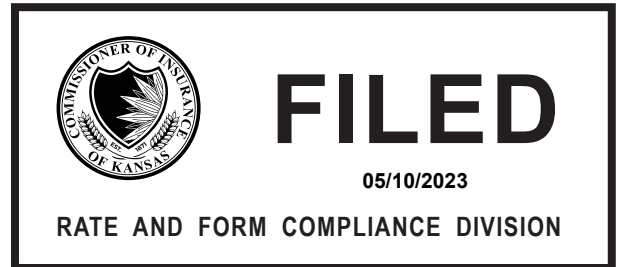


MANUAL OF RATES AND CHARGES FOR:



Prestige Land Title, LLC

816-380-3441

Effective 6/1/2023

SECTION 1
STANDARD CHARGES

1.1 Residential Rate. For standard owners' and loan policies (except simultaneously-issued loan policies) issued on properties improved by 1-to-4-family residential structures, the rates attached as **Exhibit A** include the fees for risk and search and examination. These fees are combined together and stated as a single charge, rather than expressed separately. Settlement service(s) charges are not included in this rate.

1.1A Residential Homeowner's Policy of Title Insurance Rate. For Homeowner's Title Policy Insurance policies (except simultaneously-issued loan policies) issued on properties improved by 1-to-4-family residential structures, the rates attached as **Exhibit E** include the fees for risk and search and examination. These fees are combined together and stated as a single charge, rather than expressed separately. Settlement service(s) charges are not included in this rate

1.2 Commercial Rate (Non-Residential). The rates attached as **Exhibit B** apply to all properties other than those improved by 1-to-4-family residential structures. These charges include risk rate and search and examination fees combined together and stated as a single charge. Settlement services are not included in this rate.

1.3 Refinance, Second or Third Mortgage Rate. The rates attached as **Exhibit C** apply to all described mortgages on improved 1-to-4-family residential properties. Settlement services are not included in this rate.

1.5 Simultaneous-Issue Loan Policies Rate.

- A. Residential loan policies issued simultaneously with an owners' policy issued by Prestige Land Title, LLC. Charge - \$375.00 + \$1.00 for additional \$1,000 Liability in excess of Owners Policy amount.
- B. Residential loan policies issued simultaneously with an owners' policy issued by another Title Company. Charge – See rates attached as **Exhibit C**
- C. Subsequent loan policies issued simultaneously with 1st Mortgage Loan Policy issued by Prestige Land Title, LLC or another Title Company (2nd/HELOC). Charge - \$375.00
- D. Non-residential loan policies issued simultaneously with an owners' policy.
Charges - Under \$5 Million Liability \$500.00
 \$5 Million Liability and Over \$750.00

1.6 Endorsements. \$150.00 for each Commercial Endorsement except ALTA 3.0 & 3.1 Zoning Endorsements. ALTA 3.0 and 3.1 Zoning Endorsements 15% of premium

**SECTION 2
CHARGES INVOLVING
DEVELOPMENTAL OR CONSTRUCTION**

2.1 Development Loans. This rate applies to development loans for site improvements, such as streets and sewers, to lots in a platted subdivision, when the aggregate sales price of such lots is in excess of \$500,000.00, at a premium of \$1.60 per thousand. If a development loan does not qualify under these guidelines, then the rate for a commercial loan shall be charged.

2.2 Construction Loans on One-to-Four-Family Residential Properties. Residential construction loans are handled as *follows*:

- A. A commitment is issued to the construction lender. A \$85.00 commitment fee is charged when the construction loan mortgage is recorded. In most cases, a supplemental commitment will be issued showing the recorded documents. No additional charge is made for this supplemental commitment. The commitment is "held open" during construction, should the "hold open" period extend beyond the coverage period of the commitment, an update fee of \$50.00 will be assessed per extension. When the home is sold to the ultimate buyer and a permanent loan is made, policies will be issued at the standard rates.
- B. A construction Loan Policy can be issued for the protection of the interest in property taken as a result of a filing of mortgage for construction purposes. Charge - \$125 up to \$200,000 liability and \$.70 per \$1,000 over \$200,000.

