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Commissioner of Insurance

PREMIUM TITLE SERVICES, INC.
(the "Company")

ESCROW FEES AND CHARGES FOR

THE STATE OF KANSAS

EFFECTIVE DATE: November 17, 2016

KANSAS INSURANCE DEPT.
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Table of Contents

SECTION I – TITLE RATES FOR THE STATE OF KANSAS (ALL COUNTIES)
for Transactions Insured through Westcor Land Title Insurance Company.....Page 3

SECTION II – TITLE RATES FOR THE STATE OF KANSAS (ALL COUNTIES)
for Transactions Insured through First American Title Insurance Company.....Page 10

SECTION III - ESCROW AND SETTLEMENT RATES (ALL COUNTIES)
for Transactions Closed by Premium Title Services, Inc.....Page 14

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SECTION I – TITLE RATES FOR THE STATE OF KANSAS (ALL COUNTIES)
for
Transactions Insured through Westcor Land Title Insurance Company

AREA COVERED

The following rates apply to the entire State of Kansas.

The Premium charges contained herein include commission paid to this company's Agents or Agencies. These rates represent only Title Insurance premium charges and do not include charges made by abstractors, attorneys, title companies or our Agents or Agencies for abstracts of title searches, title examinations, escrow or closing services.

LOAN POLICIES OF TITLE INSURANCE

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The premiums for Loan policies of title insurance are:

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

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

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

When the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner by any title insurance company with a currently valid Certificate of Authority within 10 years prior to such application, such owner shall be entitled to the following reissue rates on mortgage insurance up to the face amount of their owner's policy:

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

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

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

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

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

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

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

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

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

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

Simultaneous Issuance of Loan and Owners Policies of Title Insurance.

When an owner's and mortgage policy covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owner's rate. The rate for the mortgage policy simultaneously issued will be \$-0- for an amount of insurance not in excess of the owner's policy. The premium on the amount of the mortgage policy

exceeding the owner's policy is figured at the regular original title insurance rates for mortgage policies.

In all cases the owner's policy shall be issued for the full insurable value of the premises. The title must be certified down to a date which will include the filing for record of both the deed to the mortgagor and the mortgage itself. Both policies must bear identical date and the owner's policy must show the mortgage as an exception under Schedule "B" thereof. It is not essential that the property be acquired simultaneously with the giving of the mortgage, but this rate, where applicable has reference to the simultaneous issuance of an owner's and a mortgage policy.

ALTA Residential Limited Coverage Junior Loan Policy

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

OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

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The premiums for Owner's or Leasehold Owner's Policies of Title Insurance are:

An owner's policy, insuring fee simple estate, will not be issued for less than the full value of the premises. A standard Owner's policy issued with the appropriate ALTA Leasehold Endorsement, will not be issued for less than the present market value of the leasehold estate, but with a minimum of the value of the fee. The premium charge for original owner's or leasehold insurance shall be:

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

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

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

The reissue rate, where applicable (see sections "1", "2", "3" below), is 60% of the published rate in force for original insurance. Reissue rates apply up to the face amount of the previous policy. If more insurance is required under a reissue policy than was written in the original policy, the coverage must be computed at original insurance rates under the applicable bracket or brackets.

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

1. A purchaser of real estate from one whose title as owner has been insured prior to the application for a new policy shall be entitled to the reissue rate for owner's insurance in an amount up to the face of such former policy. Full rate as per published schedule in force will be charged for the excess up to the full value of the property.
2. When the insured under a mortgage policy of this company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and desires an owner's policy to be issued, such insured shall be entitled to the reissue rate on an owner's policy up to an amount equal to the face of such previous mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.
3. When acreage is platted into small subdivisions and covered by one blanket policy as of the approximate date of filing such subdivision plat, the subdivider, his successors or assigns will be allowed the owner's reissue rate on parcels sold out of such subdivision within 10 years from the date of the blanket policy or until the aggregate of the policies issued on such parcels equal the face amount of the original blanket policy. (Note: The minimum premium for reissue policies under this classification is \$7.50 instead of \$10.00). Thereafter additional blanket insurance should be purchased or subsequent policies will be charged for at original rates. The status of such lot purchasers with reference to future insurance is defined under paragraph "1" hereof.

MORTGAGE MODIFICATION GUARANTEE / ALTA RESIDENTIAL LIMITED COVERAGE MORTGAGE MODIFICATION POLICY

The premium charge for A Mortgage Modification Guarantee or ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

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

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

BULK CENTRALIZED REFINANCE RATES

BULK CENTRALIZED REFINANCE RATE (100 order minimum)

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

1. The loan is not in excess of \$2,000,000

2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. The loan proceeds must be used to refinance an existing loan secured by the same property;
4. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and
5. The Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
6. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
7. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.
8. The lender or mortgage broker would have a required minimum of ~~one hundred (100)~~ **FILED** monthly title openings ordered through an Underwritten Title Company of Westcor Land Title Insurance Company to qualify for the below rate. **NOV 17 2016**

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$380
\$250,001 - \$500,000	\$560
\$500,001 - \$750,000	\$680
\$750,001 - \$1,000,000	\$820
\$1,000,001 - \$1,250,000	\$945
\$1,250,001 - \$1,500,000	\$1,020
\$1,500,001 - \$2,000,000	\$3,000

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Rates include customarily issued endorsements.

BULK CENTRALIZED REFINANCE RATE (300 order minimum)

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

1. The loan is not in excess of \$2,000,000.00
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. The loan proceeds must be used to refinance an existing loan secured by the same property;
4. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and

5. The Preliminary Report or Commitment and policy are prepared using streamlined searching procedures allowing for the use of generic title exceptions for matters such as CC&R's, easements, minerals, mineral rights or survey matters.
6. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&R's, easements, minerals, mineral rights or survey matters.
7. No agent or underwritten title company may offer this rate unless expressly authorized in writing by Westcor Land Title Insurance Company management.
8. The lender or mortgage broker would have a required minimum of **three hundred (300)** monthly title openings ordered through an Underwritten Title Company of Westcor Land Title Insurance Company to qualify for the below rate.

LIABILITY AMOUNT	RATE
\$0 - \$250,000	\$300
\$250,001 - \$500,000	\$450
\$500,001 - \$750,000	\$550
\$750,001 - \$1,000,000	\$660
\$1,000,001 - \$1,250,000	\$760
\$1,250,001 - \$1,500,000	\$860
\$1,500,001 - \$2,000,000	\$1050

Rates include customarily issued endorsements.

OTHER

Builder Rates

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

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

All standard Form Endorsements on file with the Division of Insurance are issued at no charge. However, in instances of unusual risk, exposure or hazard, an appropriate charge will be made.

Unique or specialized endorsements addressing a specific title matter may be issued at a charge appropriate to the risk assured.

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

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

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

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SECTION II – TITLE RATES FOR THE STATE OF KANSAS (ALL COUNTIES)
for
Transactions Insured through First American Title Insurance Company

I. AREA COVERED

The following rates apply to the entire State of Kansas.

The Premium charges contained herein include commission paid to this company's Agents or Agencies. These rates represent only Title Insurance premium charges and do not include charges made by abstractors, attorneys, title companies or our Agents or Agencies for abstracts of title searches, title examinations, escrow or closing services.

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II. LOAN POLICIES OF TITLE INSURANCE

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

	Per Thousand
Up to \$50,000 of liability written.....	2.50
Over \$50,000 and up to \$100,000.....	2.00
Over \$100,000 and up to \$500,000.....	1.75
Over \$500,000 and up to \$10,000,000.....	1.50
Over \$10,000,000 and up to \$15,000,000.....	1.25
Over \$15,000,000.....	1.00
Minimum Premium	\$10.00

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

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

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

	Per Thousand
Amount up to \$50,000 of liability written.....	1.50
Amount over \$50,000 and up to \$100,000.....	1.20
Amount over \$100,000 and up to \$500,000.....	1.05
Amount over \$500,000.....	0.90
Minimum Premium	\$10.00

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

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

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

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	Per Thousand
Amount up to \$50,000 of liability written.....	1.50
Amount over \$50,000 and up to \$100,000.....	1.20
Amount over \$100,000 and up to \$500,000.....	1.05
Amount over \$500,000.....	0.90
Minimum Premium	\$10.00

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

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

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

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

III. OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

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

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

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

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

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

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

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

1. A purchaser of real estate from one whose title as owner has been insured prior to the application for a new policy shall, upon presentation of a copy of the prior Owners Policy, be entitled to the reissue rate for owner's insurance in an amount up to the face of such prior policy. Full rate as per published schedule in force will be charged for the excess up to the full value of the property.

2. When the insured under a mortgage policy of this company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and desires an owner's policy to be issued, such insured shall be entitled to the reissue rate on an owner's policy up to an amount equal to the face of such previous mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.

IV. TITLE REPORT GUARANTEES

The premium for Title Report Guarantees are:

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

V. OTHER

a. Builder Rates

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

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

- b. All standard Form Endorsements on file with the Division of Insurance are issued at no charge, unless and/or until a Supplemental Schedule of Endorsement Charges is filed at which time it shall be incorporated herein by reference. In instances of unusual risk, exposure or hazard, an appropriate charge will be made. Unique or specialized endorsements addressing a specific title matter may be issued at a charge appropriate to the risk assured.

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c. Rate for Leasehold Policies Issued Simultaneously with Fee Policy

Owners and Loan Policies insuring leasehold interests issued simultaneously with policies insuring the fee simple estate will be issued for 30 per cent of the rate for the fee policy.

