

## Kansas Title Insurance Rates and Charges



Effective: March 31, 2025

(Unless otherwise specified herein)

The following rates apply to the entire State of Kansas.



#### Residential Title Insurance Rates

(Charges made in policies issued on transactions involving 1-4 single-family dwelling units)

Type of Transaction	<u>Rate</u>
Owner's Title Insurance Policies	Schedule A
Policies of title insurance protecting the owner's interest in one-four	
family residences.	
Mortgage Title Insurance Policies	Schedule A
Policies of title insurance protecting the interest of the mortgage	
lenders.	
Simultaneous-Issued Mortgage Policies	Schedule A
Loan policies issued simultaneously with the issuance of an owner's	
policy where the loan amount exceeds the amount of the owner's policy	
Endorsements	Schedule A
Coverages added to or changed made in the insurance contract	
resulting in difference or additional risk and issued subsequent to the	
date of the policy.	

#### **Commercial Title Insurance Rates**

(Coverages made for policies issued on transactions involving industrial, commercial, multi-family, and farm transactions.)

Policies over \$500,000.

Rates for policies over \$500,000 must be considered on a case-by-case basis. Reissue credits may be available, or other factors may reduce our work charges. Special coverages are often required and require special pricing considerations. The following rates are meant to serve as a guideline and starting point. They may be increased to reflect risk and work factors.

Commercial Title Insurance Rates			
Type of Transaction	<u>Rate</u>		
Owner's Title Insurance Policies	Schedule A		
Policies of title insurance protecting the owner's interest on commercial property.			
Policies will be issued to owners, contract vendees and lessees.			
Mortgage Title Insurance Policies	Schedule A		
Policies of title insurance protecting the interest of the lenders in an amount not to			
exceed 120% of loan amount.			
Simultaneous-Issued Mortgage Policy	Schedule A		
Policies of title insurance protecting interest of lenders not exceeding the amount of			
the owner's policy and issued simultaneously therewith.			
Simultaneous-Issued Mortgage Policy	Schedule A		

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Commercial Title Insurance Rates		
Type of Transaction	<u>Rate</u>	
Policies of title insurance protecting interest of lenders and the loan amount		
exceeds the amount of the owner's policy.		
Leasehold Title Insurance Policy	Schedule A	
Policies of title insurance protecting the lessee's interest in a lease on real property.		
Simultaneous-Issued Leasehold Policy	Schedule A	
Policies of title insurance protecting the lessee's interest in a lease on real property		
and issued simultaneously with an owners or mortgage policy not exceeding the		
amount of owner's policy issued to lessee.		
Endorsement to Owners Policies	Schedule A	
Endorsement to Loan Policies	Schedule A	

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## Rocket Close

#### **CHARGES FOR ESCROW, CLOSING AND/OR OTHER SERVICES**

Service	Charge for Rocket Mortgage Loans	Charge for JPMorgan Chase	Itemized Charge for other clients	Bundled Charge for other clients
COMMERCIAL ESCROW CLOSING - Includes	200.10	onace -	01101110	01101100
preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement, disbursement of funds	\$500	n/a	\$500	\$500
RESIDENTIAL REAL ESTATE CLOSING				
(Seller) Includes preparation of contracts, escrow agreements, and settlement	Ф000	<b></b>	<b></b>	<b>#</b> 000
statements.  RESIDENTIAL LOAN CLOSING	\$200	\$200	\$200	\$200
(Buyer/Borrower) - 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 in				
conjunction with an insured product.	\$400	\$350	\$425	\$500
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 in conjunction with a non-simultaneous 2 <sup>nd</sup> mortgage insured				
product.	\$250	\$315	\$350	\$350
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 in conjunction with an uninsured product closing simultaneously with another product (piggyback).	\$75	\$95	<b>\$150</b>	<b>\$1</b> 50
DOCUMENT PREPARATION when not	C1¢	φ <b>3</b> 5	ΦΤΟΟ	φτ2U
included in closings:				
1. deeds	\$90	\$75.00	\$90	\$90
mortgages, notes	If applicable, 3 <sup>rd</sup> party charges apply	If applicable, 3 <sup>rd</sup> party charges apply	If applicable, 3 <sup>rd</sup> party charges apply	If applicable, 3 <sup>rd</sup> party charges apply

