This section applies to owner finance, excluding contract for deed/installment sale contracts.

Transaction	Seller	Buyer	Total
Owner Finance	\$300	\$300	\$600

10. Contract For Deed/Installment Sales Contracts

This fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

Transaction	Seller	Buyer	Total
Contract For Deed/ Installment Sales Contracts	\$350	\$350	\$700

(b) Residential - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Section D.5(a) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	\$200	\$200

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

Transaction	Seller	Buyer	Total
For Sale By Owner Facilitation Fee	\$350	N/A	\$350

3. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

Transaction	Seller	Buyer	Total
After-Hours Closing	\$200	\$200	Depends on the number of parties requesting after-hours service

4. Mobile Closing Fee

Transaction	Seller	Buyer	Total
Mobile Closing Fee	\$100	\$100	Depends on the number of parties requesting a mobile closing

5. Grant Funds Processing Fee

The fees below are subject to program restrictions.

Transaction	Seller	Buyer	Total
Grant Funds Processing Fee	\$1,000	N/A	\$1,000

6. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	\$150	N/A	\$150

7. Builder/Developer Surcharges

When the closing fees in Section D.5(a)(4) apply.

Transaction	Seller	Buyer	Total
Builder/Developer Surcharges	E-recording: \$2.25/doc Wire/courier delivery fee: \$20/each	E-recording: \$2.25/doc Wire/courier delivery fee: \$20/each (Vacant Lot Closing Only)	Depends on the number of E- recordings, deliveries, and wires

8. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee / Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

9. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$50/each	\$50/each	Depends on the number of physical addresses or e-mail addresses employed

(c) Residential - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) preparation or disbursement of funds.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	\$125	\$200	\$325

2. Prepare Settlement Statement (CD) with Disbursement

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) with Disbursement	N/A	\$275	\$275

3. Prepare Settlement Statement (CD) without Disbursement

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) without Disbursement	N/A	\$250	\$250

4. Escrow For Lender Requirements

Transaction	Seller	Buyer	Total
Escrow For Lender Requirements	\$0	\$50	\$50

5. Escrow For Completion

This section applies to new construction.

Transaction	Seller	Buyer	Total
Escrow For Completion	\$0	\$0	\$0

6. Indemnity Deposit - Required for Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit - Required for Title Issues	\$100	N/A	\$100

7. Document Preparation Fees (KS Only)

In connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$100/document

8. Closing Protection Letter - MO

Transaction	Seller	Buyer	Total
Closing Protection Letter - MO	\$25	\$25	\$50

9. Closing Protection Letter - KS

Transaction	Seller	Buyer	Total
Closing Protection Letter - KS	\$0	\$0	\$0

10. Interest Bearing Account Set-Up Fee

Transaction	Seller	Buyer	Total
Interest Bearing Account Set-Up Fee	\$50	\$50	\$100

11. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

Transaction	Seller	Buyer	Total
Language Translator Service	\$0	\$0	\$0

12. Document Redraw Fee

Additional Fee made in conjunction with any lender redraw fee.

Transaction	Seller	Buyer	Total
Document Redraw Fee	N/A	\$0	\$0

13. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

14. Construction Disbursing

1/2 of 1% of the Construction Loan, but not less than \$3,500; where the loan includes purchase money and/or refinance amounts, the Rate shall apply to that part intended to fund the construction, subject to the minimum Charge of \$3,500.

(d) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

Amount	Seller	Buyer	Total
Up to and including \$1,000,000	\$400	\$400	\$800

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	\$400	\$400
\$500,000.01 to \$1,000,000	N/A	\$500	\$500

(e) Commercial - Miscellaneous Services

1. Construction Disbursing

\$100 per draw assuming the following criteria are met:

- i. The face amount of the construction mortgage is \$500,000.00 or under,
- ii. there is only one general contractor for the entire project,
- iii. the Company receives a sworn statement with supporting materials for each draw, and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

D.6 RATES

(a) Basic Residential Rate

Amount	Owner's Policy	Loan Policy
\$50,000 or less	\$385.00	\$309.00
\$50,000.01 to \$60,000	\$400.00	\$309.00
\$60,000.01 to \$70,000	\$415.00	\$326.50
\$70,000.01 to \$80,000	\$430.00	\$344.00
\$80,000.01 to \$90,000	\$445.00	\$361.50
\$90,000.01 to \$100,000	\$460.00	\$379.00
\$100,000.01 to \$110,000	\$475.00	\$392.00
\$110,000.01 to \$120,000	\$490.00	\$405.00
\$120,000.01 to \$130,000	\$505.00	\$418.00
\$130,000.01 to \$140,000	\$518.00	\$430.50
\$140,000.01 to \$150,000	\$531.00	\$443.00
\$150,000.01 to \$160,000	\$544.00	\$455.50
\$160,000.01 to \$170,000	\$557.00	\$468.00
\$170,000.01 to \$180,000	\$570.00	\$480.50
\$180,000.01 to \$190,000	\$583.00	\$493.00
\$190,000.01 to \$200,000	\$596.00	\$505.50
\$200,000.01 to \$210,000	\$609.00	\$518.00
\$210,000.01 to \$220,000	\$622.00	\$530.50
\$220,000.01 to \$230,000	\$635.00	\$543.00
\$230,000.01 to \$240,000	\$648.00	\$555.50
\$240,000.01 to \$250,000	\$661.00	\$568.00
\$250,000.01 to \$275,000	\$688.50	\$599.25
\$275,000.01 to \$300,000	\$716.00	\$630.50
\$300,000.01 to \$325,000	\$743.50	\$661.75
\$325,000.01 to \$350,000	\$771.00	\$693.00
\$350,000.01 to \$375,000	\$798.50	\$724.25
\$375,000.01 to \$400,000	\$826.00	\$755.50
\$400,000.01 to \$425,000	\$853.50	\$786.75
\$425,000.01 to \$450,000	\$881.00	\$818.00
\$450,000.01 to \$475,000	\$908.50	\$849.25
\$475,000.01 to \$500,000	\$936.00	\$880.50
\$500,000.01 to \$525,000	\$963.50	\$895.50
\$525,000.01 to \$550,000	\$991.00	\$910.50
\$550,000.01 to \$575,000	\$1,018.50	\$925.50
\$575,000.01 to \$600,000	\$1,034.75	\$940.50
\$600,000.01 to \$625,000	\$1,051.00	\$955.50

Amount	Owner's Policy	Loan Policy
\$625,000.01 to \$650,000	\$1,067.25	\$970.50
\$650,000.01 to \$675,000	\$1,083.50	\$985.50
\$675,000.01 to \$700,000	\$1,099.75	\$1,000.50
\$700,000.01 to \$725,000	\$1,116.00	\$1,015.50
\$725,000.01 to \$750,000	\$1,132.25	\$1,030.50
\$750,000.01 to \$800,000	\$1,164.75	\$1,055.50
\$800,000.01 to \$850,000	\$1,197.25	\$1,080.50
\$850,000.01 to \$900,000	\$1,229.75	\$1,105.50
\$900,000.01 to \$950,000	\$1,262.25	\$1,130.50
\$950,000.01 to \$1,000,000	\$1,294.75	\$1,155.50
\$1,000,000.01 to \$1,100,000	\$1,354.75	\$1,205.50
\$1,100,000.01 to \$1,200,000	\$1,414.75	\$1,255.50
\$1,200,000.01 to \$1,300,000	\$1,474.75	\$1,305.50
\$1,300,000.01 to \$1,400,000	\$1,534.75	\$1,355.50
\$1,400,000.01 to \$1,500,000	\$1,594.75	\$1,405.50
\$1,500,000.01 to \$1,600,000	\$1,654.75	\$1,455.50
\$1,600,000.01 to \$1,700,000	\$1,714.75	\$1,505.50
\$1,700,000.01 to \$1,800,000	\$1,774.75	\$1,555.50
\$1,800,000.01 to \$1,900,000	\$1,834.75	\$1,605.50
\$1,900,000.01 to \$2,000,000	\$1,894.75	\$1,655.50
\$2,000,000.01 to \$2,100,000	\$1,954.75	\$1,697.50
\$2,100,000.01 to \$2,200,000	\$2,014.75	\$1,739.50
\$2,200,000.01 to \$2,300,000	\$2,074.75	\$1,781.50
\$2,300,000.01 to \$2,400,000	\$2,134.75	\$1,823.50
\$2,400,000.01 to \$2,500,000	\$2,194.75	\$1,865.50
\$2,500,000.01 to \$2,600,000	\$2,254.75	\$1,907.50
\$2,600,000.01 to \$2,700,000	\$2,314.75	\$1,949.50
\$2,700,000.01 to \$2,800,000	\$2,374.75	\$1,991.50
\$2,800,000.01 to \$2,900,000	\$2,434.75	\$2,033.50
\$2,900,000.01 to \$3,000,000	\$2,494.75	\$2,075.50
\$3,000,000.01 to \$3,100,000	\$2,574.75	\$2,117.50
\$3,100,000.01 to \$3,200,000	\$2,654.75	\$2,159.50
\$3,200,000.01 to \$3,300,000	\$2,734.75	\$2,201.50
\$3,300,000.01 to \$3,400,000	\$2,814.75	\$2,243.50
\$3,400,000.01 to \$3,500,000	\$2,894.75	\$2,285.50
\$3,500,000.01 to \$3,600,000	\$2,974.75	\$2,327.50
\$3,600,000.01 to \$3,700,000	\$3,054.75	\$2,369.50
\$3,700,000.01 to \$3,800,000	\$3,134.75	\$2,411.50
\$3,800,000.01 to \$3,900,000	\$3,214.75	\$2,453.50
\$3,900,000.01 to \$4,000,000	\$3,294.75	\$2,495.50
\$4,000,000.01 to \$4,100,000	\$3,374.75	\$2,537.50

Amount	Owner's Policy	Loan Policy
\$4,100,000.01 to \$4,200,000	\$3,454.75	\$2,579.50
\$4,200,000.01 to \$4,300,000	\$3,534.75	\$2,621.50
\$4,300,000.01 to \$4,400,000	\$3,614.75	\$2,663.50
\$4,400,000.01 to \$4,500,000	\$3,694.75	\$2,705.50
\$4,500,000.01 to \$4,600,000	\$3,774.75	\$2,747.50
\$4,600,000.01 to \$4,700,000	\$3,854.75	\$2,789.50
\$4,700,000.01 to \$4,800,000	\$3,934.75	\$2,831.50
\$4,800,000.01 to \$4,900,000	\$4,014.75	\$2,873.50
\$4,900,000.01 to \$5,000,000	\$4,094.75	\$2,915.50

(b) Basic Commercial Rate

Amount	Owner's Policy	Loan Policy
\$100,000 or less	\$710	\$710
\$100,000.01 to \$500,000	Add \$2 per \$1,000	Add \$2 per \$1,000
\$500,000.01 to \$1,000,000	Add \$1.60 per \$1,000	Add \$1.60 per \$1,000
\$1,000,000.01 to \$5,000,000	Add \$0.90 per \$1,000	Add \$0.90 per \$1,000
Over \$5,000,000	Add \$0.75 per \$1,000	Add \$0.75 per \$1,000

SECTION E
FINNEY COUNTY, FORD COUNTY, AND SEWARD COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section E apply to all transactions involving property in Finney, Ford, and Seward counties.

E.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section E.6.

(b) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued five years prior to the order for a new Owner's Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the reissue Rate in Section E.6 (column 3) applies up to the amount of insurance of the prior Owner's Policy.

(c) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section E.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section E.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section E.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section E.6 at the tier level of the excess liability.

(d) Conversion of an Insured Leasehold Estate to a Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate	Rate
Less than one year	\$200
One to five years	\$500
More than five years	Section E.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section E.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

E.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section E.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).

Residential and Commercial	
1.	\$125
2.	\$225
3.	\$125 plus the Rate shown in Section E.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy
4.	\$225 plus the Rate shown in Section E.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy
5.	\$125 per additional Loan Policy
6.	\$225 per additional Loan Policy
7.	\$125 per additional Loan Policy plus the Rate shown in Section E.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
8.	\$225 per additional Loan Policy plus the Rate shown in Section E.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued five years prior to the order for a new Loan Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the Charge the new Loan Policy (for Residential and Commercial properties) is calculated as follows: the Rate in Section E.6 (column 5) applies to amount of insurance up to the prior Owner's Policy amount and the Rate in Section E.6 (column 4) applies to any amount of insurance in excess thereto at the tier level for the excess liability.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Short Term (Reissue) or Concurrent Rates do not apply.

Loan Amount	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Over \$150,000	\$250

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section E.6 (column 4) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

E.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charges

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$50	\$50

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$150 per additional tract	\$150 per additional tract

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

Residential	Commercial
\$210	\$350

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$50	\$50

(e) Cancellation Charge

Residential	Commercial
\$0, but see Section E.3(c) above	N/A

E.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

Residential	Commercial
\$210	\$350

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

Residential	Commercial
\$150	\$290

E.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
N/A	N/A	\$315

2. Cash Sale

Seller	Buyer	Total
N/A	N/A	\$225

3. Loan Only

This section applies except where Section E.5(c)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	N/A	\$250

4. Contract For Deed/Installment Sales Contracts

This fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

Transaction	Seller	Buyer	Total
Contract For Deed/ Installment Sales Contracts	N/A	N/A	\$225

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$275
\$500,000.01 to \$1,000,000	N/A	N/A	\$550

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$275
\$500,000.01 to \$1,000,000	N/A	N/A	\$550

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections E.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	N/A	\$125

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

Transaction	Seller	Buyer	Total
For Sale By Owner Facilitation Fee	N/A	N/A	\$50

3. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

Transaction	Seller	Buyer	Total
Short Sale	\$50	N/A	\$50

4. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

Transaction	Seller	Buyer	Total
After-Hours Closing	\$50	\$50	Depends on the number of parties requesting after-hours service

5. Direct Exchange Closing

This section applies to transactions in which the seller and buyer exchange land.