VI. SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

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

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

SECTION III - ESCROW AND SETTLEMENT RATES
For
Transactions Closed by Premium Title Services, Inc.
GENERAL PROVISIONS

A. DEFINITIONS

1.1 CHARGES FOR SERVICES NOT SCHEDULED HEREIN

Escrow Services may be requested which are not described in this schedule and for which no charge is set forth. In such circumstances, the following hourly rate will be charged which, in the opinion of the Company, appears to be consistent with the general pattern of pricing provided herein.

1.2 DEMAND LETTER FEE

A fee for servicing and processing for each transaction in which a demand letter is initiated and sent by the Company.

1.3 DOCUMENT PREPARATION FEE

A fee for preparation of conveyance documents, security instruments, and other recordable documents.

1.4 ELECTRONIC DOCUMENT FEE

A fee for servicing and processing each loan package and/or other documents that are sent by email, facsimile transmission or any other form of electronic transmission.

1.5 ESCROW

"Escrow" means any transaction in which any escrow property is delivered with or without transfer of legal or equitable title, or other, and irrespective of whether a debtor-creditor relationship is created, to a person not otherwise having any right, title or interest therein in connection with the sale, transfer, exchange, encumbrance or lease of real property to be delivered or re-delivered by that person upon contingent happening of a specific event or performance or non-performance of a prescribed act, when it is then to be delivered by such person to the grantee, grantor, promisee, promisor, obligee, obligor, bailee, bailor, or any designated agent or employee of any of them.

1.6 ESCROW AGENT

Any person engaged in the business of accepting escrow.

1.7 ESCROW HOLDBACK FEE

A fee if funds remain in escrow subsequent to the date of closing at the request of a party to the transaction.

1.8 FEDERALLY INSURED LOANS

The charge for escrow services may be reduced or waived if a reduction is required to be in compliance with any applicable Federal Rules and Regulations pertaining to federally insured loans.

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1.9 LEASEHOLD FOR REO AND NON-REO

The leasehold escrow rate based on the "fair value" of the real property leased or the total amount of the lease payments, whichever is less.

1.10 LOAN TIE-IN CHARGE

When a loan is handled simultaneous with the sale of real property covering identical real property a loan tie-in charge is applicable.

1.11 OVERNIGHT DELIVERY – CASH AND LOAN FILES

A fee per file for cash and loan transactions for servicing and processing packages sent by messenger or overnight service provider, either special delivery or overnight. This fee includes the applicable rate charged for each messenger service.

1.12 SUB-ESCROW

When the Company is acting in a limited role providing minimal escrow services in accommodation to another company that is acting as the primary escrow agent.

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1.13 TRUSTEE FEE

A trustee fee for servicing and processing for each transaction in which a Trustee is involved in the foreclosure of a deed of trust.

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1.14 MANUFACTURED HOUSING FEE

When a transaction involves property that includes a manufactured housing unit, there will be an additional charge for obtaining or transferring any certificates of title, obtaining any lien releases or payoffs, or for filing any affixation documents.

B. COMPUTATION

The rates shall always be applied to the fair value as defined in Section "D" below.

C. EFFECTIVE DATE

All rates set forth herein become effective when approved by the California Department of Insurance unless otherwise specified here in or by operation of law.

D. FAIR VALUE

- (1) When a sale is involved, the "fair value" means the full amount of consideration paid to the Seller, including any encumbrances being assumed by the Buyer, OR the "fair value" shall be determined from all available information (*i.e.*, amount of encumbrances, assessed value, comparable sale data, etc.). The optional selection for determining "fair value" is at the sole discretion of the Escrow Agent.
- (2) When a sale is not involved, the "fair value" shall be the principal amount of the new loan.

E. PAYMENT OF ESCROW CHARGES

Unless otherwise instructed in writing by the parties, the escrow charges in a sale transaction shall be paid one-half by Buyer and one-half by Seller; the escrow charges in a loan transaction shall be paid by the Borrower. Unless otherwise instructed in writing by the parties, any charges incurred for miscellaneous or additional services provided or requested by the parties shall be charged to the person who requested such services or who will benefit by such services.

F. BULK SALES OR EXCHANGES

For escrows handled in connection with commercial developers, volume users and investors, builders, sub-dividers, developers, investors, real estate investment trusts (REITs), or other entities or persons customarily involved in real estate investments shall be deemed Bulk users.

G. UNDIVIDED INTEREST, TRANSFER OF INTEREST

The escrow rates set forth below shall apply on a sale or transfer on an undivided interest based upon the interest covered, the purchase price or the fair market value thereof, whichever is higher.

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SECTION 2 – SCHEDULE OF ESCROW RATES

The following rates apply to escrows handled in all counties.

2.1 STANDARD RESIDENTIAL PURCHASE AND SALE TRANSACTIONS

For sale transactions involving one residential tract of land (or several contiguous residential tracts of land) with no more than three buyers or sellers. Escrow fee includes the following charges: Electronic Document Delivery.

- \$800 total escrow fee for cash transactions.
- For additional parties in excess of a total of three - \$100 per party.
- For additional tracts of land - \$100 per tract of land.

2.2 REO RESIDENTIAL PURCHASE AND SALE TRANSACTIONS

For sale transactions involving one residential tract of land (or several contiguous residential tracts of land) where title is vested in the seller through a foreclosure or deed in lieu of foreclosure or other default procedure, regardless of the number of buyer or sellers. Escrow fee includes the following additional charges: HOA Retrieval Fee.

<u>Purchase Price</u>	<u>Escrow Fee</u>
Up to \$100,000	\$ 900

- For additional tracts of land - \$100 per tract of land.

2.3 BULK OR INVESTOR PURCHASE AND SALE TRANSACTIONS

For sale transactions involving multiple residential (non-contiguous) properties between either individuals or entities involving one or more buyers or sellers handled as one single transaction, transactions of at least 20 properties. Escrow Fee includes of the following charges: Loan Tie Fee and overnight processing fees (actual overnight costs to be passed through to parties)

Escrow Fee will be charged at the rate of \$50.00 per property transferred, conveyed or insured – Minimum Fee of \$2600.

Additional Charges: Document Preparation and Management Fees - \$165 per property for preparation of conveyance documents, collation of multipart recordable documents, electronic printing, and scanning/electronic delivery of closing documentation.

NOV 17 2016

2.4 BULK OR INVESTOR MORTGAGE TRANSACTIONS

For loan transactions (without an accompanying sale) involving multiple residential (non-contiguous) properties handled as a single transaction of at least 20 properties, involving one borrowing entity and one or more lenders. Escrow Fee includes the following charges: overnight processing fees (actual overnight costs to be passed through to borrower).

Escrow Fee will be charged at the rate of \$50 per property mortgaged, encumbered or insured – Minimum Fee of \$2600.

Additional Charges: Document Preparation and Management Fees - \$65 per property for collation of multipart recordable documents, electronic printing, and scanning/electronic delivery of closing documentation.

2.5 BULK OR INVESTOR DUE DILIGENCE REPORTS

Due Diligence/Property Reports - \$150 for each Ownership and Encumbrance Search (O&E search) performed for an Investor. After 500 O&E searches have been executed on an annual basis per year from the Effective Date of the written agreement for services between the Agent and an Investor, the O&E Search fee will be reduced to \$135, and the fee will further be reduced to \$121.50 after an additional 500 O&E searches have been executed. The fee for O&E searches will be reset to \$150 on each anniversary of the Effective Date of the Services Letter.

2.6 RESIDENTIAL LOAN TRANSACTIONS - STANDARD (NON-BUNDLED)

For loan transactions involving one residential tract of land (or several contiguous residential tracts of land) with no more than three borrowers. Escrow fee includes the following charges: Electronic Document Delivery.

- \$350 Escrow Fee

- For additional parties in excess of three, \$100 per party
- For additional tracts of land, \$100 per tract of land.

2.7 RESIDENTIAL LOAN TRANSACTION – BUNDLED SETTLEMENT

For loan transactions involving one residential tract of land (or several contiguous residential tracts of land) not to exceed a liability of \$2,000,000, closed through an office with centralized order processing, with volume commitments of 100 closings per month pursuant to a written agreement between agent and lender. Escrow fee includes the following charges: Overnight Delivery, Electronic Document and Delivery, HOA Document Retrieval.

- \$300 Escrow Fee

2.8 RESIDENTIAL REVERSE TRANSACTION – BUNDLED SETTLEMENT

For reverse loan transactions involving one residential tract of land (or several contiguous residential tracts of land) no to exceed a liability of \$2,000,000, closed through an office with centralized order processing, with volume commitments of 50 closings per month pursuant to a written agreement between agent and lender. Escrow fee includes the following charges: Overnight Delivery, Electronic Document and Delivery, HOA Document Retrieval.

- \$300 Escrow Fee

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NOV 17 2016
KEN SELZER
Commissioner of Insurance

2.9 HOME EQUITY RESIDENTIAL LOAN TRANSACTION

For home equity loan transactions involving residential property. Escrow fee includes the following charges: Electronic Document Delivery.

- \$250 Escrow Fee

2.10 CONSTRUCTION LOAN TRANSACTIONS

2.10.1 CONSTRUCTION LOAN TRANSACTION WITH SALE TRANSACTION

For transactions where a purchaser is acquiring interest in real property and financing construction of improvements on the acquired property in the same transaction. Escrow Fee includes the following charges: Overnight Delivery, Electronic Document and Delivery, HOA Document Retrieval.

