

ATTACHMENT 1

CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES

Service

Charge

COMMERCIAL ESCROW CLOSING

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds

\$ 550-

RESIDENTIAL REAL ESTATE CLOSING

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

\$ 200-450

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RESIDENTIAL REAL ESTATE CLOSING

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

JAN 27 2020
\$ 450-650

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RESIDENTIAL LOAN CLOSING

Includes preparation of all loan documents required by the lender including, but not limited to mortgage, deed of trust, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds

\$ 550-

DOCUMENT PREPARATION when not

\$ 75-

Included in closings:

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

FEES FOR ANCILLARY SERVICES

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

\$ 150-

FORECLOSURE COMMITMENT

Commitment issued for filing foreclosure proceedings

- a. Do not take policy
- b. Do take policy

\$ 250-
\$ 350-

LOT SALE TO BUYER

(not builder)

- a. No policy until improvement completed
- b. Policy issued for cost of lot

\$ 150-
\$ 300-

PLATTING COMMITMENT

Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc. Nominal amount

\$ _____

INFORMATIONAL COMMITMENT

Issued for "amount to be agreed upon" where customer wants check of title before sale/mortgage

\$ 175-

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

\$ _____

Issued when contract purchaser pays off contract and wants current policy showing title in his name

MECHANICS LIEN WORK OUT

\$ _____

Obtaining lien waivers, disbursing funds to pay claimants

EXCHANGE CLOSING

\$ 300-

Closing transaction having more than one parcel of real property

DISBURSEMENT OF FUNDS

\$ 50 - 200-

No closing services but asked to disburse money

DISBURSEMENT OF FUNDS

\$ 50 - 200-

No closing services, disbursing funds and collecting signatures on documents furnished to us

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INDEMNITY DEPOSIT

\$ 75

Held in escrow, no closing

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OTHER (Specify)

\$ _____

\$ _____

\$ _____

*SERVICES CUSTOMARILY PROVIDED THAT ARE NOT INCLUDED IN THE ABOVE RATES (LIST)

*If there is a charge for such services, they should be included on the previous page.

Commercial Title Insurance Rates

(Properties Except 1-4 Single Family Dwelling Units)

TYPE OF TRANSACTIONRATEOWNERS TITLE INSURANCE POLICYpolicies will be issued to owners,
contract vendees and lessees

\$

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APR 09 2019

MORTGAGE TITLE INSURANCE POLICYissued to lenders in an amount not to
exceed 120% of loan amount

\$

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SIMULTANEOUS-ISSUED MORTGAGE POLICYnot exceeding the amount of owners
policy issued simultaneous therewith

\$

APR 17 2019

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SIMULTANEOUS-ISSUED MORTGAGE POLICYwhere the amount of coverage exceeds
the owners policy

\$

SIMULTANEOUS-ISSUED LEASEHOLD POLICYnot exceeding the amount of owners
policy issued to lessee

\$

REFINANCE POLICIES - Loan Policyissued on property as a result of
refinancing a previous loan

\$

SECOND MORTGAGE POLICIES - loanpolicy issued on 2nd, 3rd or more
loans

\$

REISSUE POLICIES - policies issued on
previously insured property

\$

NEW CONSTRUCTION PENDING DISBURSEMENTPOLICY calling for periodic
endorsements for increasing liability
and extending time of policy

\$

NEW CONSTRUCTION OWNERS POLICY

\$

NEW CONSTRUCTION LOAN POLICYissued to construction lender on
construction loan (includes binder or
construction loan policies)

\$

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JUL 23 2013

SANDY PRAEGER
Commissioner of InsuranceHOLD OPEN CHARGES

\$

ENDORSEMENT TO OWNERS POLICIES

\$ _____

- 1.
- 2.
- 3.

ENDORSEMENT TO LOAN POLICIES

\$ _____

- 1.
- 2.
- 3.
- 4.

OTHER (Specify)

\$ _____
\$ _____
\$ _____

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JUL 23 2013

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Residential Title Insurance Rates

(1-4 Single Family Living Units)

TYPE OF TRANSACTIONRATESPECIAL COVERAGES

\$ _____

RESIDENTIAL NEW CONSTRUCTION LOAN
POLICY issued with owners policy on
new construction

\$ _____

SECOND MORTGAGE POLICIES - loan
policies issued on 2nd, 3rd or more
loans

\$ _____

HOLD OPEN CHARGES

\$ _____

RESIDENTIAL OWNERS POLICIES -
policies of title insurance protecting
the owners interest in one-four
family residences

\$ _____

RESIDENTIAL MORTGAGEES POLICIES -
policies of title insurance protecting
the interest of mortgage lenders

\$ _____

SIMULTANEOUSLY ISSUED LOAN POLICIES a
loan policy issued simultaneously with
the issue of an owners policy in an
amount equal to or exceeding the amount
of said loan policy

\$ _____

RESIDENTIAL CONSTRUCTION LOAN POLICY
- a loan policy issued specifically
for the protection of the interest in
property taken as the result of the
filing of a mortgage for construction purposes.