Transaction	Seller	Buyer	Total
Direct Exchange Closing	N/A	N/A	\$100

6. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	N/A	N/A	\$50

7. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee / Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

8. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$20/each	\$20/each	Depends on the number of physical addresses or e-mail addresses employed

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	N/A	N/A	\$225

2. Prepare Settlement Statement (HUD-1/CD)

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (HUD-1/CD)	N/A	N/A	\$225

3. Escrow For Lender Requirements

Transaction	Seller	Buyer	Total
Escrow For Lender Requirements	N/A	N/A	\$150

4. Indemnity Deposit - Required for Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit - Required for Title Issues	N/A	N/A	\$100

5. Document Preparation Fees

In connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$30/document

6. Closing Protection Letter - KS

Transaction	Seller	Buyer	Total
Closing Protection Letter - KS	\$0	\$0	\$0

7. Interest Bearing Account Set-Up Fee

Transaction	Seller	Buyer	Total
Interest Bearing Account Set-Up Fee	N/A	N/A	\$125

8. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

Transaction	Seller	Buyer	Total
Language Translator Service	N/A	N/A	\$50

9. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

10. Construction Disbursing

\$100 per draw assuming the follow criteria are met:

- i. the face amount of the construction mortgage is \$500,000.00 or under,
- ii. there is only one general contractor for the entire project,
- iii. the Company receives a sworn statement with supporting materials for each draw, and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

E.6 RATES

		Column 1	Column 2	Column 3	Column 4
Minimum Amount	Maximum Amount	OWNER'S POLICY Rates	REISSUE OWNER'S POLICY	LOAN POLICY Rates	REISSUE LOAN POLICY Rates
\$0.00	\$20,000.00	\$220.00	\$132.00	\$220.00	\$132.00
\$20,000.01	\$25,000.00	\$235.00	\$141.00	\$235.00	\$141.00
\$25,000.01	\$30,000.00	\$250.00	\$150.00	\$250.00	\$150.00
\$30,000.01	\$35,000.00	\$265.00	\$159.00	\$265.00	\$159.00
\$35,000.01	\$40,000.00	\$280.00	\$168.00	\$280.00	\$168.00
\$40,000.01	\$45,000.00	\$295.00	\$177.00	\$295.00	\$177.00
\$45,000.01	\$50,000.00	\$310.00	\$186.00	\$310.00	\$186.00
\$50,000.01	\$55,000.00	\$325.00	\$195.00	\$325.00	\$195.00
\$55,000.01	\$60,000.00	\$340.00	\$204.00	\$340.00	\$204.00
\$60,000.01	\$65,000.00	\$355.00	\$213.00	\$355.00	\$213.00
\$65,000.01	\$70,000.00	\$370.00	\$222.00	\$370.00	\$222.00
\$70,000.01	\$75,000.00	\$385.00	\$231.00	\$385.00	\$231.00
\$75,000.01	\$80,000.00	\$400.00	\$240.00	\$400.00	\$240.00
\$80,000.01	\$85,000.00	\$415.00	\$249.00	\$415.00	\$249.00
\$85,000.01	\$90,000.00	\$430.00	\$258.00	\$430.00	\$258.00
\$90,000.01	\$95,000.00	\$445.00	\$267.00	\$445.00	\$267.00
\$95,000.01	\$100,000.00	\$460.00	\$276.00	\$460.00	\$276.00
\$100,000.01	\$105,000.00	\$471.25	\$282.75	\$471.25	\$282.75
\$105,000.01	\$110,000.00	\$482.50	\$289.50	\$482.50	\$289.50
\$110,000.01	\$115,000.00	\$493.75	\$296.25	\$493.75	\$296.25
\$115,000.01	\$120,000.00	\$505.00	\$303.00	\$505.00	\$303.00
\$120,000.01	\$125,000.00	\$516.25	\$309.75	\$516.25	\$309.75
\$125,000.01	\$130,000.00	\$527.50	\$316.50	\$527.50	\$316.50
\$130,000.01	\$135,000.00	\$538.75	\$323.25	\$538.75	\$323.25
\$135,000.01	\$140,000.00	\$550.00	\$330.00	\$550.00	\$330.00
\$140,000.01	\$145,000.00	\$561.25	\$336.75	\$561.25	\$336.75
\$145,000.01	\$150,000.00	\$572.50	\$343.50	\$572.50	\$343.50
\$150,000.01	\$155,000.00	\$583.75	\$350.25	\$583.75	\$350.25
\$155,000.01	\$160,000.00	\$595.00	\$357.00	\$595.00	\$357.00
\$160,000.01	\$165,000.00	\$606.25	\$363.75	\$606.25	\$363.75
\$165,000.01	\$170,000.00	\$617.50	\$370.50	\$617.50	\$370.50
\$170,000.01	\$175,000.00	\$628.75	\$377.25	\$628.75	\$377.25
\$175,000.01	\$180,000.00	\$640.00	\$384.00	\$640.00	\$384.00
\$180,000.01	\$185,000.00	\$651.25	\$390.75	\$651.25	\$390.75
\$185,000.01	\$190,000.00	\$662.50	\$397.50	\$662.50	\$397.50
\$190,000.01	\$195,000.00	\$673.75	\$404.25	\$673.75	\$404.25

Minimum Amount	Maximum Amount	Column 1 OWNER'S POLICY Rates	Column 2 REISSUE OWNER'S POLICY	Column 3 LOAN POLICY Rates	Column 4 REISSUE LOAN POLICY Rates
\$195,000.01	\$200,000.00	\$685.00	\$411.00	\$685.00	\$411.00
\$200,000.01	\$205,000.00	\$696.25	\$417.75	\$696.25	\$417.75
\$205,000.01	\$210,000.00	\$707.50	\$424.50	\$707.50	\$424.50
\$210,000.01	\$215,000.00	\$718.75	\$431.25	\$718.75	\$431.25
\$215,000.01	\$220,000.00	\$730.00	\$438.00	\$730.00	\$438.00
\$220,000.01	\$225,000.00	\$741.25	\$444.75	\$741.25	\$444.75
\$225,000.01	\$230,000.00	\$752.50	\$451.50	\$752.50	\$451.50
\$230,000.01	\$235,000.00	\$763.75	\$458.25	\$763.75	\$458.25
\$235,000.01	\$240,000.00	\$775.00	\$465.00	\$775.00	\$465.00
\$240,000.01	\$245,000.00	\$786.25	\$471.75	\$786.25	\$471.75
\$245,000.01	\$250,000.00	\$797.50	\$478.50	\$797.50	\$478.50
\$250,000.01	\$260,000.00	\$820.00	\$492.00	\$820.00	\$492.00
\$260,000.01	\$270,000.00	\$842.50	\$505.50	\$842.50	\$505.50
\$270,000.01	\$280,000.00	\$865.00	\$519.00	\$865.00	\$519.00
\$280,000.01	\$290,000.00	\$887.50	\$532.50	\$887.50	\$532.50
\$290,000.01	\$300,000.00	\$910.00	\$546.00	\$910.00	\$546.00
\$300,000.01	\$310,000.00	\$932.50	\$559.50	\$932.50	\$559.50
\$310,000.01	\$320,000.00	\$955.00	\$573.00	\$955.00	\$573.00
\$320,000.01	\$330,000.00	\$977.50	\$586.50	\$977.50	\$586.50
\$330,000.01	\$340,000.00	\$1,000.00	\$600.00	\$1,000.00	\$600.00
\$340,000.01	\$350,000.00	\$1,022.50	\$613.50	\$1,022.50	\$613.50
\$350,000.01	\$360,000.00	\$1,045.00	\$627.00	\$1,045.00	\$627.00
\$360,000.01	\$370,000.00	\$1,067.50	\$640.50	\$1,067.50	\$640.50
\$370,000.01	\$380,000.00	\$1,090.00	\$654.00	\$1,090.00	\$654.00
\$380,000.01	\$390,000.00	\$1,112.50	\$667.50	\$1,112.50	\$667.50
\$390,000.01	\$400,000.00	\$1,135.00	\$681.00	\$1,135.00	\$681.00
\$400,000.01	\$410,000.00	\$1,157.50	\$694.50	\$1,157.50	\$694.50
\$410,000.01	\$420,000.00	\$1,180.00	\$708.00	\$1,180.00	\$708.00
\$420,000.01	\$430,000.00	\$1,202.50	\$721.50	\$1,202.50	\$721.50
\$430,000.01	\$440,000.00	\$1,225.00	\$735.00	\$1,225.00	\$735.00
\$440,000.01	\$450,000.00	\$1,247.50	\$748.50	\$1,247.50	\$748.50
\$450,000.01	\$460,000.00	\$1,270.00	\$762.00	\$1,270.00	\$762.00
\$460,000.01	\$470,000.00	\$1,292.50	\$775.50	\$1,292.50	\$775.50
\$470,000.01	\$480,000.00	\$1,315.00	\$789.00	\$1,315.00	\$789.00
\$480,000.01	\$490,000.00	\$1,337.50	\$802.50	\$1,337.50	\$802.50
\$490,000.01	\$500,000.00	\$1,360.00	\$816.00	\$1,360.00	\$816.00

Minimum Amount	Maximum Amount	Column 1 OWNER'S POLICY Rates	Column 2 REISSUE OWNER'S POLICY	Column 3 LOAN POLICY Rates	Column 4 REISSUE LOAN POLICY Rates
\$500,000.01	\$525,000.00	\$1,410.00	\$846.00	\$1,410.00	\$846.00
\$525,000.01	\$550,000.00	\$1,460.00	\$876.00	\$1,460.00	\$876.00
\$550,000.01	\$575,000.00	\$1,510.00	\$906.00	\$1,510.00	\$906.00
\$575,000.01	\$600,000.00	\$1,560.00	\$936.00	\$1,560.00	\$936.00
\$600,000.01	\$625,000.00	\$1,610.00	\$966.00	\$1,610.00	\$966.00
\$625,000.01	\$650,000.00	\$1,660.00	\$996.00	\$1,660.00	\$996.00
\$650,000.01	\$675,000.00	\$1,710.00	\$1,026.00	\$1,710.00	\$1,026.00
\$675,000.01	\$700,000.00	\$1,760.00	\$1,056.00	\$1,760.00	\$1,056.00
\$700,000.01	\$725,000.00	\$1,810.00	\$1,086.00	\$1,810.00	\$1,086.00
\$725,000.01	\$750,000.00	\$1,860.00	\$1,116.00	\$1,860.00	\$1,116.00
\$750,000.01	\$800,000.00	\$1,960.00	\$1,176.00	\$1,960.00	\$1,176.00
\$800,000.01	\$850,000.00	\$2,060.00	\$1,236.00	\$2,060.00	\$1,236.00
\$850,000.01	\$900,000.00	\$2,160.00	\$1,296.00	\$2,160.00	\$1,296.00
\$900,000.01	\$950,000.00	\$2,260.00	\$1,356.00	\$2,260.00	\$1,356.00
\$950,000.01	\$1,000,000.00	\$2,360.00	\$1,416.00	\$2,360.00	\$1,416.00
\$1,000,000.01	\$1,100,000.00	\$2,460.00	\$1,476.00	\$2,460.00	\$1,476.00
\$1,100,000.01	\$1,200,000.00	\$2,560.00	\$1,536.00	\$2,560.00	\$1,536.00
\$1,200,000.01	\$1,300,000.00	\$2,660.00	\$1,596.00	\$2,660.00	\$1,596.00
\$1,300,000.01	\$1,400,000.00	\$2,760.00	\$1,656.00	\$2,760.00	\$1,656.00
\$1,400,000.01	\$1,500,000.00	\$2,860.00	\$1,716.00	\$2,860.00	\$1,716.00
\$1,500,000.01	\$1,600,000.00	\$2,960.00	\$1,776.00	\$2,960.00	\$1,776.00
\$1,600,000.01	\$1,700,000.00	\$3,060.00	\$1,836.00	\$3,060.00	\$1,836.00
\$1,700,000.01	\$1,800,000.00	\$3,160.00	\$1,896.00	\$3,160.00	\$1,896.00
\$1,800,000.01	\$1,900,000.00	\$3,260.00	\$1,956.00	\$3,260.00	\$1,956.00
\$1,900,000.01	\$2,000,000.00	\$3,360.00	\$2,016.00	\$3,360.00	\$2,016.00
\$2,000,000.01	\$2,100,000.00	\$3,460.00	\$2,076.00	\$3,460.00	\$2,076.00
\$2,100,000.01	\$2,200,000.00	\$3,560.00	\$2,136.00	\$3,560.00	\$2,136.00
\$2,200,000.01	\$2,300,000.00	\$3,660.00	\$2,196.00	\$3,660.00	\$2,196.00
\$2,300,000.01	\$2,400,000.00	\$3,760.00	\$2,256.00	\$3,760.00	\$2,256.00
\$2,400,000.01	\$2,500,000.00	\$3,860.00	\$2,316.00	\$3,860.00	\$2,316.00
\$2,500,000.01	\$2,600,000.00	\$3,960.00	\$2,376.00	\$3,960.00	\$2,376.00
\$2,600,000.01	\$2,700,000.00	\$4,060.00	\$2,436.00	\$4,060.00	\$2,436.00
\$2,700,000.01	\$2,800,000.00	\$4,160.00	\$2,496.00	\$4,160.00	\$2,496.00
\$2,800,000.01	\$2,900,000.00	\$4,260.00	\$2,556.00	\$4,260.00	\$2,556.00
\$2,900,000.01	\$3,000,000.00	\$4,360.00	\$2,616.00	\$4,360.00	\$2,616.00
\$3,000,000.01	\$3,100,000.00	\$4,460.00	\$2,676.00	\$4,460.00	\$2,676.00