Residential Property (one residential tract of land or several contiguous residential tracts of land with improvement to be occupied by no more than 4 families) – flat rate \$900.

Commercial Property (one tract of land or several contiguous tracts of land)

Up to \$5,000,000	\$1,500
\$5,000,000 to \$10,000,000	\$2,000

\$10,000,000 to \$15,000,000	\$2,500
\$15,000,000 to \$20,000,000	\$3,000
Over \$20,000,000	to be negotiated

2.10.2 CONSTRUCTION TRANSACTION WITHOUT A SALE TRANSACTION

For transactions where a current owner of real property is financing construction of improvements to the real property. Escrow Fee includes the following charges: Overnight Delivery, Electronic Document Delivery, HOA Document Retrieval.

Residential Property (one residential tract of land or several contiguous residential tracts of land with improvement to be occupied by no more than 4 families) – flat rate \$595.

Commercial Property (one tract of land or several contiguous tracts of land)

Up to \$5,000,000	\$ 750
\$5,000,000 to \$10,000,000	\$1,250
\$10,000,000 to \$15,000,000	\$1,750
\$15,000,000 to \$20,000,000	\$2,250
Over \$20,000,000	to be negotiated

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2.10.3 CONSTRUCTION DRAW MANAGEMENT SERVICE

For construction transaction, where Agent will manage disbursement of a subsequent draw, paying the general contractor or sub-contractors and managing the 1099 report process, including up to 10 wire and/or check disbursements (additional wires or disbursements charges at \$15 wire or check)

- \$150 Draw management fee

2.11 COMMERCIAL SALES TRANSACTION

For transactions where the property conveyed and insured is not a 1-4 family residential property with a single tract of land (or several contiguous residential tracts of land) with no more than three parties as buyer or seller.

- Transactions up to \$1,000,000 - \$1500 Total Escrow Fee
- Transactions over \$1,000,000 - \$2500 Total Escrow Fee
- For additional parties in excess of a total of three - \$100 per party
- For additional tracts of land - \$500 per tract

2.12 COMMERCIAL REO SALE TRANSACTION

For transactions where the property conveyed and insured is not a 1-4 family residential property, with a

single tract of land (or several contiguous residential tracts of land) with no more than three parties as buyer or seller where title is vested in the seller through a foreclosure or deed in lieu of foreclosure or other default procedure

- For Transactions up to \$500,000 - \$1500 Total Escrow Fee
- For Transactions over \$500,000 - \$2500 Total Escrow Fee
- For additional tracts of land, \$500 per tract

2.13 COMMERCIAL LOAN TRANSACTION

For loan transactions where the property insured is not a 1-4 family residential property with a single tract of land (or several contiguous residential tracts of land) not exceeding three parties as buyer or seller

- For Transactions up to \$500,000 - \$750 Total Escrow Fee
- For Transactions over \$500,000 - \$1500 Total Escrow Fee
- For additional parties in excess of a total of three borrowers, \$100 per party
- For additional tracts of land, \$500 per tract

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Commissioner of Insurance

SECTION 3 – OTHER MISCELLANEOUS FEES AND CHARGES

3.1 ESCROW HOLDBACK TO PROTECT AGENCY

For transactions where Escrow/Title Agent withholds funds until verification of payment in full of taxes, liens, judgments or other matters by Sellers.

- No Charge

3.2 ESCROW HOLDBACK FOR PENDING IMPROVEMENTS/REPAIRS

For transactions where Buyer or Buyer's Lender requires Escrow/Title Agent to hold funds until verification of post-closing improvements, repairs or other contingencies,

- For the stated holding period in the Escrow Agreement (Holding Period) - \$150 to be charged to Buyer on the settlement statement and paid at closing
- For each additional 30 days after the end of the Holding Period - \$25 per 30-day period to be charged against the remaining funds and deducted from the escrowed funds as long as funds remain with the Escrow/Title Agent.

3.3 MORTGAGE MODIFICATION DUE DILIGENCE REPORTS

For an Ownership and Encumbrance Report issued in conjunction with a Mortgage Modification Guarantee, the pricing for each Lender/Customer shall be:

Volume per month	Price
0 – 249 Reports	\$115/report
250-499 Reports	\$110/report
500 or more Reports	\$105/report

3.4 MISCELLANEOUS FEES

3.4.1 OVERNIGHT DELIVERY – CASH TRANSACTION

Preparation of overnight packages, waybills and shipping charges for all FedEx or UPS packages in a cash sale transaction.

- \$25

3.4.2 OVERNIGHT DELIVERY – LOAN TRANSACTION

Preparation of overnight package, waybills and shipping charges for all FedEx or UPS packages in a loan transaction (sale with lender or loan transaction).

- \$50

3.4.3 DOCUMENT PREPARATION

Preparation of real estate documents to be filed of record

- \$50 per document.

3.4.4 ELECTRONIC DOCUMENT DELIVERY

Printing and collating loan documents delivered electronically for a loan transaction (sale with lender or loan transaction)

- \$50 per transaction

3.4.5 HOA DOCUMENT RETRIEVAL

Processing fee for locating, ordering and collating Homeowner Association documentation or Condominium Owner documentation

- \$50 per property

3.4.6 LOAN TIE-IN CHARGE

For sale transaction where a buyer is obtaining financing for the purchase of property.

- \$150

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3.4.7 SUBESCROW FEE

- \$125

3.4.8 TRUSTEE FEE

- \$500

3.4.9 MANUFACTURED HOUSING FEE

- \$350

3.4.10 DEMAND LETTER FEE

- \$50

FILED

NOV 17 2016

KEN SELZER
Commissioner of Insurance

August 27, 2014

Kansas Insurance Commissioner
Attn: Martin Hazen
420 SW 9th Street
Topeka, KS 66612

Re: Rate Schedule

Dear Mr. Hazen:

Premium Title Services, Inc. is a non-resident title agency doing business in Kansas. Enclosed is an original and one copy of our 2014 Schedule of Fees and Charges for the State of Kansas effective August 27th, 2014.

In addition we have enclosed a return address UPS envelope. Please return the enclosed copy once it has been signed or stamped and dated.

If you have any questions please contact Jeremy Farmer at Jeremy.Farmer@altisource.com or at 770-612-7007 ext 7494.

Thank you,



Dawn Chitwood
Vice President
Premium Title Services, Inc.

FILED

AUG 28 2014

SANDY PRAEGER
Commissioner of Insurance

RECEIVED

AUG 28 2014

KANSAS INSURANCE DEPT

**SCHEDULE OF FEES AND CHARGES
FOR THE STATE OF
KANSAS**

Effective August 27, 2014

FILED
AUG 28 2014
SANDY PRAEGER
Commissioner of Insurance

TABLE OF CONTENTS

- I. AREA COVERED
- II. LOAN POLICIES OF TITLE INSURANCE
- III. OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE
- IV. OTHER RATES
- V. CLOSING AND ESCROW
- VI. SPECIAL RULE

FILED

AUG 28 2014

SANDY PRAEGER
Commissioner of Insurance

I. AREA COVERED

The following rates apply to the entire State of Kansas

II. LOAN POLICIES OF TITLE INSURANCE

a. The premiums for Loan policies of title insurance are:

	<u>Per Thousand</u>
Up to \$50,000 of liability written	2.50
Over \$50,000 and up to \$100,000	2.00
Over \$100,000 and up to \$500,000	1.75
Over \$500,000 and up to \$10,000,000	1.50
Over \$10,000,000 and up to \$15,000,000	1.25
Over \$15,000,000	1.00

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

b. The Reissue Title Insurance Rate for loan Policies of Title Insurance is:

When the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner by any title insurance company with a currently valid Certificate of Authority within 10 years prior to such application, such owner shall be entitled to the following reissue rates on mortgage insurance up to the face amount of their owner's policy:

	<u>Per Thousand</u>
Amount up to \$50,000 of liability written	1.50
Amount over \$50,000 and up to \$100,000	1.20
Amount over \$100,000 and up to \$500,000	1.05
Amount over \$500,000	.90

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

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

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

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

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

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

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

	Per Thousand
Up to \$10,000 of liability written	1.00
Over \$10,000, add	.50

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

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

When an owner's and mortgage policy covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owner's rate. The rate for the mortgage policy simultaneously issued will be \$50 for an amount of insurance not in excess of the owner's policy. The premium on the amount of the mortgage policy exceeding the owner's policy is figured at the regular original title insurance rates for mortgage policies. In all cases the owner's policy shall be issued for the full insurable value of the premises. The title must be certified down to a date which will include the filing for record of both the deed to the mortgagor and the mortgage itself. Both policies must bear identical date and the owner's policy must show the mortgage as an exception under Schedule "B" thereof. It is not essential that the property be acquired simultaneously with the giving of the mortgage, but this rate, where applicable has reference to the simultaneous issuance of an owner's and a mortgage policy.

f. ALTA Residential Limited Coverage Junior Loan Policy

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

g. Lender's Special Bulk Rate for Loan Policies of Title Insurance for:

This program is only applicable when a loan policy of title insurance is issued on refinance transactions of one-to-four family residential loan transactions not to exceed a liability of \$5,000,000.00 that has centralized electronic order processing and tracking capabilities. The order must be opened electronically. All parties must agree to accept a basic Preliminary Title Report used in anticipation of the Lender Policy that provides for general exceptions in regards to Taxes and Assessments, Easements, and Covenants, Conditions and Restrictions.