2.3 Builder's/Investor's Rate. The Builder's/Investor's Rate shall be \$1.60 per thousand with a minimum charge of \$225.00.

2.4 Rundown and Endorsement on Construction Loan Policies. Where the Company is disbursing construction funds pursuant to a construction loan escrow and disbursing agreement, there is a \$25 charge for the periodic title rundown and endorsements to cover each disbursement. Where the Company is not disbursing the funds, the charge for each rundown and endorsement shall be \$100.

**SECTION 3
CHARGES FOR ADDITIONAL OR
SPECIAL SERVICES AND COVERAGES**

3.1 Multiple Tracts. When the premises to be insured consists of multiple tracts from separate chains of title, an additional charge of \$75.00 for each tract shall be made.

SECTION 4 CLOSING AND SERVICES FEES

4.1 Residential Properties.

A. Broker Assisted Sales

Seller	\$300.00
Buyer	\$375.00
Cash Buyer	\$300.00

B. Private Sale by Owner

Seller	\$350.00
Buyer	\$375.00
Cash Buyer	\$300.00

C. Refinance

\$375.00

D. HELOC

\$375.00

E. Builder/Developer — Lot Sales and End Transactions - \$0.00

F. Other

Witness Signatures	\$250.00
Simultaneous Second	\$150.00
Prepare Settlement & Disburse	\$200.00

4.2 Commercial Properties (Sale Transactions).

A. Routine Escrow	\$600.00	Less than 5 hours
B. Complex Closings	\$1,000.00	5 to 12 hours
C. Major Closings	\$1,500.00	12 to 22 hours
D. Project Closings	\$2,000.00	more than 22 hours

4.3 Commercial Properties [Refinances].

Amount of Insurance	Charge
\$250,000 or less	\$375.00
\$250,001 to \$500,000	\$525.00

\$500,001 to \$1,000,000	\$650.00
\$1,000,001 to \$3,000,000	\$775.00
\$3,000,001 to \$5,000,000	\$1,025.00
\$5,000,001 to \$7,000,000	\$1,275.00
\$7,000,001 to \$9,000,000	\$1,775.00
Over \$9,000,000	\$2,000.00

SECTION 5
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 PROCEDURES DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR THE TREATMENT UNDER THIS RULE SHALL BE SUBMITTED TO THE INSURANCE COMMISSIONER AND SHALL BE ACCOMPANIED BY EVIDENCE SPECIFICALLY SETTING FORTH THE REASONS FOR THE REQUEST ALONG WITH FULL SUPPORTING INFORMATION EVIDENCING THAT THE SPECIAL TREATMENT IS NOT A VIOLATION OF K.S.A. 40-2404 (14) RELATING TO REBATES AND OTHER INDUCEMENTS IN TITLE INSURANCE. SUCH RATES MUST BE FILED WITH THE COMMISSIONER OF INSURANCE WITHIN THIRTY (30) DAYS AFTER BEING MADE EFFECTIVE.

EXHIBIT “A”
(Residential Owner’s and Loan Polices Rates)

Amount of Insurance	Kansas Title Insurance Rates
Up to \$50,000	\$490.00
\$50,001-\$100,000	\$545.00
\$100,001-\$150,000	\$610.00
\$150,001-\$200,000	\$670.00
\$200,001-\$250,000	\$735.00
\$250,001-\$300,000	\$785.00
\$300,001-\$350,000	\$850.00
\$350,001-\$400,000	\$920.00
\$400,001-\$450,000	\$985.00
\$450,001-\$500,000	\$1040.00
\$500,001-\$550,000	\$1085.00
\$550,001-\$600,000	\$1120.00
\$600,001-\$650,000	\$1155.00
\$650,001-\$700,000	\$1190.00
\$700,001-\$750,000	\$1225.00
\$750,001-\$800,000	\$1260.00
\$800,001-\$850,000	\$1295.00
\$850,001-\$900,000	\$1330.00
\$900,001-\$950,000	\$1365.00
\$950,001-\$1,000,000	\$1440.00

Add \$1.00 per each additional \$1,000.00 of Insurance.