Minimum Amount	Maximum Amount	Column 1 OWNER'S POLICY Rates	Column 2 REISSUE OWNER'S POLICY	Column 3 LOAN POLICY Rates	Column 4 REISSUE LOAN POLICY Rates
\$3,100,000.01	\$3,200,000.00	\$4,560.00	\$2,736.00	\$4,560.00	\$2,736.00
\$3,200,000.01	\$3,300,000.00	\$4,660.00	\$2,796.00	\$4,660.00	\$2,796.00
\$3,300,000.01	\$3,400,000.00	\$4,760.00	\$2,856.00	\$4,760.00	\$2,856.00
\$3,400,000.01	\$3,500,000.00	\$4,860.00	\$2,916.00	\$4,860.00	\$2,916.00
\$3,500,000.01	\$3,600,000.00	\$4,960.00	\$2,976.00	\$4,960.00	\$2,976.00
\$3,600,000.01	\$3,700,000.00	\$5,060.00	\$3,036.00	\$5,060.00	\$3,036.00
\$3,700,000.01	\$3,800,000.00	\$5,160.00	\$3,096.00	\$5,160.00	\$3,096.00
\$3,800,000.01	\$3,900,000.00	\$5,260.00	\$3,156.00	\$5,260.00	\$3,156.00
\$3,900,000.01	\$4,000,000.00	\$5,360.00	\$3,216.00	\$5,360.00	\$3,216.00
\$4,000,000.01	\$4,100,000.00	\$5,460.00	\$3,276.00	\$5,460.00	\$3,276.00
\$4,100,000.01	\$4,200,000.00	\$5,560.00	\$3,336.00	\$5,560.00	\$3,336.00
\$4,200,000.01	\$4,300,000.00	\$5,660.00	\$3,396.00	\$5,660.00	\$3,396.00
\$4,300,000.01	\$4,400,000.00	\$5,760.00	\$3,456.00	\$5,760.00	\$3,456.00
\$4,400,000.01	\$4,500,000.00	\$5,860.00	\$3,516.00	\$5,860.00	\$3,516.00
\$4,500,000.01	\$4,600,000.00	\$5,960.00	\$3,576.00	\$5,960.00	\$3,576.00
\$4,600,000.01	\$4,700,000.00	\$6,060.00	\$3,636.00	\$6,060.00	\$3,636.00
\$4,700,000.01	\$4,800,000.00	\$6,160.00	\$3,696.00	\$6,160.00	\$3,696.00
\$4,800,000.01	\$4,900,000.00	\$6,260.00	\$3,756.00	\$6,260.00	\$3,756.00
\$4,900,000.01	\$5,000,000.00	\$6,360.00	\$3,816.00	\$6,360.00	\$3,816.00

SECTION F
BARTON COUNTY, ELLIS COUNTY, AND RICE COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section F apply to all transactions involving property in Barton County, Ellis County, and Rice County.

F.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in this Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section F.6.

(b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section F.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section F.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate

set forth in Section F.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section F.6 at the tier level of the excess liability.

(c) Conversion of an Insured Leasehold Estate to a Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate	Rate
Less than one year	\$200
One to five years	\$500
More than five years	Section F.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section E.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

F.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in This Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section F.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.

2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).

Residential	
1.	\$125
2.	\$225
3.	\$125 plus the Rate shown in Section F.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy
4.	\$225 plus the Rate shown in Section F.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy
5.	\$125 per additional Loan Policy
6.	\$225 per additional Loan Policy
7.	\$125 per additional Loan Policy plus the Rate shown in Section F.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
8.	\$225 per additional Loan Policy plus the Rate shown in Section F.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

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

(e) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

Loan Amount	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Over \$150,000	\$250

(f) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section F.6 applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

F.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$50	\$50

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$100 per additional tract	\$100 per additional tract

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

Residential	Commercial
\$250	\$300

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$50	\$50

(e) Cancellation Charge

Residential	Commercial
\$75, but see Section F.3(c) above	N/A

F.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

Residential	Commercial
\$250	\$300

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

Residential	Commercial
\$100	\$200

F.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
N/A	N/A	\$400

2. Cash Sale

Seller	Buyer	Total
N/A	\$300	\$300

3. Loan Only

This section applies except where Section F.5(b)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	\$400	\$400

4. Owner Finance

This section applies to owner finance, including contract for deed/installment sale contracts.

Transaction	Seller	Buyer	Total
Owner Finance	N/A	\$300	\$300

(b) Residential - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Section F.5(a) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	\$175	\$175

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

Transaction	Seller	Buyer	Total
For Sale By Owner Facilitation Fee	N/A	N/A	\$100

3. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

Transaction	Seller	Buyer	Total
Short Sale	\$100	N/A	\$100

4. Direct Exchange Closing

This section applies to transactions in which the seller and buyer exchange land.

Transaction	Seller	Buyer	Total
Direct Exchange Closing	N/A	N/A	\$125

5. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	N/A	N/A	\$50

6. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee / Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

7. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$20/each	\$20/each	Depends on the number of physical addresses or e-mail addresses employed

(c) Residential - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	\$150	\$200	\$350

2. Escrow For Lender Requirements

Transaction	Seller	Buyer	Total
Escrow For Lender Requirements	N/A	N/A	\$50

3. Indemnity Deposit - Required for Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit - Required for Title Issues	N/A	N/A	\$50

4. Document Preparation Fees

In connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$25/document

5. Closing Protection Letter - KS

Transaction	Seller	Buyer	Total
Closing Protection Letter - KS	\$0	\$0	\$0

6. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

(d) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$400
\$500,000.01 to \$1,000,000	N/A	N/A	\$600

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$400
\$500,000.01 to \$1,000,000	N/A	N/A	\$500

(e) Commercial - Miscellaneous Services

1. Construction Disbursing

\$100 per draw assuming the following criteria are met:

- i. the face amount of the construction mortgage is \$500,000.00 or under,
- ii. there is only one general contractor for the entire project,
- iii. the Company receives a sworn statement with supporting materials for each draw, and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

F.6 RATES

		Column 1	Column 2
Minimum Amount	Maximum Amount	OWNER'S POLICY Rates	LOAN POLICY Rates
\$0.00	\$20,000.00	\$240.00	\$220.00
\$20,000.01	\$25,000.00	\$257.50	\$232.50
\$25,000.01	\$30,000.00	\$275.00	\$245.00
\$30,000.01	\$35,000.00	\$292.50	\$257.50
\$35,000.01	\$40,000.00	\$310.00	\$270.00
\$40,000.01	\$45,000.00	\$325.00	\$280.00
\$45,000.01	\$50,000.00	\$340.00	\$290.00
\$50,000.01	\$55,000.00	\$355.00	\$300.00
\$55,000.01	\$60,000.00	\$370.00	\$310.00
\$60,000.01	\$65,000.00	\$385.00	\$320.00
\$65,000.01	\$70,000.00	\$400.00	\$330.00
\$70,000.01	\$75,000.00	\$415.00	\$340.00
\$75,000.01	\$80,000.00	\$430.00	\$350.00
\$80,000.01	\$85,000.00	\$445.00	\$360.00
\$85,000.01	\$90,000.00	\$460.00	\$370.00
\$90,000.01	\$95,000.00	\$472.50	\$380.00
\$95,000.01	\$100,000.00	\$485.00	\$390.00
\$100,000.01	\$105,000.00	\$497.50	\$400.00
\$105,000.01	\$110,000.00	\$510.00	\$410.00
\$110,000.01	\$115,000.00	\$522.50	\$420.00
\$115,000.01	\$120,000.00	\$535.00	\$430.00
\$120,000.01	\$125,000.00	\$545.00	\$440.00
\$125,000.01	\$130,000.00	\$555.00	\$450.00
\$130,000.01	\$135,000.00	\$565.00	\$460.00
\$135,000.01	\$140,000.00	\$575.00	\$470.00
\$140,000.01	\$145,000.00	\$585.00	\$480.00
\$145,000.01	\$150,000.00	\$595.00	\$490.00
\$150,000.01	\$155,000.00	\$605.00	\$500.00
\$155,000.01	\$160,000.00	\$615.00	\$510.00
\$160,000.01	\$165,000.00	\$625.00	\$520.00
\$165,000.01	\$170,000.00	\$635.00	\$530.00
\$170,000.01	\$175,000.00	\$645.00	\$540.00
\$175,000.01	\$180,000.00	\$655.00	\$550.00
\$180,000.01	\$185,000.00	\$665.00	\$557.50
\$185,000.01	\$190,000.00	\$675.00	\$565.00
\$190,000.01	\$195,000.00	\$685.00	\$572.50
\$195,000.01	\$200,000.00	\$695.00	\$580.00

		Column 1	Column 2
Minimum Amount	Maximum Amount	OWNER'S POLICY Rates	LOAN POLICY Rates
\$200,000.01	\$205,000.00	\$705.00	\$587.50
\$205,000.01	\$210,000.00	\$715.00	\$595.00
\$210,000.01	\$215,000.00	\$725.00	\$602.50
\$215,000.01	\$220,000.00	\$735.00	\$610.00
\$220,000.01	\$225,000.00	\$745.00	\$617.50
\$225,000.01	\$230,000.00	\$755.00	\$625.00
\$230,000.01	\$235,000.00	\$765.00	\$632.50
\$235,000.01	\$240,000.00	\$775.00	\$640.00
\$240,000.01	\$245,000.00	\$785.00	\$647.50
\$245,000.01	\$250,000.00	\$795.00	\$655.00
\$250,000.01	\$260,000.00	\$815.00	\$670.00
\$260,000.01	\$270,000.00	\$835.00	\$685.00
\$270,000.01	\$280,000.00	\$855.00	\$700.00
\$280,000.01	\$290,000.00	\$875.00	\$715.00
\$290,000.01	\$300,000.00	\$895.00	\$730.00
\$300,000.01	\$310,000.00	\$915.00	\$745.00
\$310,000.01	\$320,000.00	\$935.00	\$760.00
\$320,000.01	\$330,000.00	\$955.00	\$775.00
\$330,000.01	\$340,000.00	\$975.00	\$790.00
\$340,000.01	\$350,000.00	\$995.00	\$805.00
\$350,000.01	\$360,000.00	\$1,015.00	\$820.00
\$360,000.01	\$370,000.00	\$1,035.00	\$835.00
\$370,000.01	\$380,000.00	\$1,055.00	\$850.00
\$380,000.01	\$390,000.00	\$1,075.00	\$865.00
\$390,000.01	\$400,000.00	\$1,095.00	\$880.00
\$400,000.01	\$410,000.00	\$1,115.00	\$895.00
\$410,000.01	\$420,000.00	\$1,135.00	\$910.00
\$420,000.01	\$430,000.00	\$1,155.00	\$925.00
\$430,000.01	\$440,000.00	\$1,175.00	\$940.00
\$440,000.01	\$450,000.00	\$1,195.00	\$955.00
\$450,000.01	\$460,000.00	\$1,215.00	\$970.00
\$460,000.01	\$470,000.00	\$1,235.00	\$985.00
\$470,000.01	\$480,000.00	\$1,255.00	\$1,000.00
\$480,000.01	\$490,000.00	\$1,275.00	\$1,015.00
\$490,000.01	\$500,000.00	\$1,295.00	\$1,030.00
\$500,000.01	\$525,000.00	\$1,345.00	\$1,067.50
\$525,000.01	\$550,000.00	\$1,395.00	\$1,105.00
\$550,000.01	\$575,000.00	\$1,445.00	\$1,142.50
\$575,000.01	\$600,000.00	\$1,495.00	\$1,180.00

		Column 1	Column 2
Minimum Amount	Maximum Amount	OWNER'S POLICY Rates	LOAN POLICY Rates
\$600,000.01	\$625,000.00	\$1,545.00	\$1,217.50
\$625,000.01	\$650,000.00	\$1,595.00	\$1,255.00
\$650,000.01	\$675,000.00	\$1,645.00	\$1,292.50
\$675,000.01	\$700,000.00	\$1,695.00	\$1,330.00
\$700,000.01	\$725,000.00	\$1,745.00	\$1,367.50
\$725,000.01	\$750,000.00	\$1,795.00	\$1,405.00
\$750,000.01	\$800,000.00	\$1,895.00	\$1,480.00
\$800,000.01	\$850,000.00	\$1,995.00	\$1,555.00
\$850,000.01	\$900,000.00	\$2,095.00	\$1,630.00
\$900,000.01	\$950,000.00	\$2,195.00	\$1,705.00
\$950,000.01	\$1,000,000.00	\$2,295.00	\$1,780.00
\$1,000,000.01	\$1,100,000.00	\$2,420.00	\$1,905.00
\$1,100,000.01	\$1,200,000.00	\$2,545.00	\$2,030.00
\$1,200,000.01	\$1,300,000.00	\$2,670.00	\$2,155.00
\$1,300,000.01	\$1,400,000.00	\$2,795.00	\$2,280.00
\$1,400,000.01	\$1,500,000.00	\$2,920.00	\$2,405.00
\$1,500,000.01	\$1,600,000.00	\$3,045.00	\$2,530.00
\$1,600,000.01	\$1,700,000.00	\$3,170.00	\$2,655.00
\$1,700,000.01	\$1,800,000.00	\$3,295.00	\$2,780.00
\$1,800,000.01	\$1,900,000.00	\$3,420.00	\$2,905.00
\$1,900,000.01	\$2,000,000.00	\$3,545.00	\$3,030.00
\$2,000,000.01	\$2,100,000.00	\$3,670.00	\$3,155.00
\$2,100,000.01	\$2,200,000.00	\$3,795.00	\$3,280.00
\$2,200,000.01	\$2,300,000.00	\$3,920.00	\$3,405.00
\$2,300,000.01	\$2,400,000.00	\$4,045.00	\$3,530.00
\$2,400,000.01	\$2,500,000.00	\$4,170.00	\$3,655.00
\$2,500,000.01	\$2,600,000.00	\$4,295.00	\$3,780.00
\$2,600,000.01	\$2,700,000.00	\$4,420.00	\$3,905.00
\$2,700,000.01	\$2,800,000.00	\$4,545.00	\$4,030.00
\$2,800,000.01	\$2,900,000.00	\$4,670.00	\$4,155.00
\$2,900,000.01	\$3,000,000.00	\$4,795.00	\$4,280.00
\$3,000,000.01	\$3,100,000.00	\$4,920.00	\$4,405.00
\$3,100,000.01	\$3,200,000.00	\$5,045.00	\$4,530.00
\$3,200,000.01	\$3,300,000.00	\$5,170.00	\$4,655.00
\$3,300,000.01	\$3,400,000.00	\$5,295.00	\$4,780.00
\$3,400,000.01	\$3,500,000.00	\$5,420.00	\$4,905.00
\$3,500,000.01	\$3,600,000.00	\$5,545.00	\$5,030.00
\$3,600,000.01	\$3,700,000.00	\$5,670.00	\$5,155.00

