

REAL ADVANTAGE, LLC

1000 Commerce Drive
Suite 520
Pittsburgh, PA 15275

FILED

MAY 04 2017

KEN SELZER
Commissioner of Insurance

April 14, 2017

Kansas Department of Insurance
420 SW 9th Street
Topeka, Kansas 66612
ATTN: Mr. James Norman

RE: Real Advantage, LLC

Dear Mr. Norman:

Real Advantage, LLC is a non-resident licensed title agency doing business in Kansas. Enclosed please find the Company's new escrow rate manual for Kansas.

Should you have any questions or require additional information. I can be reached at tfrost@octitle.com or 904-307-2171.

Thank you!

Kindest regards,

A handwritten signature in black ink, appearing to read "Tommye Morehead Frost", with a stylized flourish at the end.

Tommye Morehead Frost
Chief Regulatory Counsel

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KANSAS INSURANCE DEPT.

REAL ADVANTAGE, LLC



Kansas Effective April, 2017

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Charge for Escrow, Closing and/or Other Services

MAY 04 2017

Service

Charge

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COMMERCIAL REAL ESTATE CLOSING

\$1,100

Includes preparation of contracts,
escrow agreements, transfer of title
documents (deed, mortgage, notes,
assignments, etc.), settlement statements,
disbursement of funds.

RESIDENTIAL REAL ESTATE CLOSING

\$900

Includes preparation of contracts,
escrow agreements, transfer of title
documents (deed, mortgage, notes,
assignments, etc.), settlement statements.
Without assistance of attorney and/or broker

RESIDENTIAL REAL ESTATE CLOSING

\$900

Includes preparation of contracts,
escrow agreements, transfer of title
documents (deed, mortgage, notes,
assignments, etc.), settlement statements.
With assistance of attorney and/or broker

RESIDENTIAL LOAN CLOSING

\$500

Includes preparation of contracts,
escrow agreements, transfer of title
documents (deed, mortgage, notes,
assignments, etc.), settlement statements,
disbursement of funds.

CENTRALIZED LOAN CLOSING

\$450

Includes preparation of contracts,
escrow agreements, transfer of title
documents (deed, mortgage, notes,
assignments, etc.), settlement statements,
disbursement of funds and signing fee.

DOCUMENT PREPARATION when not
included in closings:

\$75

1. deeds
2. mortgages, notes
3. affidavits
4. assignments, releases
5. contract for deed/option contracts
6. real estate contracts
7. escrow deposit agreements
8. other

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FEES FOR ANCILLARY SERVICES when not
included in closings:

\$250

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- notary public fees
- cash
- contract for deed
- seller carry back
- assumption
- equity purchase
- exchange of property
- loan closing for third party lender
- other

FEES FOR MISCELLANEOUS SERVICES

- Tax Lien Search: \$100
- Title Curative Fee: \$175
- Title Search Fee: \$75-\$400
- Update Fee: \$50-\$75
- Deed Prep Fee: \$60-\$75
- Signing Fee: \$185
- Wire Fee: \$25

- Mobile Notary as per their rate schedule

- Loan Tie-In Fee (each loan) \$200.00

- Demand Fee (Payoffs and HOA) \$50.00 (per demand)

- Short Sale Processing Fee \$300.00

- Short Sale Facilitator Fee: (Represents a fee to short sale facilitators in applicable short sale transactions for services performed in the packaging and transmittal of transaction documents).	\$300.00
- HOA Identification Fee	\$50.00
- E-doc fee:	\$100.00-one set, \$150.00 two sets
- 1031 Tie-In Fee	\$250.00
- 593 Processing Fee	\$ 45.00
- Additional check charges	\$10.00 (per check)
- Returned check fee	\$25.00 per item
- Interest Bearing Account Set-Up Fee:	\$50.00 Per Account
- Monthly Fee for Funds held in escrow over 90 days after the close of escrow or estimated close of escrow	\$ 25.00
- REO Processing Fee:	\$150.00
- Fee for withholding and transmittal under the Foreign Investment in Real Property Tax Act (F.I.R.P.T.A.),	\$200.00
- HOA Processing Fee: Represents copying of paperwork, delivery of documentation to purchaser and obtaining approval signatures for the documentation to be provided to real estate broker per association, per side (note: this charge does not include any fee charged by the association to produce the demand. Such fees shall be charged based on actual cost.)	\$100.00
Extra Work Fee:	\$100 per hour

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FORECLOSURE COMMITMENT \$400
commitment issued for filing foreclosure
Proceedings.