**EXHIBIT “B”
(Commercial Rates)**

Amount of Insurance	Title Insurance Rates
Up to \$50,000	\$490.00
\$50,001-\$100,000	\$545.00
\$100,001-\$150,000	\$610.00
\$150,001-\$200,000	\$670.00
\$200,001-\$250,000	\$735.00
\$250,001-\$300,000	\$785.00
\$300,001-\$350,000	\$850.00
\$350,001-\$400,000	\$920.00
\$400,001-\$450,000	\$985.00
\$450,001-\$500,000	\$1040.00
\$500,001-\$550,000	\$1085.00
\$550,001-\$600,000	\$1120.00
\$600,001-\$650,000	\$1155.00
\$650,001-\$700,000	\$1190.00
\$700,001-\$750,000	\$1225.00
\$750,001-\$800,000	\$1260.00
\$800,001-\$850,000	\$1295.00
\$850,001-\$900,000	\$1330.00
\$900,001-\$950,000	\$1365.00
\$950,001-\$1,000,000	\$1440.00

Add \$.90 per each additional \$1,000 of insurance over \$1,000,000 up to \$3,000,000

Add \$0.80 per each additional \$1,000 of insurance over \$3,000,000 up to \$10,000,000

Add \$.70 per each additional \$1,000 of insurance over \$10,000,000

Closing Fees: \$600-\$2,000 call for detailed information.

EXHIBIT “C”
(Refinance, Second or Third Mortgage Rates)

Amount of Insurance	Kansas Title Insurance Rates
Up to \$50,000	\$450.00
\$50,001-\$75,000	\$460.00
\$75,001-\$100,000	\$485.00
\$100,001-\$125,000	\$510.00
\$125,001-\$150,000	\$525.00
\$150,001-\$175,000	\$550.00
\$175,001-\$200,000	\$565.00
\$200,001-\$225,000	\$590.00
\$225,001-\$250,000	\$620.00
\$250,001-\$275,000	\$635.00
\$275,001-\$300,000	\$660.00
\$300,001-\$325,000	\$680.00
\$325,001-\$350,000	\$705.00
\$350,001-\$375,000	\$730.00
\$375,001-\$400,000	\$755.00
\$400,001-\$425,000	\$780.00
\$425,001-\$450,000	\$805.00
\$450,001-\$475,000	\$830.00
\$475,001-\$500,000	\$855.00

Add \$1.00 per each additional \$1,000 of Insurance.

Exhibit “E”
(Residential Homeowner’s Policy of Title Insurance Rates)

Up to \$50,000	\$588.00
\$50,001-\$100,000	\$654.00
\$100,001-\$150,000	\$732.00
\$150,001-\$200,000	\$804.00
\$200,001-\$250,000	\$882.00
\$250,001-\$300,000	\$942.00
\$300,001-\$350,000	\$1020.00
\$350,001-\$400,000	\$1104.00
\$400,001-\$450,000	\$1182.00
\$450,001-\$500,000	\$1248.00
\$500,001-\$550,000	\$1302.00
\$550,001-\$600,000	\$1344.00
\$600,001-\$650,000	\$1386.00
\$650,001-\$700,000	\$1428.00
\$700,001-\$750,000	\$1470.00
\$750,001-\$800,000	\$1512.00
\$800,001-\$850,000	\$1554.00
\$850,001-\$900,000	\$1596.00
\$900,001-\$950,000	\$1638.00
\$950,001-\$1,000,000	\$1728.00

Add \$1.20 per each additional \$1,000.00 of Insurance.