		Column 1	Column 2
Minimum Amount	Maximum Amount	OWNER'S POLICY Rates	LOAN POLICY Rates
\$3,700,000.01	\$3,800,000.00	\$5,795.00	\$5,280.00
\$3,800,000.01	\$3,900,000.00	\$5,920.00	\$5,405.00
\$3,900,000.01	\$4,000,000.00	\$6,045.00	\$5,530.00
\$4,000,000.01	\$4,100,000.00	\$6,170.00	\$5,655.00
\$4,100,000.01	\$4,200,000.00	\$6,295.00	\$5,780.00
\$4,200,000.01	\$4,300,000.00	\$6,420.00	\$5,905.00
\$4,300,000.01	\$4,400,000.00	\$6,545.00	\$6,030.00
\$4,400,000.01	\$4,500,000.00	\$6,670.00	\$6,155.00
\$4,500,000.01	\$4,600,000.00	\$6,795.00	\$6,280.00
\$4,600,000.01	\$4,700,000.00	\$6,920.00	\$6,405.00
\$4,700,000.01	\$4,800,000.00	\$7,045.00	\$6,530.00
\$4,800,000.01	\$4,900,000.00	\$7,170.00	\$6,655.00
\$4,900,000.01	\$5,000,000.00	\$7,295.00	\$6,780.00

SECTION G

DICKINSON COUNTY AND GEARY COUNTY

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section G apply to all transactions involving property in Dickinson County and Geary County.

G.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section G.6.

(b) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued ten years prior to the order for a new Owner's Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the reissue Rate in Section G.6 (column 3) applies up to the amount of insurance of the prior Owner's Policy.

(c) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section G.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section G.6, for the leasehold Owner's

Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section G.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section G.6 at the tier level of the excess liability.

(d) Conversion Of An Insured Leasehold Estate To A Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate	Rate
Less than one year	\$200
One to five years	\$500
More than five years	Section G.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section G.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

G.2 LENDER'S INSURANCE

(a) Loan Policy Other Than A Loan Policy Addressed In Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section G.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).

Residential and Commercial	
1.	\$85
2.	\$85
3.	\$85 plus the Rate shown in Section G.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy
4.	\$85 plus the Rate shown in Section G.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy
5.	\$85 per additional Loan Policy
6.	\$85 per additional Loan Policy
7.	\$85 per additional Loan Policy plus the Rate shown in Section G.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
8.	\$85 per additional Loan Policy plus the Rate shown in Section G.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$85 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued 10 years prior to the order for a new Loan Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the Charge the new Loan Policy (for Residential and Commercial properties) is calculated as follows: the Rate in Section G.6 (column 5) applies to amount of insurance up to the prior Owner's Policy amount and the Rate in Section G.6 (column 4) applies to any amount of insurance in excess thereto at the tier level for the excess liability.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Short Term (Reissue) or Concurrent Rates do not apply.

Loan Amount	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Over \$150,000	\$250

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section G.6 (column 4) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

G.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$200	\$200

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$150 per additional tract	\$150 per additional tract

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

Residential	Commercial
\$200	\$200

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$50	\$50

(e) Cancellation Charge

Residential	Commercial
\$125, but see Section G.3(c) above	N/A

G.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

Residential	Commercial
\$200	\$200

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

Residential	Commercial
\$150	\$150

G.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
\$75	\$325	\$400

2. Cash Sale

Seller	Buyer	Total
\$75	\$75	\$150

3. Loan Only

This section applies except where Section G.5(c)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	\$300	\$300

4. Contract For Deed/Installment Sales Contracts

This fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

Transaction	Seller	Buyer	Total
Contract For Deed/ Installment Sales Contracts	\$75	\$75	\$150

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

Amount	Seller	Buyer	Total
Up to and including \$1,000,000	\$150	\$150	\$300

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	\$300	\$300
\$500,000.01 to \$1,000,000	N/A	\$400	\$400

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections G.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	\$150	\$150

2. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	\$50	N/A	\$50

3. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee / Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

4. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$20/each	\$20/each	Depends on the number of physical addresses or e-mail addresses employed

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	N/A	N/A	\$150

2. Prepare Settlement Statement (CD) with Disbursement

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) with Disbursement	N/A	N/A	\$200

3. Prepare Settlement Statement (CD) without Disbursement

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) with Disbursement	N/A	N/A	\$175

4. Escrow For Lender Requirements

Transaction	Seller	Buyer	Total
Escrow For Lender Requirements	N/A	N/A	\$50

5. Escrow For Completion

New Construction.

Transaction	Seller	Buyer	Total
Escrow For Completion	N/A	N/A	\$50

6. Indemnity Deposit - Required for Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit - Required for Title Issues	\$50	N/A	\$50

7. Document Preparation Fees (KS Only)

In connection with a title order. Fee per curative document, i.e. POA's or deeds in excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$50/document

8. Closing Protection Letter - KS

Transaction	Seller	Buyer	Total
Closing Protection Letter - KS	\$0	\$0	\$0

9. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

10. Construction Disbursing

1/2 of 1% of the Construction Loan, but not less than \$3,500; where the loan includes purchase money and/or refinance amounts, the Rate shall apply to that part intended to fund the construction, subject to the minimum Charge of \$3,500.

G.6 RATES

Minimum Amount	Maximum Amount	Column 1 OWNER'S POLICY Rates	Column 2 REISSUE OWNER'S POLICY Rates	Column 3 LOAN POLICY Rates	Column 4 REISSUE LOAN POLICY Rates
\$0.00	\$20,000.00	\$210.00	\$196.00	\$200.00	\$190.00
\$20,000.01	\$25,000.00	\$227.50	\$206.50	\$212.50	\$197.50
\$25,000.01	\$30,000.00	\$245.00	\$217.00	\$225.00	\$205.00
\$30,000.01	\$35,000.00	\$262.50	\$227.50	\$237.50	\$212.50
\$35,000.01	\$40,000.00	\$280.00	\$238.00	\$250.00	\$220.00
\$40,000.01	\$45,000.00	\$297.50	\$248.50	\$262.50	\$227.50
\$45,000.01	\$50,000.00	\$315.00	\$259.00	\$275.00	\$235.00
\$50,000.01	\$55,000.00	\$330.00	\$268.00	\$285.00	\$241.00
\$55,000.01	\$60,000.00	\$345.00	\$277.00	\$295.00	\$247.00
\$60,000.01	\$65,000.00	\$360.00	\$286.00	\$305.00	\$253.00
\$65,000.01	\$70,000.00	\$375.00	\$295.00	\$315.00	\$259.00
\$70,000.01	\$75,000.00	\$390.00	\$304.00	\$325.00	\$265.00
\$75,000.01	\$80,000.00	\$405.00	\$313.00	\$335.00	\$271.00
\$80,000.01	\$85,000.00	\$420.00	\$322.00	\$345.00	\$277.00
\$85,000.01	\$90,000.00	\$435.00	\$331.00	\$355.00	\$283.00
\$90,000.01	\$95,000.00	\$450.00	\$340.00	\$365.00	\$289.00
\$95,000.01	\$100,000.00	\$465.00	\$349.00	\$375.00	\$295.00
\$100,000.01	\$105,000.00	\$476.25	\$355.75	\$383.75	\$300.25
\$105,000.01	\$110,000.00	\$487.50	\$362.50	\$392.50	\$305.50
\$110,000.01	\$115,000.00	\$498.75	\$369.25	\$401.25	\$310.75
\$115,000.01	\$120,000.00	\$510.00	\$376.00	\$410.00	\$316.00
\$120,000.01	\$125,000.00	\$521.25	\$382.75	\$418.75	\$321.25
\$125,000.01	\$130,000.00	\$532.50	\$389.50	\$427.50	\$326.50
\$130,000.01	\$135,000.00	\$543.75	\$396.25	\$436.25	\$331.75
\$135,000.01	\$140,000.00	\$555.00	\$403.00	\$445.00	\$337.00
\$140,000.01	\$145,000.00	\$566.25	\$409.75	\$453.75	\$342.25
\$145,000.01	\$150,000.00	\$577.50	\$416.50	\$462.50	\$347.50
\$150,000.01	\$155,000.00	\$588.75	\$423.25	\$471.25	\$352.75
\$155,000.01	\$160,000.00	\$600.00	\$430.00	\$480.00	\$358.00
\$160,000.01	\$165,000.00	\$611.25	\$436.75	\$488.75	\$363.25
\$165,000.01	\$170,000.00	\$622.50	\$443.50	\$497.50	\$368.50
\$170,000.01	\$175,000.00	\$633.75	\$450.25	\$506.25	\$373.75

Minimum Amount	Maximum Amount	Column 1 OWNER'S POLICY Rates	Column 2 REISSUE OWNER'S POLICY Rates	Column 3 LOAN POLICY Rates	Column 4 REISSUE LOAN POLICY Rates
\$175,000.01	\$180,000.00	\$645.00	\$457.00	\$515.00	\$379.00
\$180,000.01	\$185,000.00	\$656.25	\$463.75	\$523.75	\$384.25
\$185,000.01	\$190,000.00	\$667.50	\$470.50	\$532.50	\$389.50
\$190,000.01	\$195,000.00	\$678.75	\$477.25	\$541.25	\$394.75
\$195,000.01	\$200,000.00	\$690.00	\$484.00	\$550.00	\$400.00
\$200,000.01	\$205,000.00	\$701.25	\$490.75	\$558.75	\$405.25
\$205,000.01	\$210,000.00	\$712.50	\$497.50	\$567.50	\$410.50
\$210,000.01	\$215,000.00	\$723.75	\$504.25	\$576.25	\$415.75
\$215,000.01	\$220,000.00	\$735.00	\$511.00	\$585.00	\$421.00
\$220,000.01	\$225,000.00	\$746.25	\$517.75	\$593.75	\$426.25
\$225,000.01	\$230,000.00	\$757.50	\$524.50	\$602.50	\$431.50
\$230,000.01	\$235,000.00	\$768.75	\$531.25	\$611.25	\$436.75
\$235,000.01	\$240,000.00	\$780.00	\$538.00	\$620.00	\$442.00
\$240,000.01	\$245,000.00	\$791.25	\$544.75	\$628.75	\$447.25
\$245,000.01	\$250,000.00	\$802.50	\$551.50	\$637.50	\$452.50
\$250,000.01	\$260,000.00	\$825.00	\$565.00	\$655.00	\$463.00
\$260,000.01	\$270,000.00	\$847.50	\$578.50	\$672.50	\$473.50
\$270,000.01	\$280,000.00	\$870.00	\$592.00	\$690.00	\$484.00
\$280,000.01	\$290,000.00	\$892.50	\$605.50	\$707.50	\$494.50
\$290,000.01	\$300,000.00	\$915.00	\$619.00	\$725.00	\$505.00
\$300,000.01	\$310,000.00	\$937.50	\$632.50	\$742.50	\$515.50
\$310,000.01	\$320,000.00	\$960.00	\$646.00	\$760.00	\$526.00
\$320,000.01	\$330,000.00	\$982.50	\$659.50	\$777.50	\$536.50
\$330,000.01	\$340,000.00	\$1,005.00	\$673.00	\$795.00	\$547.00
\$340,000.01	\$350,000.00	\$1,027.50	\$686.50	\$812.50	\$557.50
\$350,000.01	\$360,000.00	\$1,050.00	\$700.00	\$830.00	\$568.00
\$360,000.01	\$370,000.00	\$1,072.50	\$713.50	\$847.50	\$578.50
\$370,000.01	\$380,000.00	\$1,095.00	\$727.00	\$865.00	\$589.00
\$380,000.01	\$390,000.00	\$1,117.50	\$740.50	\$882.50	\$599.50
\$390,000.01	\$400,000.00	\$1,140.00	\$754.00	\$900.00	\$610.00
\$400,000.01	\$410,000.00	\$1,162.50	\$767.50	\$917.50	\$620.50
\$410,000.01	\$420,000.00	\$1,185.00	\$781.00	\$935.00	\$631.00
\$420,000.01	\$430,000.00	\$1,207.50	\$794.50	\$952.50	\$641.50
\$430,000.01	\$440,000.00	\$1,230.00	\$808.00	\$970.00	\$652.00
\$440,000.01	\$450,000.00	\$1,252.50	\$821.50	\$987.50	\$662.50
\$450,000.01	\$460,000.00	\$1,275.00	\$835.00	\$1,005.00	\$673.00
\$460,000.01	\$470,000.00	\$1,297.50	\$848.50	\$1,022.50	\$683.50
\$470,000.01	\$480,000.00	\$1,320.00	\$862.00	\$1,040.00	\$694.00