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## Rocket Close

				1
		If	lf	lf
		applicable,	applicable,	applicable,
	If applicable,	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party
	3 <sup>rd</sup> party	charges	charges	charges
3. affidavits	charges apply	apply	apply	apply
		lf l	If	lf
		applicable,	applicable,	applicable,
	If applicable,	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party
	3 <sup>rd</sup> party	charges	charges	charges
4. assignments, releases	charges apply	apply	apply	apply
		If	lf	If
		applicable,	applicable,	applicable,
	If applicable,	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party
<ol><li>contract for deed/option</li></ol>	3 <sup>rd</sup> party	charges	charges	charges
contracts	charges apply	apply	apply	apply
		lf l	If	If
		applicable,	applicable,	applicable,
	If applicable,	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party
	3 <sup>rd</sup> party	charges	charges	charges
6. real estate contracts	charges apply	apply	apply	apply
7. escrow deposit agreements	\$0	\$0	\$0	\$0
8. POA	\$0	\$75.00	\$0	\$0
FEES FOR ANCILLARY SERVICES	7.0	7.000	1.0	7.5
		If	If	If
		applicable,	applicable,	applicable,
	If applicable,	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party
	3 <sup>rd</sup> party	charges	charges	charges
Notary Public Fees	charges apply	apply	apply	apply
2. Wire Fee (Refinance Only)	\$0	\$0	\$25	\$0
3. Subordination Fee	\$150	\$175	\$150	\$150
4. Courier Fee	\$45	\$0	\$35	\$0
5. Recording Service	\$0	\$15.50	\$0	\$0
6. Loan Payoff Fee	\$0	\$15.00	\$0	\$0
INFORMATIONAL COMMITMENT - Issued	ΨΟ	Ψ13.00	ΨΟ	ΨΟ
for an "amount to be agreed upon" where				
the client wants to do a property & title				
search before a sale or mortgage but				
does not require insurance.	\$150	\$150	\$150	\$150
OTHER (Specify):	ΨΙΟΟ	Ψ130	9130	Ψ130
Search/Exam (Refinance)	\$150	\$180	\$0	\$0
Search/Exam (Purchase)	\$150	\$150	\$150	\$150
, , ,	ΦΤΟΟ	ΦΤΟΟ	\$130	Φ130
Last Vesting Deed/Instant Data Product	\$100	¢100	¢100	¢100
(LVD) Tax Certificate	\$100	\$100	\$100	\$100
i iax certificate	\$18	\$0	\$25	\$0

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## Title Insurance Special Rule for Rating Unique or Unusual Conditions

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

Requests for treatment under this rule shall be submitted to the insurance commissioner and shall be accompanied by evidence specifically setting forth the reasons for the request along with the 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 being made effective.

#### Schedule A – Loan Policies of Title Insurance

A) Premium for Loan Policies of Residential Title Insurance:

Liability Amount	Per Thousand
Up to \$50,000	\$2.50
\$50,001 - \$100,000	\$2.00
\$100,001 - \$500,000	\$1.75
\$500,001 - \$10,000,000	\$1.50
\$10,000,001 - \$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 1-4 Family Residential Title Insurance Rate for Loan Policies of Title Insurance:

When the land covered by the loan policy is of the type 1-4 family Residential and the loan policy of title insurance will insure a mortgage where the loan proceeds are being used for purposes other than the financing of the acquisition of the property in a concurrent purchase transaction, the land owner shall be entitled to the following rates on the loan policy:

Liability Amount	Per Thousand
Up to \$50,000	\$1.50
\$50,001 - \$100,000	\$1.20
\$100,001 - \$500,000	\$1.05
Over \$500,00	\$0.90
Minimum Premium	\$10.00

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#### Rocket Close

C) The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Tiered Rate
\$1 - \$250,000	\$360
\$250,001 - \$500,000	\$500
\$500,001 - \$750,000	\$600
\$750,001 - \$1,000,000	\$700
\$1,000,001 - \$1,250,000	\$800
\$1,250,001 - \$1,500,000	\$900

The Tiered Rate applies only to loan transactions which meet the following criteria:

- 1. The loan is not in excess of \$1,500,000;
- 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. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
- 5. Orders must be opened with the Company's centralized processing center;
- 6. ALTA Short Form Commitment must be issued; and
- 7. ALTA Short Form Residential Loan Policy must be issued.

Note 1: Not applicable to construction loans or loan policies issued concurrently with owner's policies.

Note 2: There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

Note 3: In order to offer this rate, the lender must process transactions in a centralized environment.