\$ _____

CONSTRUCTION LOAN BINDER (COMMITMENT)
a commitment for title insurance issued
specifically for the protection
of the interest in property taken as the
result of the filing of a mortgage for
construction purposes

\$ _____

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*See
Attachment
here to*

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DEVELOPMENT LOAN POLICY - a mortgagees policy issued for the protection of the lender who provides the funds to make improvements to the land so that said land can be resold for a different purpose (i.e. subdivision development and subsequent land sales)

BUILDERS RATE - (Residential Owners Policies) - a rate afforded to builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES - a rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing

RE-ISSUE RATE - a rate afforded to the owner as a seller or borrower due to the fact that the title at issue had previously been searched and examined for durability as evidenced by the issuance of a policy of title insurance with a prior date.

MULTIPLE LOT OR TRACT CHARGES - a charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title.

ABSTRACT RETIREMENT RATE - a reduction in the premium charge as a result of being furnished an abstract of title on the property to be insured and that the abstract remains the property of the insured

ENDORSEMENTS - coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer. Specify type of endorsement and the charge/rate for each.

LEASEHOLD POLICIES - policies issued to protect the interest of a lessee in real property

Insuring the validity of an option to purchase granted to a lessee

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

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FILED
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Attached
here to*

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MAY 23 2013

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COMMERCIAL TITLE INSURANCE RATES -
premiums charged on policies issued on
transactions involving commercial,
multi-family, or industrial real
estate

\$ _____

CANCELLATION FEE - a charge made for
actual work performed on a title
insurance file that for some reason or
circumstances does not result in the
issuance of a title insurance policy

\$ _____

OTHER - (Specify)

FCBWIA(ATTACHMENTS)
TXTBULL

See attached

\$ _____
\$ _____
\$ _____
\$ _____
\$ _____

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TITLE INSURANCE PREMIUM
(RISK RATE)
FOR ALL KANSAS COUNTIES

RISK CLASSIFICATIONS

| Description of Risk Amount | Original Title Insurance for Owners and Leasehold Owners Policies | Reissue Title Insurance for Owners and Leasehold Owners Policies | Title Insurance for Conversion of Contract Purchaser's and Leasehold Policies | Original Title Insurance for Loan Policies | Reissue Title Insurance for Loan Policies | Title Insurance For Owners or Leasehold Owners, Policies Upon Acquisition in Satisfaction of Debt | Title Insurance For Substitution | Simultaneous Issue Policies (Actual Amount not Per \$1,000) | Commissioner of Insurance Existing Endorsements | | | Home Equity Policy, 1/94 |
|---|---|--|---|--|---|---|----------------------------------|--|---|---------|--------|--------------------------|
| | | | | | | | | | Title Insurance for Builder/Developer (Subdivision Rates) | # 3 | # 3.1 | |
| Up to \$50,000 of Liability Written | \$1.40 | \$0.84 | \$1.40 | \$1.00 | \$0.60 | \$1.40 | \$0.60 | \$4.00 | \$0.64 | \$0.07 | \$0.14 | \$0.60 |
| Over \$50,000 and Up To \$100,000, Add | \$1.20 | \$0.72 | \$1.20 | \$0.80 | \$0.48 | \$1.20 | \$0.48 | \$4.00 | \$0.72 | \$0.06 | \$0.12 | \$0.60 |
| Over \$100,000 and Up To \$5,000,000, Add | \$0.80 | \$0.48 | \$0.80 | \$0.70 | \$0.42 | \$0.80 | \$0.42 | \$4.00 | \$0.48 | \$0.04 | \$0.08 | \$0.60 |
| Over \$5,000,000 and Up To \$10,000,000, Add | \$0.70 | \$0.42 | \$0.70 | \$0.60 | \$0.36 | \$0.70 | \$0.36 | \$4.00 | \$0.42 | \$0.04 | \$0.08 | \$0.60 |
| Over \$10,000,000 and Up To \$15,000,000, Add | \$0.60 | \$0.36 | \$0.60 | \$0.50 | \$0.30 | \$0.60 | \$0.30 | \$4.00 | \$0.36 | \$0.035 | \$0.07 | \$0.60 |
| Over \$15,000,000, Add | \$0.50 | \$0.30 | \$0.50 | \$0.40 | \$0.24 | \$0.50 | \$0.24 | \$4.00 | \$0.30 | \$0.025 | \$0.05 | \$0.60 |
| Minimum Premium | \$4.00 | \$4.00 | \$4.00 | \$4.00 | \$4.00 | \$4.00 | \$4.00 | \$4.00 | \$4.00 | | | \$4.00 |