500+ Orders per Month

Provided that the lender or mortgage broker meets the required minimum of five hundred* (500) monthly title order openings ordered through the agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

	Flat Fee
Up to \$250,000 of liability written	275
Over \$250,001 and up to \$500,000	350
Over \$500,001 and up to \$750,000	400
Over \$750,001 and up to \$1,000,000	450
Over \$1,000,001 and up to \$1,250,000	550
Over \$1,250,001 and up to \$1,500,000	650
Over \$1,500,000 and up to \$2,000,000	800
Over \$2,000,000 and up to \$3,000,000	1200
Over \$3,000,000 and up to \$4,000,000	1650
Over \$4,000,000 and up to \$5,000,000	2200

FILED
AUG 28 2014
SANDY PRAEGER
Commissioner of Insurance

300 – 500 Orders per Month

Provided that the lender or mortgage broker meets the required minimum of three hundred* (300) monthly title order openings ordered through the agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval

	<u>Flat Fee</u>
Up to \$250,000 of liability written	300
Over \$250,001 and up to \$500,000	450
Over \$500,001 and up to \$750,000	550
Over \$750,001 and up to \$1,000,000	660
Over \$1,000,001 and up to \$1,250,000	760
Over \$1,250,001 and up to \$1,500,000	860
Over \$1,500,000 and up to \$2,000,000	1050
Over \$2,000,000 and up to \$3,000,000	1450
Over \$3,000,000 and up to \$4,000,000	2200
Over \$4,000,000 and up to \$5,000,000	3050

This program is only applicable when a loan policy of title insurance is issued on refinance transactions of one-to-four family residential loan transactions not to exceed a liability of \$2,000,000.00 by an agent who has centralized electronic order processing and tracking capabilities. The order must be opened electronically. All parties must agree to accept a basic Preliminary Title Report used in anticipation of the Lender Policy that provides for general exceptions in regards to Taxes and Assessments, Easements, and Covenants, Conditions and Restrictions.

200+ Orders per Month

Provided that the lender or mortgage broker meets the required minimum of two hundred* (200) monthly title order openings ordered through the agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

	<u>Flat Fee</u>
Up to \$100,000 of liability written	325
Over \$100,001 and up to \$200,000	380
Over \$200,001 and up to \$250,000	380
Over \$250,001 and up to \$500,000	560
Over 500,001 and up to \$700,000	680
Over \$700,001 and up to \$1,000,000	820
Over \$1,000,001 and up to \$1,200,000	945
Over \$1,200,001 and up to \$1,500,000	1020
Over \$1,500,001 and up to \$1,800,000	3000
Over \$1,800,000 and up to \$2,000,000	3500

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100+ Orders per Month

Provided that the lender or mortgage broker meets the required minimum of one hundred* (100) monthly title order openings ordered through the agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

	<u>Flat Fee</u>
Up to \$100,000 of liability written	325
Over \$100,001 and up to \$200,000	400
Over \$200,001 and up to \$250,000	405
Over \$250,001 and up to \$500,000	635
Over 500,001 and up to \$700,000	780
Over \$700,001 and up to \$1,000,000	920
Over \$1,000,001 and up to \$1,200,000	1045
Over \$1,200,001 and up to \$1,500,000	1120
Over \$1,500,001 and up to \$1,800,000	3100
Over \$1,800,000 and up to \$2,000,000	3600

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AUG 28 2014

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Commissioner of Insurance

III. OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

- a. The premiums for Owner's or Leasehold Owner's Policies of Title Insurance are:

An owner's policy, insuring fee simple estate, will not be issued for less than the full value of the premises. A standard Owner's policy issued with the appropriate ALTA Leasehold Endorsement will not be issued for less than the present market value of the leasehold estate, but with a minimum of the value of the fee. The premium charge for original owner's or leasehold insurance shall be:

	<u>Per Thousand</u>
Up to \$50,000 of liability written	3.50
Over \$50,000 and up to \$100,000	3.00
Over \$100,000 and up to \$5,000,000	2.00
Over \$5,000,000 and up to \$10,000,000	1.75
Over \$10,000,000 and up to \$15,000,000	1.50
Over \$15,000,000	1.25

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

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

The reissue rate, where applicable (see sections "1", "2", "3" below), is 60% of the published rate in force for original insurance. Reissue rates apply up to the face amount of the previous policy. If more insurance is required under a reissue policy than was written in the original policy, the coverage must be computed at original insurance rates under the applicable bracket or brackets.

	<u>Per Thousand</u>
Amounts up to \$50,000 of liability written	2.10
Amounts over \$50,000 and up to \$100,000 add	1.80
Amounts over \$100,000 add	1.20
Minimum Premium	\$10.00

1. A purchaser of real estate from one whose title as owner has been insured prior to the application for a new policy shall be entitled to the reissue rate for owner's insurance in an amount up to the face of such former policy. Full rate as per published schedule in force will be charged for the excess up to the full value of the property.
2. When the insured under a mortgage policy of this company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and desires an owner's policy to be issued, such insured shall be entitled to the reissue rate on an owner's policy up to an amount equal to the face of such previous mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.
3. When acreage is platted into small subdivisions and covered by one blanket policy as of the approximate date of filing such subdivision plat, the subdivider, his successors or assigns will be allowed the owner's reissue rate on parcels sold out of such subdivision within 10 years from the date of the blanket policy or until the aggregate of the policies issued on such parcels equal the face amount of the original blanket policy. (Note: The minimum premium for reissue policies under this classification is \$7.50 instead of \$10.00). Thereafter additional blanket insurance should be purchased or subsequent policies will be charged for at original rates. The status of such lot purchasers with reference to future insurance is defined under paragraph "1" hereof

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AUG 28 2014

IV. OTHER RATES

SANDY PRAEGER
Commissioner of Insurance

a. Builders Rate

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

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

- b. All standards Form Endorsements on file with the Division of Insurance are issued at no charge. However, in instances of unusual risk, exposure or hazard, an appropriate charge will be made.
Unique or specialized addressing a specific title matter may be issue at a charge appropriate to the risk assured.

V. CLOSING AND ESCROW

Escrow Fees for All Counties

<u>Services</u>	<u>Fees</u>
Residential Sale (Broker Closing) - Cash (Non-REO)	300.00
Residential Sale (no Broker Closing) - Cash (Non-REO)	400.00
Residential Sale - Loan Closing Fee - 1 st Loan	300.00
Residential Sale - Loan Closing Fee - 2nd Loan	175.00
Residential REO/Distressed Property Sale	900.00
Standard Non-REO sales transaction	450.00
Home Equity Line of Credit Settlement Fee	250.00
Sub-Escrow Fee	125.00
Lender Refinance - Centralized Processing	300.00
Lender Closing - 1 st loan	400.00
Lender Closing Simultaneous 2 nd Loan	175.00
Closing Fee Commercial REO	1,500.00
Closing Fee Commercial Non-REO	850.00
Commercial Sale - Loan Closing Fee	500.00
Excess Disbursement Fee: Per Disbursement over 5	15.00
Overnight Deliver/Courier Services - Cash File Unlimited	25.00
Overnight Deliver/Courier Services - Loan File Unlimited	60.00
Document Preparation Charges	50.00
Electronic Document Delivery Fee	50.00
Manufactured Housing Fee	350.00
E- Recording Fee- per document recorded	8.00
HOA Document Retrieval	50.00
Tax Certificate Charge	35.00
Wire Fee - per wire	15.00
Escrow Hold Back	150.00
Title Search Fee - Residential	350.00
Title Search Fee - Commercial	550.00
Document Copies - per Page	1.00
Property Report Fee	150.00

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AUG 28 2014
SANDY PRAEG
Commissioner of Insurance

VI. ENDORSEMENTS

The Company offers the following ALTA endorsements for use with the applicable policies. Charges for these endorsements are \$100.00 per policy except as otherwise noted.