Minimum Amount	Maximum Amount	Column 1 OWNER'S POLICY Rates	Column 2 REISSUE OWNER'S POLICY Rates	Column 3 LOAN POLICY Rates	Column 4 REISSUE LOAN POLICY Rates
\$480,000.01	\$490,000.00	\$1,342.50	\$875.50	\$1,057.50	\$704.50
\$490,000.01	\$500,000.00	\$1,365.00	\$889.00	\$1,075.00	\$715.00
\$500,000.01	\$525,000.00	\$1,415.00	\$919.00	\$1,112.50	\$737.50
\$525,000.01	\$550,000.00	\$1,465.00	\$949.00	\$1,150.00	\$760.00
\$550,000.01	\$575,000.00	\$1,515.00	\$979.00	\$1,187.50	\$782.50
\$575,000.01	\$600,000.00	\$1,565.00	\$1,009.00	\$1,225.00	\$805.00
\$600,000.01	\$625,000.00	\$1,615.00	\$1,039.00	\$1,262.50	\$827.50
\$625,000.01	\$650,000.00	\$1,665.00	\$1,069.00	\$1,300.00	\$850.00
\$650,000.01	\$675,000.00	\$1,715.00	\$1,099.00	\$1,337.50	\$872.50
\$675,000.01	\$700,000.00	\$1,765.00	\$1,129.00	\$1,375.00	\$895.00
\$700,000.01	\$725,000.00	\$1,815.00	\$1,159.00	\$1,412.50	\$917.50
\$725,000.01	\$750,000.00	\$1,865.00	\$1,189.00	\$1,450.00	\$940.00
\$750,000.01	\$800,000.00	\$1,965.00	\$1,249.00	\$1,525.00	\$985.00
\$800,000.01	\$850,000.00	\$2,065.00	\$1,309.00	\$1,600.00	\$1,030.00
\$850,000.01	\$900,000.00	\$2,165.00	\$1,369.00	\$1,675.00	\$1,075.00
\$900,000.01	\$950,000.00	\$2,265.00	\$1,429.00	\$1,750.00	\$1,120.00
\$950,000.01	\$1,000,000.00	\$2,365.00	\$1,489.00	\$1,825.00	\$1,165.00
\$1,000,000.01	\$1,100,000.00	\$2,515.00	\$1,579.00	\$1,950.00	\$1,240.00
\$1,100,000.01	\$1,200,000.00	\$2,665.00	\$1,669.00	\$2,075.00	\$1,315.00
\$1,200,000.01	\$1,300,000.00	\$2,815.00	\$1,759.00	\$2,200.00	\$1,390.00
\$1,300,000.01	\$1,400,000.00	\$2,965.00	\$1,849.00	\$2,325.00	\$1,465.00
\$1,400,000.01	\$1,500,000.00	\$3,115.00	\$1,939.00	\$2,450.00	\$1,540.00
\$1,500,000.01	\$1,600,000.00	\$3,265.00	\$2,029.00	\$2,575.00	\$1,615.00
\$1,600,000.01	\$1,700,000.00	\$3,415.00	\$2,119.00	\$2,700.00	\$1,690.00
\$1,700,000.01	\$1,800,000.00	\$3,565.00	\$2,209.00	\$2,825.00	\$1,765.00
\$1,800,000.01	\$1,900,000.00	\$3,715.00	\$2,299.00	\$2,950.00	\$1,840.00
\$1,900,000.01	\$2,000,000.00	\$3,865.00	\$2,389.00	\$3,075.00	\$1,915.00
\$2,000,000.01	\$2,100,000.00	\$4,015.00	\$2,479.00	\$3,200.00	\$1,990.00
\$2,100,000.01	\$2,200,000.00	\$4,165.00	\$2,569.00	\$3,325.00	\$2,065.00
\$2,200,000.01	\$2,300,000.00	\$4,315.00	\$2,659.00	\$3,450.00	\$2,140.00
\$2,300,000.01	\$2,400,000.00	\$4,465.00	\$2,749.00	\$3,575.00	\$2,215.00
\$2,400,000.01	\$2,500,000.00	\$4,615.00	\$2,839.00	\$3,700.00	\$2,290.00
\$2,500,000.01	\$2,600,000.00	\$4,765.00	\$2,929.00	\$3,825.00	\$2,365.00
\$2,600,000.01	\$2,700,000.00	\$4,915.00	\$3,019.00	\$3,950.00	\$2,440.00
\$2,700,000.01	\$2,800,000.00	\$5,065.00	\$3,109.00	\$4,075.00	\$2,515.00
\$2,800,000.01	\$2,900,000.00	\$5,215.00	\$3,199.00	\$4,200.00	\$2,590.00
\$2,900,000.01	\$3,000,000.00	\$5,365.00	\$3,289.00	\$4,325.00	\$2,665.00
\$3,000,000.01	\$3,100,000.00	\$5,515.00	\$3,379.00	\$4,450.00	\$2,740.00

Minimum Amount	Maximum Amount	Column 1 OWNER'S POLICY Rates	Column 2 REISSUE OWNER'S POLICY Rates	Column 3 LOAN POLICY Rates	Column 4 REISSUE LOAN POLICY Rates
\$3,100,000.01	\$3,200,000.00	\$5,665.00	\$3,469.00	\$4,575.00	\$2,815.00
\$3,200,000.01	\$3,300,000.00	\$5,815.00	\$3,559.00	\$4,700.00	\$2,890.00
\$3,300,000.01	\$3,400,000.00	\$5,965.00	\$3,649.00	\$4,825.00	\$2,965.00
\$3,400,000.01	\$3,500,000.00	\$6,115.00	\$3,739.00	\$4,950.00	\$3,040.00
\$3,500,000.01	\$3,600,000.00	\$6,265.00	\$3,829.00	\$5,075.00	\$3,115.00
\$3,600,000.01	\$3,700,000.00	\$6,415.00	\$3,919.00	\$5,200.00	\$3,190.00
\$3,700,000.01	\$3,800,000.00	\$6,565.00	\$4,009.00	\$5,325.00	\$3,265.00
\$3,800,000.01	\$3,900,000.00	\$6,715.00	\$4,099.00	\$5,450.00	\$3,340.00
\$3,900,000.01	\$4,000,000.00	\$6,865.00	\$4,189.00	\$5,575.00	\$3,415.00
\$4,000,000.01	\$4,100,000.00	\$7,015.00	\$4,279.00	\$5,700.00	\$3,490.00
\$4,100,000.01	\$4,200,000.00	\$7,165.00	\$4,369.00	\$5,825.00	\$3,565.00
\$4,200,000.01	\$4,300,000.00	\$7,315.00	\$4,459.00	\$5,950.00	\$3,640.00
\$4,300,000.01	\$4,400,000.00	\$7,465.00	\$4,549.00	\$6,075.00	\$3,715.00
\$4,400,000.01	\$4,500,000.00	\$7,615.00	\$4,639.00	\$6,200.00	\$3,790.00
\$4,500,000.01	\$4,600,000.00	\$7,765.00	\$4,729.00	\$6,325.00	\$3,865.00
\$4,600,000.01	\$4,700,000.00	\$7,915.00	\$4,819.00	\$6,450.00	\$3,940.00
\$4,700,000.01	\$4,800,000.00	\$8,065.00	\$4,909.00	\$6,575.00	\$4,015.00
\$4,800,000.01	\$4,900,000.00	\$8,215.00	\$4,999.00	\$6,700.00	\$4,090.00
\$4,900,000.01	\$5,000,000.00	\$8,365.00	\$5,089.00	\$6,825.00	\$4,165.00

SECTION H

CHEROKEE COUNTY, CRAWFORD COUNTY, LABETTE COUNTY, AND NEOSHO COUNTY

Except as set forth in Section C, the Rates, Charges, and fee set forth in Section H apply to all transactions involving property in Cherokee County, Crawford County, Labette County, and Neosho County.

H.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section H.6.

(b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section H.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section H.6, for the leasehold Owner's

Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section H.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section H.6 at the tier level of the excess liability.

(c) Conversion Of An Insured Leasehold Estate To A Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate	Rate
Less than one year	\$200
One to five years	\$500
More than five years	Section H.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section H.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

H.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section H.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).

Residential and Commercial	
1.	\$125
2.	\$225
3.	\$125 plus the Rate shown in Section H.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy
4.	\$225 plus the Rate shown in Section H.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy
5.	\$125 per additional Loan Policy
6.	\$225 per additional Loan Policy
7.	\$125 per additional Loan Policy plus the Rate shown in Section H.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
8.	\$225 per additional Loan Policy plus the Rate shown in Section H.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) Construction Loan - Residential Only

The Rate for a Loan Policy, insuring a loan with the primary purpose of construction or rehabilitation of improvements on the land, and containing all Standard Exceptions and no endorsements at the time of issuance of the Loan Policy and post-policy with the exception of the Record Matters Date Down Endorsement detailed below, is:

Amount of Insurance	Rate
Up to and including \$5,000,000	\$175 plus \$.30 per \$1,000

Any post-policy increase in the Amount of Insurance shall be \$.30 per \$1,000.

The Charge for a Rundown and Record Matters Date Down Endorsement on a Construction Loan Policy:

Where the Company is disbursing construction funds pursuant to a Construction Loan escrow and disbursing agreement, there are no additional Charges for a periodic title rundown and date down endorsement to cover each disbursement. Where the Company is not disbursing the funds, however, the Charge for each title rundown and date down endorsement shall be the Charge set forth in Appendix A.

The Rates above are not available for Commercial properties.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250

Amount of Insurance	Rate
\$1,500,001 to \$2,000,000	\$350

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

Loan Amount	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Over \$150,000	\$250

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section H.6 (column 3) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

H.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$200	\$200

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$100 per additional tract	\$100 per additional tract

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

Residential	Commercial
\$225	\$225

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$50	\$50

(e) Cancellation Charge

Residential	Commercial
\$0, but see Section H.3(c) above	N/A

H.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee Form Number 28 - Condition of Title, is as follows:

Residential	Commercial
\$225	\$225

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

Residential	Commercial
\$200	\$200

H.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
N/A	N/A	\$350

2. Cash Sale

Seller	Buyer	Total
N/A	N/A	\$350

3. Loan Only

This section applies except where Section H.5(c)(1) applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	N/A	\$350

4. Contract For Deed/Installment Sales Contracts

This Fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

Seller	Buyer	Total
N/A	N/A	\$350

5. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

Seller	Buyer	Total
N/A	N/A	\$400

6. Owner Finance

This section applies to owner finance, excluding contract for deed/installment sale contracts.

Seller	Buyer	Total
N/A	N/A	\$400

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$350
\$500,000.01 to \$1,000,000	N/A	N/A	\$500

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$350
\$500,000.01 to \$1,000,000	N/A	N/A	\$500

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections H.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	N/A	\$100

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

Transaction	Seller	Buyer	Total
For Sale By Owner Facilitation Fee	N/A	N/A	\$50

3. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

Transaction	Seller	Buyer	Total
After-Hours Closing	\$100	\$100	Depends on the number of parties requesting after-hours service

4. Mobile Home or Manufactured Housing

This section is in conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	N/A	N/A	\$100

5. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee / Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

6. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$20/each	\$20/each	Depends on the number of physical addresses or e-mail addresses employed

7. Mobile Closing Fee

Transaction	Seller	Buyer	Total
Mobile Closing Fee	\$100	\$100	Depends on the number of parties requesting a mobile closing

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	N/A	N/A	\$200

2. Prepare Settlement Statement (CD) with Disbursement

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) & / or Disburse	N/A	N/A	\$350

3. Escrow For Lender Requirements

Transaction	Seller	Buyer	Total
Escrow For Lender Requirements	N/A	N/A	\$100

4. Escrow For Completion

New Construction.

Transaction	Seller	Buyer	Total
Escrow For Completion	N/A	N/A	\$100

5. Indemnity Deposit - Required for Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit - Required for Title Issues	N/A	N/A	\$100

6. Document Preparation Fees (KS Only)

This section is in connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$75/document

7. Closing Protection Letter - MO

Transaction	Seller	Buyer	Total
Closing Protection Letter - MO	\$25	\$25	\$50

8. Closing Protection Letter - KS

Transaction	Seller	Buyer	Total
Closing Protection Letter - KS	\$0	\$0	\$0

9. Interest Bearing Account Set-Up Fee

Transaction	Seller	Buyer	Total
Interest Bearing Account Set-Up Fee	N/A	N/A	\$100

10. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

Transaction	Seller	Buyer	Total
Language Translator Service	N/A	N/A	\$50

11. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

12. Construction Disbursing

Amount	Charge
Up to and including \$100,000	\$550
\$100,000.01 to \$250,000	1/2 of 1% of the Construction Loan
More than \$250,000	1/4 of 1% of the Construction Loan

H.6 RATES

		Column 1	Column 2
Minimum Amount	Maximum Amount	OWNER'S POLICY Rates	LOAN POLICY Rates
\$0.00	\$20,000.00	\$275.00	\$275.00
\$20,000.01	\$25,000.00	\$300.00	\$300.00
\$25,000.01	\$30,000.00	\$325.00	\$325.00
\$30,000.01	\$35,000.00	\$350.00	\$350.00
\$35,000.01	\$40,000.00	\$375.00	\$375.00
\$40,000.01	\$45,000.00	\$400.00	\$400.00
\$45,000.01	\$50,000.00	\$425.00	\$425.00
\$50,000.01	\$55,000.00	\$445.00	\$445.00
\$55,000.01	\$60,000.00	\$465.00	\$465.00
\$60,000.01	\$65,000.00	\$485.00	\$485.00
\$65,000.01	\$70,000.00	\$505.00	\$505.00
\$70,000.01	\$75,000.00	\$525.00	\$525.00
\$75,000.01	\$80,000.00	\$545.00	\$545.00