FILED
JUL 28 1995
KATHLEEN SEBROKI SCHMIDT
COMM. of INSURANCE
Commis

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**RESIDENTIAL RATES FOR
JOHNSON, LEAVENWORTH,
WYANDOTTE, MIAMI,
FRANKLIN AND DOUGLAS
COUNTIES IN KANSAS**

- These charges are applicable to owners, leasehold and loan policies on properties improved by one to four family structures.
- Borrower closing fee: \$375.00.
- For simultaneous issued loan policies not exceeding the amount of the owner's policy: \$275.00.
- For policies over \$500,000, simultaneous leasehold policies, non-residential properties, or multiple lot changes for builders and developers or commercial properties, please call or write for special price quotations.
- Effective date May 1, 2018.
(Charges subject to change without notice.)

| Amount of Insurance | | Title |
|---------------------|---------------------------|--------|
| 80,000 or LESS | FILED | 390.00 |
| 80,000 Or Less | APR 09 2019 | 390.00 |
| 80,001 to 90,000 | VICKI SCHMIDT | 417.00 |
| 90,001 to 100,000 | Commissioner of Insurance | 445.00 |
| 100,001 to 110,000 | FILED | 468.00 |
| 110,001 to 120,000 | APR 17 2019 | 486.00 |
| 120,001 to 130,000 | VICKI SCHMIDT | 504.00 |
| 130,001 to 140,000 | Commissioner of Insurance | 522.00 |
| 140,001 to 150,000 | | 540.00 |
| 150,001 to 160,000 | | 558.00 |
| 160,001 to 170,000 | | 576.00 |
| 170,001 to 180,000 | | 594.00 |
| 180,001 to 190,000 | | 612.00 |
| 190,001 to 200,000 | | 630.00 |
| 200,001 to 210,000 | | 643.00 |
| 210,001 to 220,000 | | 656.00 |
| 220,001 to 230,000 | | 669.00 |
| 230,001 to 240,000 | | 682.00 |
| 240,001 to 250,000 | | 695.00 |
| 250,001 to 260,000 | | 708.00 |
| 260,001 to 270,000 | | 721.00 |
| 270,001 to 280,000 | | 734.00 |
| 280,001 to 290,000 | | 747.00 |
| 290,001 to 300,000 | | 760.00 |
| 300,001 to 325,000 | | 795.00 |
| 325,001 to 350,000 | | 830.00 |
| 350,001 to 375,000 | | 865.00 |
| 375,001 to 400,000 | | 900.00 |
| 400,001 to 425,000 | | 925.00 |
| 425,001 to 450,000 | | 948.00 |
| 450,001 to 475,000 | | 971.00 |
| 475,001 to 500,000 | | 995.00 |

www.stewart.com/kansas-city

Offices located in

Blue Springs
Lee's Summit
Plattsburg

Downtown
Liberty

Gladstone
Overland Park

Leawood
Platte City

For policies over \$500,000 to \$1,000,000 add \$1.25 per thousand.

stewart®

★
refi
done

REFINANCE RATES FOR
JOHNSON, LEAVENWORTH,
WYANDOTTE, MIAMI,
FRANKLIN AND DOUGLAS
COUNTIES IN KANSAS

- These charges are applicable to owners, leasehold and loan policies on properties improved by one to four family structures.
- Borrower closing fee: \$375.00.
- For policies over \$500,000, simultaneous leasehold policies, non-residential properties, or multiple lot changes for builders and developers or commercial properties, please call or write for special price quotations.
- Effective date May 1, 2018
(Charges subject to change without notice.)

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Amount of
Insurance

Title
Charge

FILED

APR 09 2019

| | | | |
|------------|---------|--|--------|
| 80,000. Or | Less | VICKI SCHMIDT Commissioner of Insurance | 390.00 |
| 80,001 to | 90,000 | FILED | 425.00 |
| 90,001 to | 100,000 | JAN 27 2019 | 450.00 |
| 100,001 to | 110,000 | APR 17 2019 | 460.00 |
| 110,001 to | 120,000 | VICKI SCHMIDT Commissioner of Insurance | 470.00 |
| 120,001 to | 130,000 | VICKI SCHMIDT Commissioner of Insurance | 480.00 |
| 130,001 to | 140,000 | | 490.00 |
| 140,001 to | 150,000 | | 500.00 |
| 150,001 to | 160,000 | | 510.00 |
| 160,001 to | 170,000 | | 520.00 |
| 170,001 to | 180,000 | | 530.00 |
| 180,001 to | 190,000 | | 540.00 |
| 190,001 to | 200,000 | | 550.00 |
| 200,001 to | 210,000 | | 560.00 |
| 210,001 to | 220,000 | | 570.00 |
| 220,001 to | 230,000 | | 580.00 |
| 230,001 to | 240,000 | | 590.00 |
| 240,001 to | 250,000 | | 600.00 |
| 250,001 to | 260,000 | | 610.00 |
| 260,001 to | 270,000 | | 620.00 |
| 270,001 to | 280,000 | | 630.00 |
| 280,001 to | 290,000 | | 640.00 |
| 290,001 to | 300,000 | | 650.00 |
| 300,001 to | 325,000 | | 675.00 |
| 325,001 to | 350,000 | | 700.00 |
| 350,001 to | 375,000 | | 725.00 |
| 375,001 to | 400,000 | | 750.00 |
| 400,001 to | 425,000 | | 775.00 |
| 425,001 to | 450,000 | | 800.00 |
| 450,001 to | 475,000 | | 825.00 |
| 475,001 to | 500,000 | | 850.00 |