ALTA ENDORSEMENT 1-06—Street Assessments
ALTA ENDORSEMENT 2-06—Truth in Lending
ALTA ENDORSEMENT 3-06—Zoning (unimproved property) \$200.00 per policy
ALTA ENDORSEMENT 3.1-06—Zoning, Completed Structure \$200.00 per policy
ALTA ENDORSEMENT 4-06 & 4.1-06—Condominiums
ALTA ENDORSEMENT 5-06 & 5.1-06—Planned Unit Development (PUD)
ALTA ENDORSEMENT 6-06—Variable Rate Mortgage
ALTA ENDORSEMENT 6.2-06—Variable Rate Mortgage, Negative Amortization
ALTA ENDORSEMENT 7-06—Non-Imputation-Manufactured Housing Unit
ALTA ENDORSEMENT 7.1-06—Manufactured Housing—Conversion: Loan
ALTA ENDORSEMENT 7.2-06—Manufactured Housing—Conversion: Owners
ALTA ENDORSEMENT 8.1-06—Environmental Protection Lien \$50.00 per policy
ALTA ENDORSEMENT 9-06—Restrictions, Encroachments, Minerals
ALTA ENDORSEMENT 9.1-06 Restrictions, Encroachment, Minerals Owner's Unimproved
ALTA ENDORSEMENT 9.2-06—Restrictions, Encroachments, Minerals-Owner's-Improved
ALTA ENDORSEMENT 9.3-06—Restrictions, Encroachments, Minerals-Loan Policy
ALTA ENDORSEMENT 9.4-06 Restrictions, Encroachment, Mineral Lender's Unimproved
ALTA ENDORSEMENT 9.5-06—Restrictions, Encroachments, Minerals-Owner's-Improved
ALTA ENDORSEMENT 10-06—Assignment
ALTA ENDORSEMENT 10.1-06—Assignment and Date Down
ALTA ENDORSEMENT 11-06 Mortgage Modification
ALTA ENDORSEMENT 12-06 Aggregation
ALTA ENDORSEMENT 13-06 Leasehold-Owner's
ALTA ENDORSEMENT 13.1-06 Leasehold-Loan
ALTA ENDORSEMENT 14-06 Future Advance-Priority
ALTA ENDORSEMENT 14.1-06 Future Advance-Knowledge
ALTA ENDORSEMENT 14.2-06 Future Advance-Letter of Credit
ALTA ENDORSEMENT 14.3-06 Future Advance-Reverse Mortgage
ALTA ENDORSEMENT 15.1-06 Non-Imputation-Additional Insured
ALTA ENDORSEMENT 15.2-06 Non-Imputation-Partial Equity Transfer
ALTA ENDORSEMENT 15-06 Non-Imputation-Full Equity Transfer
ALTA ENDORSEMENT 16-06 Mezzanine Financing
ALTA ENDORSEMENT 17-06 Access and Entry
ALTA ENDORSEMENT 17.1-06 Indirect Access and Entry
ALTA ENDORSEMENT 18.1-06 Multiple Tax Parcel
ALTA ENDORSEMENT 18-06 Single Tax Parcel
ALTA ENDORSEMENT 19-06 Contiguity- Multiple Parcels
ALTA ENDORSEMENT 19.1-06 Contiguity-Single Parcels
ALTA ENDORSEMENT 20-06 First Loss-Multiple Parcel Transactions
ALTA ENDORSEMENT 21-06 Creditor's Rights
ALTA ENDORSEMENT 22-06 Location

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AUG 28 2014

SANDY PRAEGER
Commissioner of Insurance

ALTA ENDORSEMENT 22.1-06 Location and Map

VII. SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL
CONDITIONS

If it can be clearly demonstrated that a risk presents unique or unusual conditions or exposure or hazard such that the application of the normal rating procedure does not produce a reasonable and equitable rate for the risk, such risk may be treated on an individual rate basis. Requests for treatment under this rule shall be submitted to the insurance commissioner and shall be accompanied by evidence specifically setting forth the reasons for the request along with full supporting information evidencing that the special treatment is not a violation of K.S.A. 40-2404(14) relating to rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

FILED
AUG 28 2014
SANDY PRAEGER
Commissioner of Insurance



Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

August 28, 2014

Dawn Chitwood
Premium Title Services
2002 Summit Blvd., Ste. 600
Atlanta, GA 30319

COPY

Re: Rate Filing

Dear Mr. Chitwood:

This will acknowledge receipt of your rate filing dated August 27, 2014 as required by K.S.A. 40-952(c). This material has been placed on file, effective August 28, 2014.

Sincerely,

James W. Norman
Policy Examiner II
Property & Casualty
(785) 296-3405
jnorman@ksinsurance.org

COPY

April 11, 2014

Kansas Insurance Commissioner
Attn: Martin Hazen
420 SW 9th Street
Topeka, KS 66612

Re: Rate Schedule


Mr. Hazen,

Premium Title Services, Inc. is a non-resident title agency doing business in Kansas. Enclosed is an original and one copy of our 2014 Schedule of Fees and Charges for the State of Kansas effective April 18th, 2014.

In addition we have enclosed a return address FedEx envelope. Please return the enclosed copy once it has been signed or stamped and dated.

If you have any questions please contact Jeremy Farmer at Jeremy.Farmer@altisource.com or at 770-612-7007 ext 7494.

Thank you,


Dawn Chitwood
Vice President
Premium Title Services, Inc.

ABROGATED
AUG 28 2014
SANDY PRAEGER
Commissioner of Insurance

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APR 14 2014
SANDY PRAEGER
Commissioner of Insurance

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AUG 28 2014
SANDY PRAEGER
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APR 14 2014
KANSAS INSURANCE DEPT

SCHEDULE OF FEES AND CHARGES FOR THE STATE OF KANSAS

Effective April 18, 2014

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APR 14 2014

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AUG 28 2014

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TABLE OF CONTENTS

- I. AREA COVERED
- II. LOAN POLICIES OF TITLE INSURANCE
- III. OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE
- IV. OTHER RATES
- V. CLOSING AND ESCROW
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ABROGATED

AUG 28 2014

SANDY PRAEGER
Commissioner of Insurance

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APR 14 2014

SANDY PRAEGER
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I. AREA COVERED

The following rates apply to the entire State of Kansas

II. LOAN POLICIES OF TITLE INSURANCE

a. The premiums for Loan policies of title insurance are:

Per Thousand

Up to \$50,000 of liability written	2.50
Over \$50,000 and up to \$100,000	2.00
Over \$100,000 and up to \$500,000	1.75
Over \$500,000 and up to \$10,000,000	1.50
Over \$10,000,000 and up to \$15,000,000	1.25
Over \$15,000,000	1.00

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

b. The Reissue Title Insurance Rate for loan Policies of Title Insurance is:

When the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner by any title insurance company with a currently valid Certificate of Authority within 10 years prior to such application, such owner shall be entitled to the following reissue rates on mortgage insurance up to the face amount of their owner's policy:

Per Thousand

Amount up to \$50,000 of liability written	1.50
Amount over \$50,000 and up to \$100,000	1.20
Amount over \$100,000 and up to \$500,000	1.05
Amount over \$500,000	.90

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

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

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

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AUG 28 2014

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Commissioner of Insurance

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APR 11 2014
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Commissioner of Insurance

AGE OF ORIGINAL LOAN

RATES

3 years or under.....	30% of regular rates
From 3 years to 4 years.....	40% of regular rates
From 4 years to 5 years.....	50% of regular rates
From 5 years to 6 years.....	60% of regular rates
From 6 years to 7 years.....	70% of regular rates
From 7 years to 8 years.....	80% of regular rates
8 years or over.....	100% of regular rates

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

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

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

	Per Thousand
Up to \$10,000 of liability written	1.00
Over \$10,000, add	.50

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

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

When an owner's and mortgage policy covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owner's rate. The rate for the mortgage policy simultaneously issued will be \$-0- for an amount of insurance not in excess of the owner's policy. The premium on the amount of the mortgage policy exceeding the owner's policy is figured at the regular original title insurance rates for mortgage policies. In all cases the owner's policy shall be issued for the full insurable value of the premises. The title must be certified down to a date which will include the filing for record of both the deed to the mortgagor and the mortgage itself. Both policies must bear identical date and the owner's policy must show the mortgage as an exception under Schedule "B" thereof. It is not essential that the property be acquired simultaneously with the giving of the mortgage, but this rate, where applicable has reference to the simultaneous issuance of an owner's and a mortgage policy.

f. ALTA Residential Limited Coverage Junior Loan Policy

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

g. Lender's Special Bulk Rate for Loan Policies of Title Insurance for:

This program is only applicable when a loan policy of title insurance is issued on refinance transactions of one-to-four family residential loan transactions not to exceed a liability of \$5,000,000.00 that has centralized electronic order processing and tracking capabilities. The order must be opened electronically. All parties must agree to accept a basic Preliminary Title Report used in anticipation of the Lender Policy that provides for general exceptions in regards to Taxes and Assessments, Easements, and Covenants, Conditions and Restrictions.

500+ Orders per Month

Provided that the lender or mortgage broker meets the required minimum of five hundred* (500) monthly title order openings ordered through the agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

	Flat Fee
Up to \$250,000 of liability written	275
Over \$250,001 and up to \$500,000	350
Over \$500,001 and up to \$750,000	400
Over \$750,001 and up to \$1,000,000	450
Over \$1,000,001 and up to \$1,250,000	550
Over \$1,250,001 and up to \$1,500,000	650
Over \$1,500,000 and up to \$2,000,000	800
Over \$2,000,000 and up to \$3,000,000	1200
Over \$3,000,000 and up to \$4,000,000	1650
Over \$4,000,000 and up to \$5,000,000	2200

300 – 500 Orders per Month

Provided that the lender or mortgage broker meets the required minimum of three hundred* (300) monthly title order openings ordered through the agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval

	<u>Flat Fee</u>
Up to \$250,000 of liability written	300
Over \$250,001 and up to \$500,000	450
Over \$500,001 and up to \$750,000	550
Over \$750,001 and up to \$1,000,000	660
Over \$1,000,001 and up to \$1,250,000	760
Over \$1,250,001 and up to \$1,500,000	860
Over \$1,500,000 and up to \$2,000,000	1050
Over \$2,000,000 and up to \$3,000,000	1450
Over \$3,000,000 and up to \$4,000,000	2200
Over \$4,000,000 and up to \$5,000,000	3050

This program is only applicable when a loan policy of title insurance is issued on refinance transactions of one-to-four family residential loan transactions not to exceed a liability of \$2,000,000.00 by an agent who has centralized electronic order processing and tracking capabilities. The order must be opened electronically. All parties must agree to accept a basic Preliminary Title Report used in anticipation of the Lender Policy that provides for general exceptions in regards to Taxes and Assessments, Easements, and Covenants, Conditions and Restrictions.