LOT SALE TO BUYER \$450
(not builder)

PLATTING COMMITMENT \$400
Issued to governmental body in lieu of
Attorney's opinion to show easements, taxes,
Mortgages, etc. Nominal amount.

INFORMATIONAL COMMITMENT \$400
Issued for "amount to be agreed upon"
where customer wants check of title
before sale/mortgage

CONVERT CONTRACT PURCHASERS POLICY \$400
TO OWNERS POLICY
issued when contract purchaser pays off contract and
wants Current policy showing title in his name.

MECHANICS LIEN WORK OUT \$325-\$500
obtaining lien waivers, disbursing funds to pay claimants

EXCHANGE CLOSING \$250-\$500
closing transaction having more than one parcel
of real property

INDEMNITY DEPOSIT \$125-\$250
held in escrow, no closing

MISCELLANEOUS ESCROWS.

A. Disbursement Escrow

A minimum fee of \$125.00 for all disbursement escrows. Fee for each escrow will be
quoted based upon the complexity, costs, exposure and liability involved. Services
provided under a Disbursement Escrow will consist of the following:

1. Receive incoming wires and instructions from the primary escrow agent.
2. Disbursement of all funds to the extent set authorized under such instructions.
 - a. Proceeds to borrower.
 - b. Payoffs of liens and mortgages.

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\$400
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c. Credit card/credit accounts.

B. Sale of Note and Deed of Trust Escrow

In connection with an escrow for the sale and assignment of a note and deed of trust, the following rates include coordination of acquiring the original title insurance policy, and coordination of acquiring copies of any necessary corporate documents.

<u>Transaction Amount Up to</u>	<u>Rate</u>
\$ 500,000.00	\$600
1,000,000.00	\$800
Above 1,000,000.00	\$1,200

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C. Performance Escrow

The following rates apply to escrows that are not in support of a primary escrow and are solely for the purpose of holding funds:

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<u>Transaction Amount Up to</u>	<u>Rate</u>
\$ 500,000.00	\$750
1,000,000.00	\$1,000
Above 1,000,000.00	\$1,200

D. Loan Modification Escrow

The following rates apply to an escrow for the purpose of modifying an existing loan secured by real property in which the instructions and documents are prepared by a party other than the Company and are furnished for use by the Company by a third party.

<u>Transaction Amount Up to</u>	<u>Rate</u>
Up to \$ 100,000.00	\$150
100,001.00 to \$150,000.00	\$200
\$150,001.00 to \$400,000.00	\$350
Above \$400,000.00	\$500

BUSINESS OPPORTUNITY ESCROW RATES

The following fees will be charged by the Company in connection with any escrow involving the sale of a business, including bulk sales, and liquor license sales.

<u>Transaction</u>	<u>Escrow Fee</u>
Bulk Sale Escrow	\$800.00 on sale price up to \$100,000.00 Above \$100,000.00 add \$4.00 per thousand
Bulk Sale with Liquor license	Add additional \$300.00
Liquor License only	\$500.00
Bills to be paid	\$25.00 each
Notice to Creditors	\$125.00
Notice of intended transfer of ABC License	\$125.00
Security Agreement	\$150.00
Assignment of Lease	\$150.00
Bill of Sale	\$ 75.00
Financing Statement	\$50.00
Demands	\$75.00 each

CONTRACT FEES:

In the event Real Advantage, LLC has a specific Fee Agreement with a particular customer, fees will be charged in accordance therewith.



Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

May 4, 2017

Real Advantage, LLC
1000 Commerce Dr.
Pittsburg, PA 15275

Re: Material Required by K.S.A. 40-952(c)

Dear Sir or Madam:

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

Sincerely,

James W. Norman
Policy Examiner II
Property & Casualty Division

REAL ADVANTAGE, LLC

1000 Commerce Drive
Suite 520
Pittsburgh, PA 15275

FILED

JUL 11 2016

KEN SELZER
Commissioner of Insurance

July 1, 2016

Kansas Department of Insurance
420 SW 9th Street
Topeka, Kansas 66612
ATTN: Mr. James Norman

RE: Real Advantage, LLC

Dear Mr. Norman:

Real Advantage, LLC is a non-resident licensed title agency doing business in Kansas. Enclosed please find the Company's new escrow rate manual for Kansas.