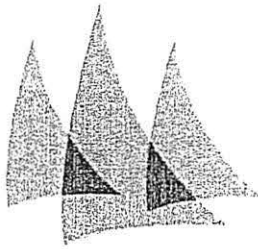
Offices located in

Blue Springs
Lee's Summit
Plattsburg

Downtown
Liberty

Gladstone
Overland Park

Leawood
Platte City



WESTCOR

Land Title Insurance Company®

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JAN 27 2020
ADVISORY

RATE MANUAL

SCHEDULE OF RATES FOR TITLE INSURANCE IN THE STATE OF KANSAS

Effective Date: September 9, 2016

Corporate Headquarters
875 Concourse Parkway South
Suite 200
Maitland, FL 32751
Toll Free: 866.629.5842

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 VICKI SCHMIDT
 Commissioner of Insurance
 APR 17 2019
 VICKI SCHMIDT
 Commissioner of Insurance

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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Commissioner of Insurance

LOAN POLICIES OF TITLE INSURANCE

The premiums for Loan policies of title insurance are:

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

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VICKI SCHMIDT
Commissioner of Insurance
JAN 27 2020
FILED

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:

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When the owner of property on which application is made for mortgage title insurance has held the title to such property insured as owner by any title insurance company with a currently valid Certificate of Authority within one year 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 |

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:

Up to \$10,000 of liability written
Over \$10,000, add

Per Thousand
1.00
0.50

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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.

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Commissioner of 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

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 any insurance premium on a fractional thousand of insurance (except for 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

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JAN 27 2020

APR 18 2019

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Commissioner of Insurance

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APR 17 2019

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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) 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 | \$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 |

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. FILED

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

JAN 27 2020

VICKI SCHMIDT
Commissioner of Insurance
FILED

APR 09 2019
VICKI SCHMIDT
Commissioner of Insurance
FILED

APR 17 2019
VICKI SCHMIDT
Commissioner of Insurance

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**

JAN 27 2020

VICKI SCHMIDT
Commissioner of Insurance
FILED

APR 09 2019

VICKI SCHMIDT
Commissioner of Insurance

FILED

APR 17 2019

VICKI SCHMIDT
Commissioner of Insurance



KANSAS INSURANCE DEPARTMENT

Vicki Schmidt, Commissioner

January 27, 2020

Paula Woodring
Reltco
12886 Commodity Place
Tampa, FL 33626

Re: Rate Filing

Dear Ms. Woodring:

This will acknowledge receipt of your rate filing as required by K.S.A. 40-952(c). This material has been placed on file today.

Sincerely,

James W. Norman
Policy Examiner II
Property & Casualty



FILED

APR 17 2019

VICKI SCHMIDT
Commissioner of Insurance

April 16, 2019

Kansas Department of Insurance
420 SW 9th
Topeka, KS 66612-1678

RE: Title Rates

Enclosed please find rates to be filed of record for Reltco, Inc. Previously filed rates were missing a page of the documents.

If you have any questions, please contact my Executive Assistant, Delores Elftmann at 813.510.1905 or delftmann@reltco.com.

Sincerely,

Paula Woodring
President



Office: 813-855-0009
Fax: 813-434-2004

12886 Commodity Place
Tampa, FL 33626
813-855-0009

RECEIVED

APR 17 2019

KANSAS INSURANCE DEPT.