200+ Orders per Month

Provided that the lender or mortgage broker meets the required minimum of two hundred* (200) monthly title order openings ordered through the agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

	<u>Flat Fee</u>
Up to \$100,000 of liability written	325
Over \$100,001 and up to \$200,000	380
Over \$200,001 and up to \$250,000	380
Over \$250,001 and up to \$500,000	560
Over 500,001 and up to \$700,000	680
Over \$700,001 and up to \$1,000,000	820
Over \$1,000,001 and up to \$1,200,000	945
Over \$1,200,001 and up to \$1,500,000	1020
Over \$1,500,001 and up to \$1,800,000	3000
Over \$1,800,000 and up to \$2,000,000	3500

100+ Orders per Month

Provided that the lender or mortgage broker meets the required minimum of one hundred* (100) monthly title order openings ordered through the agency, the following rates will apply:

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

	Flat Fee
Up to \$100,000 of liability written	325
Over \$100,001 and up to \$200,000	400
Over \$200,001 and up to \$250,000	405
Over \$250,001 and up to \$500,000	635
Over 500,001 and up to \$700,000	780
Over \$700,001 and up to \$1,000,000	920
Over \$1,000,001 and up to \$1,200,000	1045
Over \$1,200,001 and up to \$1,500,000	1120
Over \$1,500,001 and up to \$1,800,000	3100
Over \$1,800,000 and up to \$2,000,000	3600

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III. OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

- a. The premiums for Owner's or Leasehold Owner's Policies of Title Insurance are:

An owner's policy, insuring fee simple estate, will not be issued for less than the full value of the premises. A standard Owner's policy issued with the appropriate ALTA Leasehold Endorsement will not be issued for less than the present market value of the leasehold estate, but with a minimum of the value of the fee. The premium charge for original owner's or leasehold insurance shall be:

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

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

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

The reissue rate, where applicable (see sections "1", "2", "3" below), is 60% of the published rate in force for original insurance. Reissue rates apply up to the face amount of the previous policy. If more insurance is required under a reissue policy than was written in the original policy, the coverage must be computed at original insurance rates under the applicable bracket or brackets.

	<u>Per Thousand</u>
Amounts up to \$50,000 of liability written	2.10
Amounts over \$50,000 and up to \$100,000 add	1.80
Amounts over \$100,000 add	1.20
Minimum Premium	\$10.00

1. A purchaser of real estate from one whose title as owner has been insured prior to the application for a new policy shall be entitled to the reissue rate for owner's insurance in an amount up to the face of such former policy. Full rate as per published schedule in force will be charged for the excess up to the full value of the property.
2. When the insured under a mortgage policy of this company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and desires an owner's policy to be issued, such insured shall be entitled to the reissue rate on an owner's policy up to an amount equal to the face of such previous mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.
3. When acreage is platted into small subdivisions and covered by one blanket policy as of the approximate date of filing such subdivision plat, the subdivider, his successors or assigns will be allowed the owner's reissue rate on parcels sold out of such subdivision within 10 years from the date of the blanket policy or until the aggregate of the policies issued on such parcels equal the face amount of the original blanket policy.
(Note: The minimum premium for reissue policies under this classification is \$7.50 instead of \$10.00). Thereafter additional blanket insurance should be purchased or subsequent policies will be charged for at original rates. The status of such lot purchasers with reference to future insurance is defined under paragraph "1" hereof

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IV. OTHER RATES

a. Builders Rate

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

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

- b. All standards Form Endorsements on file with the Division of Insurance are issued at no charge. However, in instances of unusual risk, exposure or hazard, an appropriate charge will be made.
Unique or specialized addressing a specific title matter may be issue at a charge appropriate to the risk assured.

V. CLOSING AND ESCROW

Escrow Fees for All Counties

<u>Services</u>	<u>Fees</u>
Residential Sale (Broker Closing) - Cash (Non-REO)	300.00
Residential Sale (no Broker Closing) - Cash (Non-REO)	400.00
Residential Sale – Loan Closing Fee – 1 st Loan	300.00
Residential Sale - Loan Closing Fee - 2nd Loan	175.00
Residential REO/Distressed Property Sale	900.00
Standard Non-REO sales transaction	900.00
Home Equity Line of Credit Settlement Fee	250.00
Sub-Escrow Fee	125.00
Lender Refinance – Centralized Processing	300.00
Lender Closing – 1 st loan	400.00
Lender Closing Simultaneous 2 nd Loan	175.00
Closing Fee Commercial REO	1,500.00
Closing Fee Commercial Non-REO	850.00
Commercial Sale – Loan Closing Fee	500.00
Excess Disbursement Fee: Per Disbursement over 5	15.00
Overnight Deliver/Courier Services – Cash File Unlimited	25.00
Overnight Deliver/Courier Services – Loan File Unlimited	60.00
Document Preparation Charges	50.00
Electronic Document Delivery Fee	50.00
Manufactured Housing Fee	350.00
E- Recording Fee- per document recorded	8.00
HOA Document Retrieval	50.00
Tax Certificate Charge	35.00
Wire Fee – per wire	15.00
Escrow Hold Back	150.00
Title Search Fee – Residential	350.00
Title Search Fee – Commercial	550.00
Document Copies – per Page	1.00
Property Report Fee	150.00

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VI. ENDORSEMENTS

The Company offers the following ALTA endorsements for use with the applicable policies. Charges for these endorsements are \$100.00 per policy except as otherwise noted.

ALTA ENDORSEMENT 1-06—Street Assessments
ALTA ENDORSEMENT 2-06—Truth in Lending
ALTA ENDORSEMENT 3-06—Zoning (unimproved property) \$200.00 per policy
ALTA ENDORSEMENT 3.1-06—Zoning, Completed Structure \$200.00 per policy
ALTA ENDORSEMENT 4-06 & 4.1-06—Condominiums
ALTA ENDORSEMENT 5-06 & 5.1-06—Planned Unit Development (PUD)
ALTA ENDORSEMENT 6-06—Variable Rate Mortgage
ALTA ENDORSEMENT 6.2-06—Variable Rate Mortgage, Negative Amortization
ALTA ENDORSEMENT 7-06—Non-Imputation-Manufactured Housing Unit
ALTA ENDORSEMENT 7.1-06—Manufactured Housing—Conversion: Loan
ALTA ENDORSEMENT 7.2-06—Manufactured Housing—Conversion: Owners
ALTA ENDORSEMENT 8.1-06—Environmental Protection Lien \$50.00 per policy
ALTA ENDORSEMENT 9-06—Restrictions, Encroachments, Minerals
ALTA ENDORSEMENT 9.1-06 Restrictions, Encroachment, Minerals Owner's Unimproved
ALTA ENDORSEMENT 9.2-06—Restrictions, Encroachments, Minerals-Owner's-Improved
ALTA ENDORSEMENT 9.3-06—Restrictions, Encroachments, Minerals-Loan Policy
ALTA ENDORSEMENT 9.4-06 Restrictions, Encroachment, Mineral Lender's Unimproved
ALTA ENDORSEMENT 9.5-06—Restrictions, Encroachments, Minerals-Owner's-Improved
ALTA ENDORSEMENT 10-06—Assignment
ALTA ENDORSEMENT 10.1-06—Assignment and Date Down
ALTA ENDORSEMENT 11-06 Mortgage Modification
ALTA ENDORSEMENT 12-06 Aggregation
ALTA ENDORSEMENT 13-06 Leasehold-Owner's
ALTA ENDORSEMENT 13.1-06 Leasehold-Loan
ALTA ENDORSEMENT 14-06 Future Advance-Priority
ALTA ENDORSEMENT 14.1-06 Future Advance-Knowledge
ALTA ENDORSEMENT 14.2-06 Future Advance-Letter of Credit
ALTA ENDORSEMENT 14.3-06 Future Advance-Reverse Mortgage
ALTA ENDORSEMENT 15.1-06 Non-Imputation-Additional Insured
ALTA ENDORSEMENT 15.2-06 Non-Imputation-Partial Equity Transfer
ALTA ENDORSEMENT 15-06 Non-Imputation-Full Equity Transfer
ALTA ENDORSEMENT 16-06 Mezzanine Financing
ALTA ENDORSEMENT 17-06 Access and Entry
ALTA ENDORSEMENT 17.1-06 Indirect Access and Entry
ALTA ENDORSEMENT 18.1-06 Multiple Tax Parcel
ALTA ENDORSEMENT 18-06 Single Tax Parcel
ALTA ENDORSEMENT 19-06 Contiguity- Multiple Parcels
ALTA ENDORSEMENT 19.1-06 Contiguity-Single Parcels
ALTA ENDORSEMENT 20-06 First Loss-Multiple Parcel Transactions
ALTA ENDORSEMENT 21-06 Creditor's Rights
ALTA ENDORSEMENT 22-06 Location

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ALTA ENDORSEMENT 22.1-06 Location and Map

VII. SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

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

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

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APR 14 2014

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Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

April 14, 2014

Dawn Chitwood
Premium Title Solutions Inc.
2002 Summit Blvd
Atlanta, GA 30319

COPY

Re: Rate Filing

Dear Mr. Chitwood:

This will acknowledge receipt of your rate filing dated April 11, 2014 as required by K.S.A. 40-952(c).

This material has been placed on file, effective April 14, 2014.