\$80,000.01	\$85,000.00	\$565.00	\$565.00
\$85,000.01	\$90,000.00	\$585.00	\$585.00
\$90,000.01	\$95,000.00	\$605.00	\$605.00
\$95,000.01	\$100,000.00	\$625.00	\$625.00
\$100,000.01	\$105,000.00	\$645.00	\$645.00
\$105,000.01	\$110,000.00	\$665.00	\$665.00
\$110,000.01	\$115,000.00	\$685.00	\$685.00
\$115,000.01	\$120,000.00	\$705.00	\$705.00
\$120,000.01	\$125,000.00	\$725.00	\$725.00
\$125,000.01	\$130,000.00	\$745.00	\$745.00
\$130,000.01	\$135,000.00	\$765.00	\$765.00
\$135,000.01	\$140,000.00	\$785.00	\$785.00
\$140,000.01	\$145,000.00	\$805.00	\$805.00
\$145,000.01	\$150,000.00	\$825.00	\$825.00
\$150,000.01	\$155,000.00	\$845.00	\$845.00
\$155,000.01	\$160,000.00	\$865.00	\$865.00
\$160,000.01	\$165,000.00	\$885.00	\$885.00
\$165,000.01	\$170,000.00	\$905.00	\$905.00
\$170,000.01	\$175,000.00	\$920.00	\$920.00
\$175,000.01	\$180,000.00	\$935.00	\$935.00
\$180,000.01	\$185,000.00	\$950.00	\$950.00
\$185,000.01	\$190,000.00	\$965.00	\$965.00
\$190,000.01	\$195,000.00	\$980.00	\$980.00
\$195,000.01	\$200,000.00	\$995.00	\$995.00
\$200,000.01	\$205,000.00	\$1,010.00	\$1,010.00
\$205,000.01	\$210,000.00	\$1,025.00	\$1,025.00
\$210,000.01	\$215,000.00	\$1,040.00	\$1,040.00
\$215,000.01	\$220,000.00	\$1,055.00	\$1,055.00
\$220,000.01	\$225,000.00	\$1,070.00	\$1,070.00
\$225,000.01	\$230,000.00	\$1,085.00	\$1,085.00
\$230,000.01	\$235,000.00	\$1,100.00	\$1,100.00
\$235,000.01	\$240,000.00	\$1,115.00	\$1,115.00
\$240,000.01	\$245,000.00	\$1,130.00	\$1,130.00
\$245,000.01	\$250,000.00	\$1,145.00	\$1,145.00
\$250,000.01	\$260,000.00	\$1,170.00	\$1,170.00
\$260,000.01	\$270,000.00	\$1,195.00	\$1,195.00
\$270,000.01	\$280,000.00	\$1,220.00	\$1,220.00
\$280,000.01	\$290,000.00	\$1,245.00	\$1,245.00
\$290,000.01	\$300,000.00	\$1,270.00	\$1,270.00
\$300,000.01	\$310,000.00	\$1,295.00	\$1,295.00
\$310,000.01	\$320,000.00	\$1,320.00	\$1,320.00
\$320,000.01	\$330,000.00	\$1,345.00	\$1,345.00
\$330,000.01	\$340,000.00	\$1,370.00	\$1,370.00

\$340,000.01	\$350,000.00	\$1,395.00	\$1,395.00
\$350,000.01	\$360,000.00	\$1,420.00	\$1,420.00
\$360,000.01	\$370,000.00	\$1,445.00	\$1,445.00
\$370,000.01	\$380,000.00	\$1,470.00	\$1,470.00
\$380,000.01	\$390,000.00	\$1,495.00	\$1,495.00
\$390,000.01	\$400,000.00	\$1,520.00	\$1,520.00
\$400,000.01	\$410,000.00	\$1,545.00	\$1,545.00
\$410,000.01	\$420,000.00	\$1,570.00	\$1,570.00
\$420,000.01	\$430,000.00	\$1,595.00	\$1,595.00
\$430,000.01	\$440,000.00	\$1,620.00	\$1,620.00
\$440,000.01	\$450,000.00	\$1,645.00	\$1,645.00
\$450,000.01	\$460,000.00	\$1,670.00	\$1,670.00
\$460,000.01	\$470,000.00	\$1,695.00	\$1,695.00
\$470,000.01	\$480,000.00	\$1,720.00	\$1,720.00
\$480,000.01	\$490,000.00	\$1,745.00	\$1,745.00
\$490,000.01	\$500,000.00	\$1,770.00	\$1,770.00
\$500,000.01	\$525,000.00	\$1,826.25	\$1,826.25
\$525,000.01	\$550,000.00	\$1,882.50	\$1,882.50
\$550,000.01	\$575,000.00	\$1,938.75	\$1,938.75
\$575,000.01	\$600,000.00	\$1,995.00	\$1,995.00
\$600,000.01	\$625,000.00	\$2,051.25	\$2,051.25
\$625,000.01	\$650,000.00	\$2,107.50	\$2,107.50
\$650,000.01	\$675,000.00	\$2,163.75	\$2,163.75
\$675,000.01	\$700,000.00	\$2,220.00	\$2,220.00
\$700,000.01	\$725,000.00	\$2,276.25	\$2,276.25
\$725,000.01	\$750,000.00	\$2,332.50	\$2,332.50
\$750,000.01	\$800,000.00	\$2,445.00	\$2,445.00
\$800,000.01	\$850,000.00	\$2,557.50	\$2,557.50
\$850,000.01	\$900,000.00	\$2,670.00	\$2,670.00
\$900,000.01	\$950,000.00	\$2,782.50	\$2,782.50
\$950,000.01	\$1,000,000.00	\$2,895.00	\$2,895.00
\$1,000,000.01	\$1,100,000.00	\$3,045.00	\$3,045.00
\$1,100,000.01	\$1,200,000.00	\$3,195.00	\$3,195.00
\$1,200,000.01	\$1,300,000.00	\$3,345.00	\$3,345.00
\$1,300,000.01	\$1,400,000.00	\$3,495.00	\$3,495.00
\$1,400,000.01	\$1,500,000.00	\$3,645.00	\$3,645.00
\$1,500,000.01	\$1,600,000.00	\$3,795.00	\$3,795.00
\$1,600,000.01	\$1,700,000.00	\$3,945.00	\$3,945.00
\$1,700,000.01	\$1,800,000.00	\$4,095.00	\$4,095.00
\$1,800,000.01	\$1,900,000.00	\$4,245.00	\$4,245.00
\$1,900,000.01	\$2,000,000.00	\$4,395.00	\$4,395.00
\$2,000,000.01	\$2,100,000.00	\$4,545.00	\$4,545.00

\$2,100,000.01	\$2,200,000.00	\$4,695.00	\$4,695.00
\$2,200,000.01	\$2,300,000.00	\$4,845.00	\$4,845.00
\$2,300,000.01	\$2,400,000.00	\$4,995.00	\$4,995.00
\$2,400,000.01	\$2,500,000.00	\$5,145.00	\$5,145.00
\$2,500,000.01	\$2,600,000.00	\$5,295.00	\$5,295.00
\$2,600,000.01	\$2,700,000.00	\$5,445.00	\$5,445.00
\$2,700,000.01	\$2,800,000.00	\$5,595.00	\$5,595.00
\$2,800,000.01	\$2,900,000.00	\$5,745.00	\$5,745.00
\$2,900,000.01	\$3,000,000.00	\$5,895.00	\$5,895.00
\$3,000,000.01	\$3,100,000.00	\$6,045.00	\$6,045.00
\$3,100,000.01	\$3,200,000.00	\$6,195.00	\$6,195.00
\$3,200,000.01	\$3,300,000.00	\$6,345.00	\$6,345.00
\$3,300,000.01	\$3,400,000.00	\$6,495.00	\$6,495.00
\$3,400,000.01	\$3,500,000.00	\$6,645.00	\$6,645.00
\$3,500,000.01	\$3,600,000.00	\$6,795.00	\$6,795.00
\$3,600,000.01	\$3,700,000.00	\$6,945.00	\$6,945.00
\$3,700,000.01	\$3,800,000.00	\$7,095.00	\$7,095.00
\$3,800,000.01	\$3,900,000.00	\$7,245.00	\$7,245.00
\$3,900,000.01	\$4,000,000.00	\$7,395.00	\$7,395.00
\$4,000,000.01	\$4,100,000.00	\$7,545.00	\$7,545.00
\$4,100,000.01	\$4,200,000.00	\$7,695.00	\$7,695.00
\$4,200,000.01	\$4,300,000.00	\$7,845.00	\$7,845.00
\$4,300,000.01	\$4,400,000.00	\$7,995.00	\$7,995.00
\$4,400,000.01	\$4,500,000.00	\$8,145.00	\$8,145.00
\$4,500,000.01	\$4,600,000.00	\$8,295.00	\$8,295.00
\$4,600,000.01	\$4,700,000.00	\$8,445.00	\$8,445.00
\$4,700,000.01	\$4,800,000.00	\$8,595.00	\$8,595.00
\$4,800,000.01	\$4,900,000.00	\$8,745.00	\$8,745.00
\$4,900,000.01	\$5,000,000.00	\$8,895.00	\$8,895.00

SECTION I REMAINING COUNTIES WITH A POPULATION IN EXCESS OF 10,000

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section I apply to all transactions involving property in the remaining counties in the state of Kansas (not specifically referenced within Sections D, E, F, G, and H of this Schedule) with a population in excess of 10,000 as determined by the United States Census Bureau.

I.1 OWNER'S INSURANCE

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section I.6.

(b) Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section I.6.

When the amount of Insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section I.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section I.6, subject to a minimum Charge of \$250. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section I.6 at the tier level of the excess liability.

(c) Conversion of an Insured Leasehold Estate to a Fee Estate - Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate	Rate
Less than one year	\$200
One to five years	\$500
More than five years	Section I.6 Rates

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section I.6 applicable at the tier level of the excess liability.

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

Not available for Residential properties.

I.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed In Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section I.6.

(b) Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
2. This Charge applies if the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).
3. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

5. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
6. This Charge applies if the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).
7. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).

Residential and Commercial	
1.	\$125
2.	\$225
3.	\$125 plus the Rate shown in Section I.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy
4.	\$225 plus the Rate shown in Section I.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy
5.	\$125 per additional Loan Policy
6.	\$225 per additional Loan Policy
7.	\$125 per additional Loan Policy plus the Rate shown in Section I.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
8.	\$225 per additional Loan Policy plus the Rate shown in Section I.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

Amount of Insurance	Rate
Up to and including \$1,000,000	\$125
\$1,000,001 to \$1,500,000	\$250
\$1,500,001 to \$2,000,000	\$350

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

(e) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

Loan Amount	Rate
Up to and including \$75,000	\$125
\$75,001 to \$150,000	\$140
Over \$150,000	\$250

(f) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section I.6 (column 3) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

I.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

Residential	Commercial
\$200	\$200

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

Residential	Commercial
\$150 per additional tract	\$150 per additional tract

(c) Commitment Production Charge

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

Residential	Commercial
\$225	\$225

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

Residential	Commercial
\$50	\$50

(e) Cancellation Charge

Residential	Commercial
\$125, but see Section I.3(c) above	N/A

I.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee Form Number 28 - Condition of Title, is as follows:

Residential	Commercial
\$225	\$225

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

Residential	Commercial
\$200	\$200

I.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

Seller	Buyer	Total
N/A	N/A	\$400

2. Cash Sale

Seller	Buyer	Total
N/A	N/A	\$350

3. Loan Only

This section applies except where Section I.5(c)(1) applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

Seller	Buyer	Total
N/A	N/A	\$350

4. Contract For Deed/Installment Sales Contracts

This Fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

Seller	Buyer	Total
N/A	N/A	\$350

5. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

Seller	Buyer	Total
N/A	N/A	\$400

6. Owner Finance

This section applies to owner finance, excluding contract for deed/installment sale contracts.

Seller	Buyer	Total
N/A	N/A	\$400

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$350
\$500,000.01 to \$1,000,000	N/A	N/A	\$500

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

Amount	Seller	Buyer	Total
Up to and including \$500,000	N/A	N/A	\$350
\$500,000.01 to \$1,000,000	N/A	N/A	\$500

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections I.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

Transaction	Seller	Buyer	Total
Second MTG/DOT/HELOC	N/A	N/A	\$150

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

Transaction	Seller	Buyer	Total
For Sale By Owner Facilitation Fee	N/A	N/A	\$50

3. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

Transaction	Seller	Buyer	Total
After-Hours Closing	\$100	\$100	Depends on the number of parties requesting after-hours service

4. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

Transaction	Seller	Buyer	Total
Mobile Home or Manufactured Housing	N/A	N/A	\$100

5. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

Transaction	Seller	Buyer	Total
Excess Wire Fee / Courier Delivery Fee	\$20/each	\$20/each	Depends on the number of deliveries and wires

6. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

Transaction	Seller	Buyer	Total
Mail Out Fee	\$20/each	\$20/each	Depends on the number of physical addresses or e-mail addresses employed

7. Mobile Closing Fee

Transaction	Seller	Buyer	Total
Mobile Closing Fee	\$100	\$100	Depends on the number of parties requesting a mobile closing

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

Transaction	Seller	Buyer	Total
Accommodation/Witness Closing	N/A	N/A	\$200

2. Prepare Settlement Statement (CD) & / or Disburse

Transaction	Seller	Buyer	Total
Prepare Settlement Statement (CD) & / or Disburse	N/A	N/A	\$350

3. Escrow For Lender Requirements

Transaction	Seller	Buyer	Total
Escrow For Lender Requirements	N/A	N/A	\$100

4. Escrow For Completion

New Construction.

Transaction	Seller	Buyer	Total
Escrow For Completion	N/A	N/A	\$100

5. Indemnity Deposit - Required for Title Issues

Transaction	Seller	Buyer	Total
Indemnity Deposit - Required for Title Issues	N/A	N/A	\$100

6. Document Preparation Fees (KS Only)

In connection with a title order. Fee per curative document, i.e., POA's or deeds excess of one.