COMMUNICATIONS SECTION

APR 17 2019

10:10 AM

10:10 AM

Charge for Escrow, Closing and/or Other ServicesServiceChargeCOMMERCIAL ESCROW CLOSING

includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement (HUD-1), disbursement of funds

\$ 550 —

FILED

APR 09 2019

FILED

APR 17 2019

\$ 250 —
VICKI SCHMIDT
Commissioner of Insurance
VICKI SCHMIDT
Commissioner of Insurance

RESIDENTIAL REAL ESTATE CLOSING

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

\$ 400 —RESIDENTIAL REAL ESTATE CLOSING

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

\$ 550 —RESIDENTIAL LOAN CLOSING

includes preparation of all loan documents required by the lender including, but not limited to mortgage, deed of trust, notes, riders, assignments, government regulation reports and disclosures, disbursement of funds

\$ 75 —DOCUMENT PREPARATION when not included in closings:

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

FEES FOR ANCILLARY SERVICES

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

\$ 150 —

FILED

JUL 23 2013

SANDY PRAEGER
Commissioner of Insurance

FORECLOSURE COMMITMENT

commitment issued for filing foreclosure proceedings.

- a. Do not take policy
- b. Do take policy

LOT SALE TO BUYER
(not builder)

- a. No policy until improvement completed
- b. Policy issued for cost of lot

PLATTING COMMITMENT

issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc. Nominal amount.

INFORMATIONAL COMMITMENT

issued for "amount to be agreed upon" where customer wants check of title before sale/mortgage

CONVERT CONTRACT PURCHASERS POLICY
TO OWNERS POLICY

issued when contract purchaser pays off contract and wants current policy showing title in his name.

MECHANICS LIEN WORK OUT

obtaining lien waivers, disbursing funds to pay claimants

EXCHANGE CLOSING

closing transaction having more than one parcel of real property

DISBURSEMENT OF FUNDS

no closing services but asked to disburse money

DISBURSEMENT OF FUNDS

no closing services, disbursing funds and collecting signatures on documents furnished to us

INDEMNITY DEPOSIT

held in escrow, no closing

OTHER (Specify)

\$ 250 —
\$ 500 —

\$ 150 —
\$ 300 —

\$ _____

\$ 175 —

\$ _____

\$ _____

\$ 300 —

\$ 50-200

\$ 50-200 —

\$ 75 —

\$ _____
\$ _____
\$ _____

FILED

FILED

APR 17 2019

APR 09 2019

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Commissioner of Insurance

FILED

JUL 23 2013

SANDY PRAEGER
Commissioner of Insurance

*SERVICES CUSTOMARILY PROVIDED THAT ARE
NOT INCLUDED IN THE ABOVE RATES (LIST)

*If there is a charge for such services, they should be included on the previous page.

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Commissioner of Insurance

FILED

APR 17 2019

VICKI SCHMIDT
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FILED

JUL 23 2013

SANDY PRAEGER
Commissioner of Insurance

Commercial Title Insurance Rates

(Properties Except 1-4 Single Family Dwelling Units)

TYPE OF TRANSACTIONRATEOWNERS TITLE INSURANCE POLICYpolicies will be issued to owners,
contract vendees and lessees

\$ _____ FILED

APR 09 2019

MORTGAGE TITLE INSURANCE POLICYissued to lenders in an amount not to
exceed 120% of loan amount\$ _____ VICKI SCHMIDT
Commissioner of InsuranceSIMULTANEOUS-ISSUED MORTGAGE POLICYnot exceeding the amount of owners
policy issued simultaneous therewith\$ _____ APR 17 2019
VICKI SCHMIDT
Commissioner of InsuranceSIMULTANEOUS-ISSUED MORTGAGE POLICYwhere the amount of coverage exceeds
the owners policy

\$ _____

SIMULTANEOUS-ISSUED LEASEHOLD POLICYnot exceeding the amount of owners
policy issued to lessee

\$ _____

REFINANCE POLICIES - Loan Policyissued on property as a result of
refinancing a previous loan

\$ _____

SECOND MORTGAGE POLICIES - loanpolicy issued on 2nd, 3rd or more
loans

\$ _____

REISSUE POLICIES - policies issued on
previously insured property

\$ _____

NEW CONSTRUCTION PENDING DISBURSEMENT
POLICY calling for periodic
endorsements for increasing liability
and extending time of policy

\$ _____

NEW CONSTRUCTION OWNERS POLICY

\$ _____

NEW CONSTRUCTION LOAN POLICYissued to construction lender on
construction loan (includes binder or
construction loan policies)

\$ _____

HOLD OPEN CHARGES

\$ _____

FILED

JUL 23 2013

SANDY PRAEGER
Commissioner of Insurance

ENDORSEMENT TO OWNERS POLICIES

- 1.
- 2.
- 3.

\$ _____

ENDORSEMENT TO LOAN POLICIES

- 1.
- 2.
- 3.
- 4.