Should you have any questions or require additional information. I can be reached at tfrost@ocititle.com or 904-307-2171.

Thank you!

Kindest regards,



Tommye Morehead Frost
Chief Regulatory Counsel

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JUL 11 2016

KANSAS INSURANCE DEPT.

COMMISSIONER OF INSURANCE
KANSAS DEPARTMENT OF REVENUE

BY: [Signature]

DATE

REAL ADVANTAGE, LLC



Effective July 1, 2016

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Commissioner of Insurance

Charge for Escrow, Closing and/or Other Services

<u>Service</u>	<u>Charge</u>
<u>COMMERCIAL REAL ESTATE CLOSING</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements, disbursement of funds.	\$1,100
<u>RESIDENTIAL REAL ESTATE RESALE CLOSING</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. Without assistance of attorney and/or broker	\$600 minimum
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements. With assistance of attorney and/or broker	\$900
<u>RESIDENTIAL LOAN CLOSING</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements, disbursement of funds.	\$500
<u>CENTRALIZED LOAN CLOSING</u> Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statements, disbursement of funds and signing fee.	\$450

**DOCUMENT PREPARATION when not
included in closings:

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8. other

FILED

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Commissioner of Insurance

**FEES FOR ANCILLARY SERVICES when not
included in closings:

\$250

- notary public fees (OCT arranging a signing only)
- cash
- contract for deed
- seller carry back
- assumption
- equity purchase
- exchange of property
- loan closing for third party lender
- other

**FEES FOR MISCELLANEOUS SERVICES

- Tax Lien Search: \$100
- Title Curative Fee: \$175
- Title Search Fee: \$75-\$400
- Update Fee: \$50-\$75
- Deed Prep Fee: \$60-\$75
- Signing Fee: \$185 (OCT independent notary in conjunction with a settlement)
- Wire Fee: \$25

- Third party mobile notary vendor/provider – based on their own fee/rate schedule

- Loan Tie-In Fee (each loan) \$200.00
- Demand Fee (Payoffs and HOA) \$50.00 (per demand)
- Short Sale Processing Fee \$300.00

** = Any of the foregoing fees may be waived at the discretion of the Real Advantage, LLC based upon the nature and/or complexity of the transaction.

- **Short Sale Facilitator Fee:
(Represents a fee to short sale facilitators in applicable short sale transactions for services performed in the packaging and transmittal of transaction documents). \$300.00
- **HOA Identification Fee \$50.00
- E-doc fee: \$100.00-one set, \$150.00 two sets
- 1031 Tie-In Fee \$250.00
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- Additional check charges \$10.00 (per check)
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JUL 11 2016

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** = Any of the foregoing fees may be waived at the discretion of the Real Advantage, LLC based upon the nature and/or complexity of the transaction.

<u>FORECLOSURE COMMITMENT</u> commitment issued for filing foreclosure Proceedings.	\$400	
<u>LOT SALE TO BUYER</u> (not builder)	\$450	FILED
<u>PLATTING COMMITMENT</u> Issued to governmental body in lieu of Attorney's opinion to show easements, taxes, Mortgages, etc. Nominal amount.	\$400	JUL 11 2015 KEN SELZER Commissioner of Insurance
<u>INFORMATIONAL COMMITMENT</u> Issued for "amount to be agreed upon" where customer wants check of title before sale/mortgage	\$400	
<u>CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY</u> issued when contract purchaser pays off contract and wants Current policy showing title in his name.	\$400	
<u>MECHANICS LIEN WORK OUT</u> obtaining lien waivers, disbursing funds to pay claimants	\$325-\$500	
<u>EXCHANGE CLOSING</u> closing transaction having more than one parcel of real property	\$250-\$500	
<u>INDEMNITY DEPOSIT</u> held in escrow, no closing	\$125-\$250	

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Security Agreement	\$150.00
Assignment of Lease	\$150.00
Bill of Sale	\$ 75.00
Financing Statement	\$50.00
Demands	\$75.00 each

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KEN SELZER

Commissioner of Insurance



Kansas Insurance Department

Ken Selzer, Commissioner of Insurance

July 11, 2016

Real Advantage LLC
1000 Commerce Dr, Ste. 520
Pittsburg, PA 15275

Re: Material Required by K.S.A. 40-952(c)

Dear Sir or Madam:

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

Sincerely,

James W. Norman
Policy Examiner II
Property & Casualty Division