Transaction	Seller	Buyer	Total
Document Preparation Fees	N/A	N/A	\$75/document

7. Closing Protection Letter - MO

Transaction	Seller	Buyer	Total
Closing Protection Letter - MO	\$25	\$25	\$50

8. Closing Protection Letter - KS

Transaction	Seller	Buyer	Total
Closing Protection Letter - KS	\$0	\$0	\$0

9. Interest Bearing Account Set-Up Fee

Transaction	Seller	Buyer	Total
Interest Bearing Account Set-Up Fee	N/A	N/A	\$100

10. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

Transaction	Seller	Buyer	Total
Language Translator Service	N/A	N/A	\$50

11. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

Transaction	Seller	Buyer	Total
Miscellaneous Bill Payment	\$10/each	\$10/each	Varies depending on the number of bill payments

I.6 RATES

		Column 1	Column 2
Minimum Amount	Maximum Amount	OWNER'S POLICY Rates	LOAN POLICY Rates
\$0.00	\$20,000.00	\$275.00	\$275.00
\$20,000.01	\$25,000.00	\$300.00	\$300.00
\$25,000.01	\$30,000.00	\$325.00	\$325.00
\$30,000.01	\$35,000.00	\$350.00	\$350.00
\$35,000.01	\$40,000.00	\$375.00	\$375.00
\$40,000.01	\$45,000.00	\$400.00	\$400.00
\$45,000.01	\$50,000.00	\$425.00	\$425.00
\$50,000.01	\$55,000.00	\$445.00	\$445.00
\$55,000.01	\$60,000.00	\$465.00	\$465.00
\$60,000.01	\$65,000.00	\$485.00	\$485.00
\$65,000.01	\$70,000.00	\$505.00	\$505.00
\$70,000.01	\$75,000.00	\$525.00	\$525.00
\$75,000.01	\$80,000.00	\$545.00	\$545.00
\$80,000.01	\$85,000.00	\$565.00	\$565.00
\$85,000.01	\$90,000.00	\$585.00	\$585.00
\$90,000.01	\$95,000.00	\$605.00	\$605.00
\$95,000.01	\$100,000.00	\$625.00	\$625.00
\$100,000.01	\$105,000.00	\$645.00	\$645.00
\$105,000.01	\$110,000.00	\$665.00	\$665.00
\$110,000.01	\$115,000.00	\$685.00	\$685.00
\$115,000.01	\$120,000.00	\$705.00	\$705.00
\$120,000.01	\$125,000.00	\$725.00	\$725.00
\$125,000.01	\$130,000.00	\$745.00	\$745.00
\$130,000.01	\$135,000.00	\$765.00	\$765.00
\$135,000.01	\$140,000.00	\$785.00	\$785.00
\$140,000.01	\$145,000.00	\$805.00	\$805.00
\$145,000.01	\$150,000.00	\$825.00	\$825.00
\$150,000.01	\$155,000.00	\$845.00	\$845.00
\$155,000.01	\$160,000.00	\$865.00	\$865.00
\$160,000.01	\$165,000.00	\$885.00	\$885.00
\$165,000.01	\$170,000.00	\$905.00	\$905.00
\$170,000.01	\$175,000.00	\$920.00	\$920.00
\$175,000.01	\$180,000.00	\$935.00	\$935.00
\$180,000.01	\$185,000.00	\$950.00	\$950.00
\$185,000.01	\$190,000.00	\$965.00	\$965.00
\$190,000.01	\$195,000.00	\$980.00	\$980.00

		Column 1	Column 2
Minimum Amount	Maximum Amount	OWNER'S POLICY Rates	LOAN POLICY Rates
\$195,000.01	\$200,000.00	\$995.00	\$995.00
\$200,000.01	\$205,000.00	\$1,010.00	\$1,010.00
\$205,000.01	\$210,000.00	\$1,025.00	\$1,025.00
\$210,000.01	\$215,000.00	\$1,040.00	\$1,040.00
\$215,000.01	\$220,000.00	\$1,055.00	\$1,055.00
\$220,000.01	\$225,000.00	\$1,070.00	\$1,070.00
\$225,000.01	\$230,000.00	\$1,085.00	\$1,085.00
\$230,000.01	\$235,000.00	\$1,100.00	\$1,100.00
\$235,000.01	\$240,000.00	\$1,115.00	\$1,115.00
\$240,000.01	\$245,000.00	\$1,130.00	\$1,130.00
\$245,000.01	\$250,000.00	\$1,145.00	\$1,145.00
\$250,000.01	\$260,000.00	\$1,170.00	\$1,170.00
\$260,000.01	\$270,000.00	\$1,195.00	\$1,195.00
\$270,000.01	\$280,000.00	\$1,220.00	\$1,220.00
\$280,000.01	\$290,000.00	\$1,245.00	\$1,245.00
\$290,000.01	\$300,000.00	\$1,270.00	\$1,270.00
\$300,000.01	\$310,000.00	\$1,295.00	\$1,295.00
\$310,000.01	\$320,000.00	\$1,320.00	\$1,320.00
\$320,000.01	\$330,000.00	\$1,345.00	\$1,345.00
\$330,000.01	\$340,000.00	\$1,370.00	\$1,370.00
\$340,000.01	\$350,000.00	\$1,395.00	\$1,395.00
\$350,000.01	\$360,000.00	\$1,420.00	\$1,420.00
\$360,000.01	\$370,000.00	\$1,445.00	\$1,445.00
\$370,000.01	\$380,000.00	\$1,470.00	\$1,470.00
\$380,000.01	\$390,000.00	\$1,495.00	\$1,495.00
\$390,000.01	\$400,000.00	\$1,520.00	\$1,520.00
\$400,000.01	\$410,000.00	\$1,545.00	\$1,545.00
\$410,000.01	\$420,000.00	\$1,570.00	\$1,570.00
\$420,000.01	\$430,000.00	\$1,595.00	\$1,595.00
\$430,000.01	\$440,000.00	\$1,620.00	\$1,620.00
\$440,000.01	\$450,000.00	\$1,645.00	\$1,645.00
\$450,000.01	\$460,000.00	\$1,670.00	\$1,670.00
\$460,000.01	\$470,000.00	\$1,695.00	\$1,695.00
\$470,000.01	\$480,000.00	\$1,720.00	\$1,720.00
\$480,000.01	\$490,000.00	\$1,745.00	\$1,745.00
\$490,000.01	\$500,000.00	\$1,770.00	\$1,770.00
\$500,000.01	\$525,000.00	\$1,826.25	\$1,826.25
\$525,000.01	\$550,000.00	\$1,882.50	\$1,882.50

		Column 1	Column 2
Minimum Amount	Maximum Amount	OWNER'S POLICY Rates	LOAN POLICY Rates
\$550,000.01	\$575,000.00	\$1,938.75	\$1,938.75
\$575,000.01	\$600,000.00	\$1,995.00	\$1,995.00
\$600,000.01	\$625,000.00	\$2,051.25	\$2,051.25
\$625,000.01	\$650,000.00	\$2,107.50	\$2,107.50
\$650,000.01	\$675,000.00	\$2,163.75	\$2,163.75
\$675,000.01	\$700,000.00	\$2,220.00	\$2,220.00
\$700,000.01	\$725,000.00	\$2,276.25	\$2,276.25
\$725,000.01	\$750,000.00	\$2,332.50	\$2,332.50
\$750,000.01	\$800,000.00	\$2,445.00	\$2,445.00
\$800,000.01	\$850,000.00	\$2,557.50	\$2,557.50
\$850,000.01	\$900,000.00	\$2,670.00	\$2,670.00
\$900,000.01	\$950,000.00	\$2,782.50	\$2,782.50
\$950,000.01	\$1,000,000.00	\$2,895.00	\$2,895.00
\$1,000,000.01	\$1,100,000.00	\$3,045.00	\$3,045.00
\$1,100,000.01	\$1,200,000.00	\$3,195.00	\$3,195.00
\$1,200,000.01	\$1,300,000.00	\$3,345.00	\$3,345.00
\$1,300,000.01	\$1,400,000.00	\$3,495.00	\$3,495.00
\$1,400,000.01	\$1,500,000.00	\$3,645.00	\$3,645.00
\$1,500,000.01	\$1,600,000.00	\$3,795.00	\$3,795.00
\$1,600,000.01	\$1,700,000.00	\$3,945.00	\$3,945.00
\$1,700,000.01	\$1,800,000.00	\$4,095.00	\$4,095.00
\$1,800,000.01	\$1,900,000.00	\$4,245.00	\$4,245.00
\$1,900,000.01	\$2,000,000.00	\$4,395.00	\$4,395.00
\$2,000,000.01	\$2,100,000.00	\$4,545.00	\$4,545.00
\$2,100,000.01	\$2,200,000.00	\$4,695.00	\$4,695.00
\$2,200,000.01	\$2,300,000.00	\$4,845.00	\$4,845.00
\$2,300,000.01	\$2,400,000.00	\$4,995.00	\$4,995.00
\$2,400,000.01	\$2,500,000.00	\$5,145.00	\$5,145.00
\$2,500,000.01	\$2,600,000.00	\$5,295.00	\$5,295.00
\$2,600,000.01	\$2,700,000.00	\$5,445.00	\$5,445.00
\$2,700,000.01	\$2,800,000.00	\$5,595.00	\$5,595.00
\$2,800,000.01	\$2,900,000.00	\$5,745.00	\$5,745.00
\$2,900,000.01	\$3,000,000.00	\$5,895.00	\$5,895.00
\$3,000,000.01	\$3,100,000.00	\$6,045.00	\$6,045.00
\$3,100,000.01	\$3,200,000.00	\$6,195.00	\$6,195.00
\$3,200,000.01	\$3,300,000.00	\$6,345.00	\$6,345.00
\$3,300,000.01	\$3,400,000.00	\$6,495.00	\$6,495.00
\$3,400,000.01	\$3,500,000.00	\$6,645.00	\$6,645.00

		Column 1	Column 2
Minimum Amount	Maximum Amount	OWNER'S POLICY Rates	LOAN POLICY Rates
\$3,500,000.01	\$3,600,000.00	\$6,795.00	\$6,795.00
\$3,600,000.01	\$3,700,000.00	\$6,945.00	\$6,945.00
\$3,700,000.01	\$3,800,000.00	\$7,095.00	\$7,095.00
\$3,800,000.01	\$3,900,000.00	\$7,245.00	\$7,245.00
\$3,900,000.01	\$4,000,000.00	\$7,395.00	\$7,395.00
\$4,000,000.01	\$4,100,000.00	\$7,545.00	\$7,545.00
\$4,100,000.01	\$4,200,000.00	\$7,695.00	\$7,695.00
\$4,200,000.01	\$4,300,000.00	\$7,845.00	\$7,845.00
\$4,300,000.01	\$4,400,000.00	\$7,995.00	\$7,995.00
\$4,400,000.01	\$4,500,000.00	\$8,145.00	\$8,145.00
\$4,500,000.01	\$4,600,000.00	\$8,295.00	\$8,295.00
\$4,600,000.01	\$4,700,000.00	\$8,445.00	\$8,445.00
\$4,700,000.01	\$4,800,000.00	\$8,595.00	\$8,595.00
\$4,800,000.01	\$4,900,000.00	\$8,745.00	\$8,745.00
\$4,900,000.01	\$5,000,000.00	\$8,895.00	\$8,895.00

APPENDIX A ENDORSEMENT RATES

Filed endorsement Charges are as set forth in the charts below. The Charges contained herein are keyed to the coverages specifically referred to in each endorsement. Additional Charges may be made for inspections or additional work where warranted. Whenever a particular endorsement is modified to cover some other estate or interest than that described in the existing endorsement, a special price must be obtained for such modified endorsement to conform to the type of policy issued or coverage given.

As used in this chart, N/A = Not applicable and percentages refer to a percentage of the Rate based on the amount of insurance of the title insurance policy for which the endorsement is applicable, unless otherwise indicated.

Endorsements will be issued only if underwriting requirements are satisfied.

Endorsements may be issued subsequent to policy issuance on Commercial property. Where updated search work or underwriting is required for the issuance of the post-policy endorsement, the Company may Charge 10-25% of the applicable Rate set forth in the tables above. Not available for Residential properties.