\$ _____

OTHER (Specify)

\$ _____
\$ _____
\$ _____

FILED

APR 09 2019
VICKI SCHMIDT
Commissioner of Insurance

FILED

APR 17 2019
VICKI SCHMIDT
Commissioner of Insurance

FILED

JUL 23 2013
SANDY PRAEGER
Commissioner of Insurance

Residential Title Insurance Rates

(1-4 Single Family Living Units)

TYPE OF TRANSACTIONRATESPECIAL COVERAGES

\$ _____

RESIDENTIAL NEW CONSTRUCTION LOANPOLICY issued with owners policy on new construction

\$ _____

SECOND MORTGAGE POLICIES - loan policies issued on 2nd, 3rd or more loans

\$ _____

HOLD OPEN CHARGES

\$ _____

RESIDENTIAL OWNERS POLICIES - policies of title insurance protecting the owners interest in one-four family residences

\$ _____

RESIDENTIAL MORTGAGEES POLICIES - policies of title insurance protecting the interest of mortgage lenders

\$ _____

SIMULTANEOUSLY ISSUED LOAN POLICIES a loan policy issued simultaneously with the issue of an owners policy in an amount equal to or exceeding the amount of said loan policy

\$ _____

RESIDENTIAL CONSTRUCTION LOAN POLICY - a loan policy issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes.

\$ _____

CONSTRUCTION LOAN BINDER (COMMITMENT) a commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes

\$ _____

FILED

APR 09 2019

VICKI SCHMIDT
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APR 17 2019

VICKI SCHMIDT
Commissioner of Insurance*See Attached to here*

FILED

JUL 23 2013

SANDY PRAEGER
Commissioner of Insurance

DEVELOPMENT LOAN POLICY - a mortgagees policy issued for the protection of the lender who provides the funds to make improvements to the land so that said land can be resold for a different purpose (i.e. subdivision development and subsequent land sales)

\$ _____

BUILDERS RATE - (Residential Owners Policies) - a rate afforded to builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination

\$ _____

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES - a rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing

\$ _____

FILED

FILED
APR 09 2019

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Commissioner of Insurance

VICKI SCHMIDT
Commissioner of Insurance

RE-ISSUE RATE - a rate afforded to the owner as a seller or borrower due to the fact that the title at issue had previously been searched and examined for durability as evidenced by the issuance of a policy of title insurance with a prior date.

\$ _____

MULTIPLE LOT OR TRACT CHARGES - a charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title.

ABSTRACT RETIREMENT RATE - a reduction in the premium charge as a result of being furnished an abstract of title on the property to be insured and that the abstract remains the property of the insured

\$ _____

See Attached here to

ENDORSEMENTS - coverages added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer. Specify type of endorsement and the charge/rate for each.

\$ _____

LEASEHOLD POLICIES - policies issued to protect the interest of a lessee in real property

\$ _____

\$ _____

\$ _____

\$ _____

FILED

APR 23 2013

SANDY PRAEGER
Commissioner of Insurance

Insuring the validity of an option to purchase granted to a lessee

COMMERCIAL TITLE INSURANCE RATES -
premiums charged on policies issued on
transactions involving commercial,
multi-family, or industrial real
estate

\$ _____

CANCELLATION FEE - a charge made for
actual work performed on a title
insurance file that for some reason or
circumstances does not result in the
issuance of a title insurance policy

\$ _____

OTHER - (Specify)

FCBWIA (ATTACHMENTS)
TXTBULL

See attached

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APR 09 2013
VICKI SCHMIDT
Commissioner of Insurance