Sincerely,

James W. Norman
Policy Examiner
Property & Casualty
(785) 296-3405
jnorman@ksinsurance.org

COPY

December 28, 2012

Kansas Insurance Commissioner
Attn: LeAnn Martin
420 SW 9th Street
Topeka, KS 66612

Re: Rate Schedule

Dear Ms. Martin:

Premium Title Services, Inc. is a non-resident title agency doing business in Kansas. Enclosed is an original and one copy of our 2013 Schedule of Fees and Charges for the State of Kansas effective January 31, 2013.

In addition we have enclosed a return addressed FedEx envelope. Please return the enclosed copy once has been signed or stamped and dated.

If you have any questions please contact Jeremy Farmer at: (770) 612-7007 ext 7494.

Kindest Regards,



Deborah P. Everett
Vice President
Premium Title Services, Inc

Kansas Insurance Dept

DEC 31 2012

RECEIVED

SCHEDULE OF FEES AND CHARGES
FOR THE STATE OF
KANSAS

Effective January 31, 2013

Effective

JAN 31 2013

Sandy Praeger
Commissioner of Insurance

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APR 14 2014

SANDY PRAEGER
Commissioner of Insurance

TABLE OF CONTENTS

- I. AREA COVERED
- II. LOAN POLICIES OF TITLE INSURANCE
- III. OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE
- IV. OTHER RATES
- V. ENDORSEMENT
- VI. CLOSING AND ESCROW
- VII. SPECIAL RULE

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APR 14 2014

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Commissioner of Insurance

Effective

JAN 31 2013

Sandy Praeger
Commissioner of Insurance

I. AREA COVERED

The following rates apply to the entire State of Kansas

II. LOAN POLICIES OF TITLE INSURANCE

a. The premiums for Loan policies of title insurance are:

	<u>Per Thousand</u>
Up to \$50,000 of liability written	2.50
Over \$50,000 and up to \$100,000	2.00
Over \$100,000 and up to \$500,000	1.75
Over \$500,000 and up to \$10,000,000	1.50
Over \$10,000,000 and up to \$15,000,000	1.25
Over \$15,000,000	1.00
Minimum Premium: \$50.00	

NOTE: To compute premium on a fractional thousand of insurance multiply such fractional thousand by the rate per thousand applicable.

b. The Reissue Title Insurance Rate for loan Policies of Title Insurance is:

When the owner of property on which application is made for mortgage title insurance has had the title to such property insured as owner by any title insurance company with a currently valid Certificate of Authority within 10 years prior to such application, such owner shall be entitled to the following reissue rates on mortgage insurance up to the face amount of their owner's policy:

	<u>Per Thousand</u>
Amount up to \$50,000 of liability written	1.50
Amount over \$50,000 and up to \$100,000	1.20
Amount over \$100,000 and up to \$500,000	1.05
Amount over \$500,000	0.90
Minimum Premium: \$50.00	

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

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

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

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JAN 31 2013

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Commissioner of Insurance

ABROGATED

APR 14 2014

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Commissioner of Insurance

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

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JAN 31 2013
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At the time a substitution loan is made, the unpaid principal balance of the original loan will be considered the amount of insurance in force on which the foregoing rates shall be calculated. To these rates shall be added the regular rates for the new insurance, that is, the difference between the unpaid principal balance of the original loan and the amount of the original loan and the amount of the new loan.

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

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

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	<u>Per Thousand</u>
Up to \$10,000 of liability written	1.00
Over \$10,000, add	0.50
Minimum Premium: \$50.00	

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

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

When an owner's and mortgage policy covering identical land are to be issued simultaneously, the rate applicable for the owner's policy shall be the regular owner's rate. The rate for the mortgage policy simultaneously issued will be \$50.00 for an amount of insurance not in excess of the owner's policy. The premium on the amount of the mortgage policy exceeding the owner's policy is figured at the regular original title insurance rates for mortgage policies. In all cases the owner's policy shall be issued for the full insurable value of the premises. The title must be certified down to a date which will include the filing for record of both the deed to the mortgagor and the mortgage itself. Both policies must bear identical date and the owner's policy must show the mortgage as an exception under Schedule "B" thereof. It is not essential that the property be acquired simultaneously with the giving of the mortgage, but this rate, where applicable has reference to the simultaneous issuance of an owner's and a mortgage policy.

Effective

JAN 31 2013

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Commissioner of Insurance

f. ALTA Residential Limited Coverage Junior Loan Policy

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

g. Lender's Special Bulk Rate for Loan Policies of Title Insurance for:

This program is only applicable when a loan policy of title insurance is issued on refinance transactions of one-to-four family residential loan transactions not to exceed a liability of \$5,000,000.00 that has centralized electronic order processing and tracking capabilities. The order must be opened electronically. All parties must agree to accept a basic Preliminary Title Report used in anticipation of the Lender Policy that provides for general exceptions in regards to Taxes and Assessments, Easements, and Covenants, Conditions and Restrictions.

500+ Orders per Month

Provided that the lender or mortgage broker meets the required minimum of five hundred* (500) monthly title order openings ordered through the agency, the following rates will apply:

	Flat Fee
Up to \$250,000 of liability written	275.00
Over \$250,001 and up to \$500,000	350.00
Over \$500,001 and up to \$750,000	400.00
Over \$750,001 and up to \$1,000,000	450.00
Over \$1,000,001 and up to \$1,250,000	550.00
Over \$1,250,001 and up to \$1,500,000	650.00
Over \$1,500,000 and up to \$2,000,000	800.00
Over \$2,000,000 and up to \$3,000,000	1200.00
Over \$3,000,000 and up to \$4,000,000	1650.00
Over \$4,000,000 and up to \$5,000,000	2200.00

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Commissioner of Insurance

300 – 500 Orders per Month

Provided that the lender or mortgage broker meets the required minimum of three hundred* (300) monthly title order openings ordered through the agency, the following rates will apply:

	Flat Fee
Up to \$250,000 of liability written	300.00
Over \$250,001 and up to \$500,000	450.00
Over \$500,001 and up to \$750,000	550.00
Over \$750,001 and up to \$1,000,000	660.00
Over \$1,000,001 and up to \$1,250,000	760.00
Over \$1,250,001 and up to \$1,500,000	860.00

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Over \$1,500,000 and up to \$2,000,000	1050.00
Over \$2,000,000 and up to \$3,000,000	1450.00
Over \$3,000,000 and up to \$4,000,000	2200.00
Over \$4,000,000 and up to \$5,000,000	3050.00

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

h. Lender's Special Plus Rate for Loan Policies of Title Insurance for:

This program is only applicable when a loan policy of title insurance is issued on refinance transactions of one-to-four family residential loan transactions not to exceed a liability of \$2,000,000.00 by an agent who has centralized electronic order processing and tracking capabilities. The order must be opened electronically. All parties must agree to accept a basic Preliminary Title Report used in anticipation of the Lender Policy that provides for general exceptions in regards to Taxes and Assessments, Easements, and Covenants, Conditions and Restrictions.

200+ Orders per Month

Provided that the lender or mortgage broker meets the required minimum of two hundred* (200) monthly title order openings ordered through the agency, the following rates will apply:

	ABROGATED	Flat Fee
Up to \$100,000 of liability written	APR 1 4 2014	325.00
Over \$100,001 and up to \$250,000	SANDY PRAEGER	380.00
Over \$250,001 and up to \$500,000	Commissioner of Insurance	560.00
Over 500,001 and up to \$700,000		680.00
Over \$700,001 and up to \$1,000,000		820.00
Over \$1,000,001 and up to \$1,200,000		945.00
Over \$1,200,001 and up to \$1,500,000		1020.00
Over \$1,500,001 and up to \$1,800,000		3000.00
Over \$1,800,000 and up to \$2,000,000		3500.00

100+ Orders per Month

Provided that the lender or mortgage broker meets the required minimum of one hundred* (100) monthly title order openings ordered through the agency, the following rates will apply:

	Flat Fee
Up to \$100,000 of liability written	325.00
Over \$100,001 and up to \$200,000	400.00
Over \$200,001 and up to \$250,000	405.00
Over \$250,001 and up to \$500,000	635.00
Over 500,001 and up to \$700,000	780.00

Over \$700,001 and up to \$1,000,000
 Over \$1,000,001 and up to \$1,200,000
 Over \$1,200,001 and up to \$1,500,000
 Over \$1,500,001 and up to \$1,800,000
 Over \$1,800,000 and up to \$2,000,000

Effective
JAN 31 2013
Sandy Praeger
Commissioner of Insurance

920.00
 1045.00
 1120.00
 3100.00
 3600.00

*This requirement may be waived for a 2 month "introductory" period for new customers with management approval.

III. OWNER'S & LEASEHOLD POLICIES OF TITLE INSURANCE

a. The premiums for Owner's or Leasehold Owner's Policies of Title Insurance are:

An owner's policy, insuring fee simple estate, will not be issued for less than the full value of the premises. A standard Owner's policy issued with the appropriate ALTA Leasehold Endorsement will not be issued for less than the present market value of the leasehold estate, but with a minimum of the value of the fee. The premium charge for original owner's or leasehold insurance shall be:

	<u>Per Thousand</u>
Up to \$50,000 of liability written	3.50
Over \$50,000 and up to \$100,000	3.00
Over \$100,000 and up to \$5,000,000	2.00
Over \$5,000,000 and up to \$10,000,000	1.75
Over \$10,000,000 and up to \$15,000,000	1.50
Over \$15,000,000	1.25
Minimum Premium: \$50.00	

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APR 14 2014
SANDY PRAEGER
Commissioner of Insurance

NOTE: To compute any insurance premium on a fractional thousand of insurance (except as to minimum premiums) multiply such fractional thousand by the rate per thousand applicable.