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	1-06		Street Assessments	Owner - N/A Loan - \$75	Owner - N/A Loan - \$150
	3-06		Zoning	Owner - \$100 or 5% up to \$1000 Loan - \$100 or 5% up to \$1000	Owner - \$500 Loan - \$500
	3.1-06		Zoning - Completed Structure	Owner - \$250 or 10% up to \$2500 Loan - \$250 or 10% up to \$2500	Owner - \$750 Loan - \$750
	3.2-06		Zoning - Land Under Development	Owner - \$500 or 10% up to \$2500 Loan - \$500 or 10% up to \$2500	Owner - \$1,000 Loan - \$750
	3.3-06		Zoning - Completed Improvement - Non-Conforming Use	Owner - \$250 or 10% up to \$2500 Loan - \$250 or 10% up to \$2500	Owner - \$750 Loan - \$750
	3.4-06		Zoning - No Zoning Classification	Owner - \$250 or 10% up to \$2500 Loan - \$250 or 10% up to \$2500	Owner - \$750 Loan - \$750
	4-06		Condominium - Assessments Priority	Owner - N/A Loan - \$75	Owner - N/A Loan - \$150
	4.1-06		Condominium - Current Assessments	Owner - \$75 Loan - \$75	Owner - \$150 Loan - \$150
	5-06		Planned Unit Development - Assessments Priority	Owner - N/A Loan - \$75	Owner - N/A Loan - \$150
	5.1-06		Planned Unit Development - Current Assessments	Owner - \$0 Loan - \$0	Owner - \$150 Loan - \$150

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	6-06		Variable Rate Mortgage	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	6.2-06		Variable Rate Mortgage - Negative Amortization	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	7-06		Manufactured Housing Unit	Owner - \$100 Loan - \$75	Owner - \$150 Loan - \$150
	7.1-06		Manufactured Housing - Conversion - Loan	Owner - N/A Loan - \$75	Owner - N/A Loan - \$150
	7.2-06		Manufactured Housing - Conversion - Owner's	Owner - \$100 Loan - N/A	Owner - \$150 Loan - N/A
	8.1-06		Environmental Protection Lien	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	8.2-06		Commercial Environmental Protection Lien	Owner - \$0 Loan - \$0	Owner - \$150 Loan - \$150
	9-06		Restrictions, Encroachments and Minerals - Loan Policy	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	9.1-06		Covenants, Conditions and Restrictions - Unimproved Land - Owner's Policy	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
	9.2-06		Covenants, Conditions and Restrictions - Improved Land - Owner's Policy	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
	9.3-06		Covenants, Conditions and Restrictions - Loan Policy	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	9.6-06		Private Rights - Loan Policy	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	9.6.1-06		Private Rights - Current Assessments - Loan Policy	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	9.7-06		Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy	Owner - N/A Loan - \$1,000	Owner - N/A Loan - \$1,000
	9.8-06		Covenants, Conditions and Restrictions - Land Under Development - Owner's Policy	Owner - \$1,000 Loan - N/A	Owner - \$1,000 Loan - N/A
	9.9-06		Private Rights - Owner's Policy	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
	9.10-06		Restrictions, Encroachments, Minerals - Current Violations - Loan Policy	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
	10-06		Assignment	Owner - N/A Loan - \$75	Owner - N/A Loan - \$150
	10.1-06		Assignment and Date Down	Owner - N/A Loan - 25% of current applicable Rate for Loan Policies or a minimum Charge of \$250	Owner - N/A Loan - 25% of current applicable Rate for Loan Policies or a minimum Charge of \$500

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	11-06		Mortgage Modification	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate
	Modified 11-06		Modified ALTA 11-06 - Mortgage Modification with Policy Date Down - Kansas	Owner - N/A Loan - 25% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 35% until 10 years, then full Rate, subject to a minimum Rate of \$250; if additional land (including easements and other interests) are added, an additional \$200 per tract or interest will be added to the Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability	Owner - N/A Loan - 25% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 35% until 10 years, then full Rate, subject to a minimum Rate of \$500; if additional land (including easements and other interests) are added, an additional \$200 per tract or interest will be added to the Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	11.1-06		Mortgage Modification with Subordination - Kansas	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate
	11.2-06		Mortgage Modification with Additional Amount of Insurance	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability
	12-06		Aggregation - Loan	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
	12.1-06		Aggregation - State Limits - Loan - Kansas	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
	13-06		Leasehold - Owner's Policy	Owner - \$0 Loan - N/A	Owner - \$0 Loan - N/A
	13.1-06		Leasehold - Loan Policy	Owner - N/A Loan - \$0	Owner - N/A Loan - \$0
	14-06		Future Advance - Priority	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	14.1-06		Future Advance - Knowledge	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	14.2-06		Future Advance - Letter of Credit	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150
	14.3-06		Future Advance - Reverse Mortgage	Owner - N/A Loan - \$0	Owner - N/A Loan - \$150

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	15-06		Non-Imputation - Full Equity Transfer	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A
	15.1-06		Non-Imputation - Additional Insured	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A
	15.2-06		Non-Imputation - Partial Equity Transfer	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A
	16-06		Mezzanine Financing	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A
	17-06		Access and Entry	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	17.1-06		Indirect Access and Entry	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	17.2-06		Utility Access	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	18-06		Single Tax Parcel	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	18.1-06		Multiple Tax Parcel - Easements - Kansas	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	18.2-06		Multiple Tax Parcels	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	18.3-06		Single Tax Parcel and ID	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	19-06		Contiguity - Multiple Parcels	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	19.1-06		Contiguity - Single Parcel	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	19.2-06		Contiguity - Specified Parcels	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	20-06		First Loss - Multiple Parcel Transactions	Owner - N/A Loan - \$250	Owner - N/A Loan - \$250

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	22-06		Location	Owner - \$50 Loan - \$0	Owner - \$150 Loan - \$150
	22.1-06		Location and Map	Owner - \$50 Loan - \$0	Owner - \$150 Loan - \$150
	23-06		Co-Insurance - Single Policy	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	23.1-06		Co-Insurance - Multiple Policies	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	24-06		Doing Business	Owner - N/A Loan - \$25	Owner - N/A Loan - \$150
	25-06		Same as Survey	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	25.1-06		Same as Portion of Survey	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	26-06		Subdivision	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
	28-06		Easement - Damage or Enforced Removal	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	28.1-06		Encroachments - Boundaries and Easements	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	28.2-06		Encroachments, Boundaries and Easements - Described Improvements w/o Item 5	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	28.3-06		Encroachments - Boundaries and Easements - Land Under Development	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	29-06		Interest Rate Swap - Direct Obligation - Kansas	Owner - N/A Loan - \$500	Owner - N/A Loan - \$500
	29.1-06		Interest Rate Swap - Additional Interest - Kansas	Owner - N/A Loan - \$500	Owner - N/A Loan - \$500
	29.2-06		Interest Rate Swap - Direct Obligation - Defined Amount (Kansas)	Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability	Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability
	29.3-06		Interest Rate Swap - Additional Interest - Defined Amount (Kansas)	Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability	Owner - N/A Loan - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability
	30-06		Shared Appreciation Mortgage	Owner - N/A Loan - \$250	Owner - N/A Loan - N/A

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	30.1-06		Commercial Participation Interest	Owner - N/A Loan - N/A	Owner - N/A Loan - \$150
	31-06		Severable Improvements	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	32-06		Construction Loan	Owner - N/A Loan - \$0	Owner - N/A Loan - \$0
	32.1-06		Construction Loan - Direct Payment	Owner - N/A Loan - \$0	Owner - N/A Loan - \$0
	32.2-06		Construction Loan - Insured's Direct Payment	Owner - N/A Loan - \$0	Owner - N/A Loan - \$0
	33-06		Disbursement	Owner - N/A Loan - \$100	Owner - N/A Loan - \$150
	34-06		Identified Risk Coverage	Owner - \$150 Loan - \$100	Owner - \$150 Loan - \$150
	35-06		Minerals and Other Subsurface Substances - Buildings	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	35.1-06		Minerals and Other Subsurface Substances - Improvements	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	35.2-06		Minerals and Other Subsurface Substances - Described Improvements	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	35.3-06		Minerals and Other Subsurface Substances - Land Under Development	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	36-06		Energy Project - Leasehold / Easement - Owner's Policy	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A
	36.1-06		Energy Project - Leasehold / Easement - Loan Policy	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements
	36.2-06		Energy Project - Leasehold - Owner's Policy	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A
	36.3-06		Energy Project - Leasehold - Loan Policy	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements
	36.4-06		Energy Project - Covenants, Conditions and Restrictions - Land Under Dev. - Owner's Policy	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	36.5-06		Energy Project - Covenants, Conditions and Restrictions - Land Under Dev. - Loan Policy	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements
	36.6-06		Energy Project - Encroachments	Owner - *See Table below for Rates on Energy Project Endorsements Loan - *See Table below for Rates on Energy Project Endorsements	Owner - *See Table below for Rates on Energy Project Endorsements Loan - *See Table below for Rates on Energy Project Endorsements
	36.7-06		Energy Project - Fee Estate - Owner's Policy	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A	Owner - *See Table below for Rates on Energy Project Endorsements Loan - N/A
	36.8-06		Energy Project - Fee Estate - Loan Policy	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements	Owner - N/A Loan - *See Table below for Rates on Energy Project Endorsements
	37-06		Assignment of Rents or Leases	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
	38-06		Mortgage Tax	Owner - N/A Loan - \$25	Owner - N/A Loan - \$150
	39-06		Policy Authentication	Owner - \$0 Loan - \$0	Owner - \$0 Loan - \$0
	40-06		Tax Credit - Owner's Policy	Owner - \$500 Loan - N/A	Owner - \$500 Loan - N/A
	40.1-06		Tax Credit - Defined Amount - Owner's Policy	Owner - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Owner's Policies at the tier level for the increased liability Loan - N/A	Owner - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Owner's Policies at the tier level for the increased liability Loan - N/A
	41-06		Water – Buildings	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	41.1-06		Water – Improvements	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	41.2-06		Water – Described Improvements	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	41.3-06		Water – Land Under Development	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	42-06		Commercial Lender Group	Owner - N/A Loan - N/A	Owner - N/A Loan - \$150
	45-06		Pari Passu Mortgage – Loan Policy	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
	46-06		Option	Owner - \$250 Loan - N/A	Owner - \$250 Loan - N/A
	JR1		ALTA JR 1	Owner - N/A Loan - \$0	Owner - N/A Loan - N/A
	JR2		JR2 Future Advance	Owner - N/A Loan - \$0	Owner - N/A Loan - N/A
100.7-06			CC&R's, Violations	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
100.8-06			CC&R's, Violations	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
100.23-06			Minerals, Surface Damage	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
100.24-06			Minerals, Surface Damage	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
102.4-06			Foundation	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
102.5-06			Foundation	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
103.4-06			Easement, Access to Public Street	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
103.7-06			Land Abuts Street	Owner - \$50 Loan - \$25	Owner - \$150 Loan - \$150
104.4-06			Collateral Assignment of Mortgage	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
105-06			Multiple Mortgage in One Policy	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
107.1-06			Allocation of Liability to Parcels	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
107.2-06			Increase Amount of Insurance	Owner - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Owner Policies at the tier level for the increased liability Loan - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability	Owner - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Owner Policies at the tier level for the increased liability Loan - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
107.9-06			Additional Insured	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
107.11-06			Non-Merger After Lender Acquires Title	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
110.1-06			Deletion of Item From Policy	Owner - \$50 Loan - \$50	Owner - \$50 Loan - \$50
111-06			Mortgage Priority, Partial Reconveyance	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
111.1-06			Mortgage Priority, Partial Reconveyance	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
112.1-06			Bondholder	Owner - N/A Loan - \$100	Owner - N/A Loan - \$150
119.4			Bondholder - Validity of Sublease, Joint Powers	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
119.4			Bondholder - Validity of Sublease, Joint Powers - Kansas	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
		EP 1	Energy Project - Definitions	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements
		EP 2	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Owner's Policy	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A
		EP 3	Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Loan Policy	Owner - N/A Loan - N/A	Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements
		EP 5	Energy Project - Leasehold / Easement - Owner's Policy	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A
		EP 6	Energy Project - Leasehold - Owner's Policy	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
		EP 7	Energy Project - Leasehold / Easement - Loan Policy	Owner - N/A Loan - N/A	Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements
		EP 8	Energy Project - Leasehold - Loan Policy	Owner - N/A Loan - N/A	Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements
		EP 9	Energy Project - Land Treated as "Single" Integrated Whole	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements
		EP 10	Energy Project - Special Measure of Loss - Owner's Policy	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A
		EP 11	Energy Project - Special Measure of Loss - Loan Policy	Owner - N/A Loan - N/A	Owner - N/A Loan - * See Table below for Rates on Energy Project Endorsements
		EP 12	Energy Project - Severable Improvement	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - N/A
		EP 13	Energy Project - Zoning	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
		EP 14	Energy Project - Minerals and Other Subsurface Substance	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements
		EP 15	Energy Project - Encroachments (with 2e)	Owner - N/A Loan - N/A	Owner - * See Table below for Rates on Energy Project Endorsements Loan - * See Table below for Rates on Energy Project Endorsements
		FA 1	Policy Correction	Owner - \$0 Loan - \$0	Owner - \$0 Loan - \$0
		FA 36.1	Variable Rate, FNMA 7 Year Balloon	Owner - N/A Loan - \$25	Owner - N/A Loan - N/A
		FA 40	Commercial Environmental Protection Liens	Owner - N/A Loan - N/A	Owner - \$150 Loan - \$150
		FA 43	Easements in Declaration	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
		FA 49.1	Aggregation / Tie-In Owner	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
		FA 55	Fairway	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
		FA 61	Construction Loan Pending Disbursement	Owner - N/A Loan - \$0	Owner - N/A Loan - \$0
		FA 61.1	Construction Loan Disbursement	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
		FA 61.2	Construction Loan - Reinstatement of Covered Risk 11(a)	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
		FA 61.3	Pending Improvements	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
			Assumption	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
			Recharacterization Sale-Leaseback Transaction	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
			General (Blank) Endorsement	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
			Commitment Endorsement	Owner - \$0 Loan - \$0	Owner - \$0 Loan - \$0
		FA Special	Subsequent Insurance	Owner - \$250 Loan - \$250	Owner - \$500 Loan - \$500
			Date Down - Record Matters Only - Kansas	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
			As Shown on Survey - Kansas	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
			Encroachment	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
			Loss Payee	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
			Non-Merger of Subleasehold	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
			Secondary Insurance - 2006 ALTA Loan Policy	Owner - N/A Loan - \$150	Owner - N/A Loan - \$150
			Secondary Insurance - 2006 ALTA Owner's Policy	Owner - \$150 Loan - N/A	Owner - \$150 Loan - N/A
			Policy Change	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
			Record Matters Date Down - Guarantee - Kansas	Owner - N/A Loan - N/A Guarantee - \$150	Owner - N/A Loan - N/A Guarantee - \$150
			Native American Lands	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
			Deletion of Arbitration Condition - Loan Policy	Owner - N/A Loan - \$0	Owner - N/A Loan - \$0
			Deletion of Arbitration Condition - Owner's Policy	Owner - \$0 Loan - N/A	Owner - \$0 Loan - N/A

*Rates on Energy Project Endorsements	
Amount of Insurance	Rate per \$1,000
Up to \$20,000,000	\$.40, subject to a minimum Charge of \$500
\$20,000,000.01 to \$100,000,000 add	\$0.20
Over \$100,000,000 add	\$0.10