APR 17 2013
VICKI SCHMIDT
Commissioner of Insurance

FILED

APR 23 2013

TANDY PRAEGER
Commissioner of Insurance

| <u>Description of Risk Amount</u> | <u>Original Title Insurance for Owners and Leasehold Owners Policies</u> | <u>Reissue Title Insurance for Owners and Leasehold Owners Policies</u> | <u>Title Insurance for Conversion of Contract Purchaser's and Leasehold Policies</u> | <u>Original Title Insurance for Loan Policies</u> | <u>Reissue Title Insurance for Loan Policies</u> | <u>Title Insurance For Owners or Leasehold Owners Policies Upon Acquisition in Satisfaction of Debt</u> | <u>Title Insurance For Substitution</u> | <u>Simultaneous Issue Policies</u> (Actual Amount not Per \$1,000) | <u>Title Insurance for Builder/Developer (Subdivision Rates)</u> | <u>Zoning Endorsements</u> # 3 # 3.1 | <u>Home Equity Policy, 1/94</u> | |
|---|--|---|--|---|--|---|---|---|--|--|---------------------------------|--------|
| Up to \$50,000 of Liability Written | \$1.40 | \$0.84 | \$1.40 | \$1.00 | \$0.60 | \$1.40 | \$0.60 | \$4.00 | \$0.84 | \$0.07 | \$0.14 | \$0.60 |
| Over \$50,000 and Up To \$100,000, Add | \$1.20 | \$0.72 | \$1.20 | \$0.80 | \$0.48 | \$1.20 | \$0.48 | \$4.00 | \$0.72 | \$0.06 | \$0.12 | \$0.60 |
| Over \$100,000 and Up To \$5,000,000, Add | \$0.80 | \$0.48 | \$0.80 | \$0.70 | \$0.42 | \$0.80 | \$0.42 | \$4.00 | \$0.48 | \$0.04 | \$0.08 | \$0.60 |
| Over \$5,000,000 and Up To \$10,000,000, Add | \$0.70 | \$0.42 | \$0.70 | \$0.60 | \$0.36 | \$0.70 | \$0.36 | \$4.00 | \$0.42 | \$0.04 | \$0.08 | \$0.60 |
| Over \$10,000,000 and Up To \$15,000,000, Add | \$0.60 | \$0.36 | \$0.60 | \$0.50 | \$0.30 | \$0.60 | \$0.30 | \$4.00 | \$0.36 | \$0.035 | \$0.07 | \$0.60 |
| Over \$15,000,000, Add | \$0.50 | \$0.30 | \$0.50 | \$0.40 | \$0.24 | \$0.50 | \$0.24 | \$4.00 | \$0.30 | \$0.025 | \$0.05 | \$0.60 |
| Minimum Premium | \$4.00 | \$4.00 | \$4.00 | \$4.00 | \$4.00 | \$4.00 | \$4.00 | \$4.00 | \$4.00 | | | \$4.00 |

stewart®

**RESIDENTIAL RATES FOR
JOHNSON, LEAVENWORTH,
WYANDOTTE, MIAMI,
FRANKLIN AND DOUGLAS
COUNTIES IN KANSAS**

- These charges are applicable to owners, leasehold and loan policies on properties improved by one to four family structures.
- Borrower closing fee: \$375.00.
- For simultaneous issued loan policies not exceeding the amount of the owner's policy: \$275.00.
- For policies over \$500,000, simultaneous leasehold policies, non-residential properties, or multiple lot changes for builders and developers or commercial properties, please call or write for special price quotations.
- Effective date May 1, 2018.
(Charges subject to change without notice.)

| Amount of Insurance | | Title |
|---------------------|--|--|
| 80,000 or LESS | | FILED 390.00 |
| 80,000 Or Less | | APR 09 2019 390.00 |
| 80,001 to 90,000 | | VICKI SCHMIDT 417.00 |
| 90,001 to 100,000 | | Commissioner of Insurance FILED 450.00 |
| 100,001 to 110,000 | | APR 17 2019 468.00 |
| 110,001 to 120,000 | | VICKI SCHMIDT 486.00 |
| 120,001 to 130,000 | | Commissioner of Insurance 504.00 |
| 130,001 to 140,000 | | FILED 522.00 |
| 140,001 to 150,000 | | |
| 150,001 to 160,000 | | 558.00 |
| 160,001 to 170,000 | | 576.00 |
| 170,001 to 180,000 | | 594.00 |
| 180,001 to 190,000 | | 612.00 |
| 190,001 to 200,000 | | 630.00 |
| 200,001 to 210,000 | | 643.00 |
| 210,001 to 220,000 | | 656.00 |
| 220,001 to 230,000 | | 669.00 |
| 230,001 to 240,000 | | 682.00 |
| 240,001 to 250,000 | | 695.00 |
| 250,001 to 260,000 | | 708.00 |
| 260,001 to 270,000 | | 721.00 |
| 270,001 to 280,000 | | 734.00 |
| 280,001 to 290,000 | | 747.00 |
| 290,001 to 300,000 | | 760.00 |
| 300,001 to 325,000 | | 795.00 |
| 325,001 to 350,000 | | 830.00 |
| 350,001 to 375,000 | | 865.00 |
| 375,001 to 400,000 | | 900.00 |
| 400,001 to 425,000 | | 925.00 |
| 425,001 to 450,000 | | 948.00 |
| 450,001 to 475,000 | | 971.00 |
| 475,001 to 500,000 | | 995.00 |

www.stewart.com/kansas-city

Blue Springs
Lee's Summit
Plattsburg

Downtown
Liberty

Offices located in
Gladstone
Overland Park

Leawood
Platte City

For policies over \$500,000 to \$1,000,000 add \$1.25 per thousand.

stewart®

refi
denotes

REFINANCE RATES FOR
JOHNSON, LEAVENWORTH,
WYANDOTTE, MIAMI,
FRANKLIN AND DOUGLAS
COUNTIES IN KANSAS

- These charges are applicable to owners, leasehold and loan policies on properties improved by one to four family structures.

- Borrower closing fee: \$375.00.

- For policies over \$500,000, simultaneous leasehold policies, non-residential properties, or multiple lot changes for builders and developers or commercial properties, please call or write for special price quotations.