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

The reissue rate, where applicable (see sections "1", "2", "3" below), is 60% of the published rate in force for original insurance. Reissue rates apply up to the face amount of the previous policy. If more insurance is required under a reissue policy than was written in the original policy, the coverage must be computed at original insurance rates under the applicable bracket or brackets.

	<u>Per Thousand</u>
Amounts up to \$50,000 of liability written	2.10
Amounts over \$50,000 and up to \$100,000 add	1.80
Amounts over \$100,000 add	1.20
Minimum Premium	\$50.00

1. A purchaser of real estate from one whose title as owner has been insured prior to the application for a new policy shall be entitled to the reissue rate for owner's insurance in an

amount up to the face of such former policy. Full rate as per published schedule in force will be charged for the excess up to the full value of the property.

2. When the insured under a mortgage policy of this company acquires title by foreclosure or by voluntary conveyance in extinguishment of debt, and desires an owner's policy to be issued, such insured shall be entitled to the reissue rate on an owner's policy up to an amount equal to the face of such previous mortgage policy. Full rate as per published schedule in force will be charged for excess insurance requested.
3. When acreage is platted into small subdivisions and covered by one blanket policy as of the approximate date of filing such subdivision plat, the subdivider, his successors or assigns will be allowed the owner's reissue rate on parcels sold out of such subdivision within 10 years from the date of the blanket policy or until the aggregate of the policies issued on such parcels equal the face amount of the original blanket policy. Thereafter additional blanket insurance should be purchased or subsequent policies will be charged for at original rates. The status of such lot purchasers with reference to future insurance is defined under paragraph "1" hereof.

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IV. OTHER RATES

a. Builders Rate

Owners and Loan Policies will be issued at 60% of the rates shown in II a. and III a. on property being sold by a Builder/Developer and which constitutes a sale of a home or condominium built by such Builder/Developer. A Builder/ Developer for the purpose of this filling shall be a person or entity in the business of Developing Subdivisions or the Building of Homes, Apartment Projects, Condominiums or Commercial Projects. Minimum Premium is \$50.00.

JAN 31 2013

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Commissioner of Insurance

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APR 14 2014

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b. Guarantees

The charge for the Mortgage Priority Guarantee or Mortgage Modification Guarantee is \$125.00

V. ENDORSEMENTS

The Company offers the following ALTA endorsements for use with the applicable policies. Charges for these endorsements are \$100.00 per policy except as otherwise noted.

ALTA ENDORSEMENT 1-06—Street Assessments

ALTA ENDORSEMENT 2-06—Truth in Lending

ALTA ENDORSEMENT 3-06—Zoning (unimproved property) \$200.00 per policy

ALTA ENDORSEMENT 3.1-06—Zoning, Completed Structure \$200.00 per policy

ALTA ENDORSEMENT 4-06 & 4.1-06—Condominiums

ALTA ENDORSEMENT 5-06 & 5.1-06—Planned Unit Development (PUD)

ALTA ENDORSEMENT 6-06—Variable Rate Mortgage

ALTA ENDORSEMENT 6.2-06—Variable Rate Mortgage, Negative Amortization

ALTA ENDORSEMENT 7-06—Non-Imputation-Manufactured Housing Unit

ALTA ENDORSEMENT 7.1-06—Manufactured Housing—Conversion: Loan

ALTA ENDORSEMENT 7.2-06—Manufactured Housing—Conversion: Owners
 ALTA ENDORSEMENT 8.1-06—Environmental Protection Lien \$50.00 per policy
 ALTA ENDORSEMENT 9-06—Restrictions, Encroachments, Minerals
 ALTA ENDORSEMENT 9.1-06 Restrictions, Encroachment, Minerals Owner's Unimproved
 ALTA ENDORSEMENT 9.2-06—Restrictions, Encroachments, Minerals-Owner's-Improved
 ALTA ENDORSEMENT 9.3-06—Restrictions, Encroachments, Minerals-Loan Policy
 ALTA ENDORSEMENT 9.4-06 Restrictions, Encroachment, Mineral Lender's Unimproved
 ALTA ENDORSEMENT 9.5-06—Restrictions, Encroachments, Minerals-Owner's-Improved
 ALTA ENDORSEMENT 10-06—Assignment
 ALTA ENDORSEMENT 10.1-06—Assignment and Date Down
 ALTA ENDORSEMENT 11-06 Mortgage Modification
 ALTA ENDORSEMENT 12-06 Aggregation
 ALTA ENDORSEMENT 13-06 Leasehold-Owner's
 ALTA ENDORSEMENT 13.1-06 Leasehold-Loan
 ALTA ENDORSEMENT 14-06 Future Advance-Priority
 ALTA ENDORSEMENT 14.1-06 Future Advance-Knowledge
 ALTA ENDORSEMENT 14.2-06 Future Advance-Letter of Credit
 ALTA ENDORSEMENT 14.3-06 Future Advance-Reverse Mortgage
 ALTA ENDORSEMENT 15.1-06 Non-Imputation-Additional Insured
 ALTA ENDORSEMENT 15.2-06 Non-Imputation-Partial Equity Transfer
 ALTA ENDORSEMENT 15-06 Non-Imputation-Full Equity Transfer
 ALTA ENDORSEMENT 16-06 Mezzanine Financing
 ALTA ENDORSEMENT 17-06 Access and Entry
 ALTA ENDORSEMENT 17.1-06 Indirect Access and Entry
 ALTA ENDORSEMENT 18.1-06 Multiple Tax Parcel
 ALTA ENDORSEMENT 18-06 Single Tax Parcel
 ALTA ENDORSEMENT 19-06 Contiguity- Multiple Parcels
 ALTA ENDORSEMENT 19.1-06 Contiguity-Single Parcels
 ALTA ENDORSEMENT 20-06 First Loss-Multiple Parcel Transactions
 ALTA ENDORSEMENT 21-06 Creditor's Rights
 ALTA ENDORSEMENT 22-06 Location
 ALTA ENDORSEMENT 22.1-06 Location and Map

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APR 14 2014

Effective

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Commissioner of Insurance

JAN 31 2013

Sandy Praeger
Commissioner of Insurance

VI. CLOSING AND ESCROW

Escrow Fees for All Counties

<u>Services</u>	<u>Fees</u>
Residential Sale (Broker Closing) - Cash (Non-REO)	300.00
Residential Sale (no Broker Closing) - Cash (Non-REO)	400.00
Residential Sale – Loan Closing Fee – 1 st Loan	300.00
Residential Sale - Loan Closing Fee - 2nd Loan	175.00
Residential REO/Distressed Property Sale	900.00
Lender Refinance – Centralized Processing	300.00
Lender Closing – 1 st loan	400.00
Lender Closing Simultaneous 2 nd Loan	175.00
Closing Fee Commercial REO	1,500.00

Closing Fee Commercial Non-REO	850.00
Commercial Sale – Loan Closing Fee	500.00
Excess Disbursement Fee: Per Disbursement over 5	15.00
Overnight Deliver/Courier Services – Cash File Unlimited	25.00
Overnight Deliver/Courier Services – Loan File Unlimited	60.00
Document Preparation Charges	50.00
Electronic Document Delivery Fee	50.00
Manufactured Housing Fee	350.00
E- Recording Fee- per document recorded	4.00
HOA Document Retrieval	50.00
Tax Certificate Charge	35.00
Wire Fee – per wire	15.00
Escrow Hold Back	150.00
Title Search Fee – Residential	350.00
Title Search Fee – Commercial	550.00
Title Search Update	50.00
Document Copies – per Page	1.00
Mobile Notary Fee	150.00

Effective

JAN 31 2013

**Sandy Praeger
Commissioner of Insurance**

VII. SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

If it can be clearly demonstrated that a risk presents unique or unusual conditions or exposure or hazard such that the application of the normal rating procedure does not produce a reasonable and equitable rate for the risk, such risk may be treated on an individual rate basis. Requests for treatment under this rule shall be submitted to the insurance commissioner and shall be accompanied by evidence specifically setting forth the reasons for the request along with full supporting information evidencing that the special treatment is not a violation of K.S.A. 40-2404(14) relating to rebates and other inducements in title insurance. Such rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

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APR 14 2014

**SANDY PRAEGER
Commissioner of Insurance**



Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

January 7, 2013

Premium Title Services, Inc.
Attn: Deborah Everett, Vice President
2002 Summit Blvd, Ste 600
Atlanta, GA 30348

COPY

Re: Filing of Title Insurance Rates and Charges
Premium Title Services, Inc.
Your Correspondence Dated: December 28, 2012

Dear Ms. Everett:

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

We are enclosing a copy of all material submitted bearing this department's "Effective" stamp dated January 31, 2013

Sincerely,

Lea Ann Martin
Property & Casualty Policy Examiner
(785) 296-7845
lmartin@ksinsurance.org

Email: lmartin@ksinsurance.com

420 SW 9th Street
Topeka, Kansas 66612-1678

785-296-3071 Phone
785-291-3190 Fax

Consumer Hotline
800-432-2484

Website
www.ksinsurance.com