- Effective date May 1, 2018
(Charges subject to change without notice.)

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Amount of
Insurance

Title
Charge

FILED

APR 09 2019

| | | | |
|------------|---------|--|--------|
| 80,000. Or | Less | VICKI SCHMIDT Commissioner of Insurance | 390.00 |
| 80,001 to | 90,000 | FILED | 425.00 |
| 90,001 to | 100,000 | APR 17 2019 | 450.00 |
| 100,001 to | 110,000 | VICKI SCHMIDT Commissioner of Insurance | 460.00 |
| 110,001 to | 120,000 | | 470.00 |
| 120,001 to | 130,000 | | 480.00 |
| 130,001 to | 140,000 | | 490.00 |
| 140,001 to | 150,000 | | 500.00 |
| 150,001 to | 160,000 | | 510.00 |
| 160,001 to | 170,000 | | 520.00 |
| 170,001 to | 180,000 | | 530.00 |
| 180,001 to | 190,000 | | 540.00 |
| 190,001 to | 200,000 | | 550.00 |
| 200,001 to | 210,000 | | 560.00 |
| 210,001 to | 220,000 | | 570.00 |
| 220,001 to | 230,000 | | 580.00 |
| 230,001 to | 240,000 | | 590.00 |
| 240,001 to | 250,000 | | 600.00 |
| 250,001 to | 260,000 | | 610.00 |
| 260,001 to | 270,000 | | 620.00 |
| 270,001 to | 280,000 | | 630.00 |
| 280,001 to | 290,000 | | 640.00 |
| 290,001 to | 300,000 | | 650.00 |
| 300,001 to | 325,000 | | 675.00 |
| 325,001 to | 350,000 | | 700.00 |
| 350,001 to | 375,000 | | 725.00 |
| 375,001 to | 400,000 | | 750.00 |
| 400,001 to | 425,000 | | 775.00 |
| 425,001 to | 450,000 | | 800.00 |
| 450,001 to | 475,000 | | 825.00 |
| 475,001 to | 500,000 | | 850.00 |

Offices located in

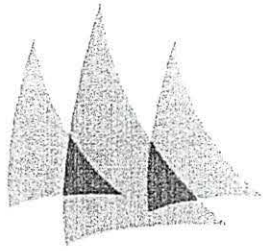
Blue Springs
Lee's Summit
Plattsburg

Downtown
Liberty

Gladstone
Overland Park

Leawood
Platte City

For policies over \$500,000 to \$1,000,000 add \$1.25 per thousand.



WESTCOR

Land Title Insurance Company®

FILED

FILED

APR 09 2019

ADD VICKI SCHMIDT

RATE MANUAL

SCHEDULE OF RATES FOR TITLE INSURANCE IN THE STATE OF KANSAS

Effective Date: September 9, 2016

Corporate Headquarters
875 Concourse Parkway South
Suite 200
Maitland, FL 32751
Toll Free: 866.629.5842

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APR 09 2019
FILED
VICKI SCHMIDT
Commissioner of Insurance
APR 17 2019
VICKI SCHMIDT
Commissioner of Insurance

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.

FILED

APR 09 2019

VICKI SCHMIDT
Commissioner of Insurance

APR 17 2019

VICKI SCHMIDT
Commissioner of Insurance

LOAN POLICIES OF TITLE INSURANCE

The premiums for Loan policies of title insurance are:

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

FILED

APR 09 2019

VICKI SCHMIDT
Commissioner of Insurance

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.

FILED

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

APR 17 2019

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 with insurance for 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 |

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 | FILED APR 09 2019 VICKI SCHMIDT Commissioner of Insurance |
| Up to \$10,000 of liability written | 1.00 | |
| Over \$10,000, add | 0.50 | FILED |

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.

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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

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 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 |

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

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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)** 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 | \$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 |

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.

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| 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.

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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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April 8, 2019

Kansas Insurance Department
Property & Casualty Division
420 SW 9th Street
Topeka, KS 66612-1678

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APR 17 2019

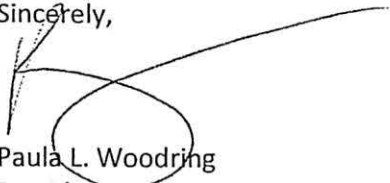
VICKI SCHMIDT
Commissioner of Insurance

RE: Filing of new title rates

Enclosed please find rates to be filed of record for Reltco, Inc. Our license number is 461939740-000. Reltco is an agent of Stewart Title Guaranty and Westcor Land Title Insurance Company.

Paula L Woodring License # 5056689 carries the Producer License for Reltco, Inc.

Sincerely,



Paula L. Woodring
President

12886 Commodity Place
Tampa, FL 33626
813-855-0009