D) Simultaneous Issuance of Loan and Owners Policies of Title Insurance:

When an owner's and one or more 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 \$75.00 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 property. All policies must bear identical date and the owner's policy must show the mortgage(s) as an exception under Schedule "B" thereof.

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- E) 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 property. The premium charge for original owner's or leasehold insurance shall be:

Liability Amount	Per Thousand
Up to \$100,000	\$2.75
\$100,001 - \$500,000	\$2.00
\$500,001 - \$5,000,000	\$1.75
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 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 percent of the rate for the fee policy.

F) Premium for Limited Coverage Junior Loan Policies:

The limited insurance provided by the Junior Loan Policy insures the secondary lender against loss or damage on account of the fact that (i) the borrower is not the record owner of the land, (ii) there are recorded monetary liens that are not in the policy, or (iii) there are recorded taxes or assessments of a government taxing authority, affecting the title to the land and not identified in the policy.

If the coverage is less than the \$150,000, the premium charge will be \$75. If the amount of insurance is greater than \$150,000, the premium charge will be \$110.

ALTA JR Loan Endorsement 1 JR1 \$25.00 ALTA JR Loan Endorsement 2 JR2 \$25.00

G) 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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#### H) Endorsements:

Note: 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.

ALTA		
Endorsement		
#	Description	Rate
1	Street Assessments Endorsement – insures the	\$100.00
	Insured mortgagee under a loan policy that there	
	are no street improvements under construction or	
	completed which at the date of issuance of the	
	policy have resulted in a lien that is prior or at a	
	later date may be prior to the lien of the insured	
	Mortgage.	
2	Truth in Lending Endorsement - issued in	\$50.00
	connection with a loan policy to protect the insured	
	lender against rescission under the Federal Truth in	
	Lending Act.	
3	Zoning Endorsement – issued in connection with a	Residential Property: \$50.00
	loan policy or an owner's policy and insures the	Commercial Property: \$200.00
	Insured against an adverse final court decree which	
	prohibits the use or uses specified in the	
	endorsement as allowed under the applicable	
0.4	zoning ordinances.	
3.1	Zoning – Completed Structure Endorsement -	Residential Property: \$50.00
	provides the Insured under a loan policy or an owner's policy the identical coverage as provided in	Commercial Property: \$200.00
	the Zoning Endorsement and, in addition, provides	
	coverage against forced removal or alteration of	
	any structure because of a final court order finding	
	that the applicable zoning ordinances have been	
	violated with respect to (i) area, width or depth of	
	Land as a building site; (ii) floor space area; (iii) building setback; (iv) height of the structure; or (v)	
	number of parking spaces.	
4	Condominium Endorsement -	\$50.00
	Insures the Insured under a loan policy against a	
	number of risks with respect to the condominium	
	regime and documentation when attached to a	
	policy in which the insured Land is a condominium unit together with its percentage interest in the	
	common area.	
4.1	Condominium Endorsement – insures the Insured	\$50.00
	under a loan policy against a number of risks with	
	respect to the condominium regime and	
	documentation, including liens due and payable as	
	of the date of policy, when attached to a policy in	
	which the insured Land is a condominium unit	

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## Rocket Close

ALTA		
Endorsement		
#	Description	Rate
π	together with its percentage interest in the common	Nate
	area.	
_		<b>\$50.00</b>
5	Planned Unit Development Endorsement – affords	\$50.00
	multiple forms of coverage to an Insured under a	
	loan policy when attached to a policy in which the insured Land is a Planned Unit Development.	
5.1	Planned Unit Development Endorsement – affords	\$50.00
J.1	multiple forms of coverage to an Insured under a	430.00
	loan policy, including coverage for liens due and	
	payable at date of policy, when attached to a policy	
	in which the insured Land is a Planned Unit	
	Development.	
6	Variable Rate Mortgage Endorsement – issued in	\$50.00
	connection with a loan policy that insures a variable	
	rate Mortgage.	
6.2	Variable Rate Mortgage – Negative Amortization	\$50.00
	Endorsement – issued in connection with a loan	
	policy that insures a variable rate Mortgage	
	securing a loan in which the unpaid principal	
	balance increases as a result of the addition of	
_	unpaid interest.	1
7	Manufactured Housing Unit Endorsement – issued	\$50.00
	in connection with an owner's or loan policy where	
	the Land described in the policy is improved with a	
7.1	manufactured housing unit.  Manufactured Housing – Conversion; Loan	\$50.00
7.1	Endorsement – issued in connection with a loan	430.00
	policy where the Land described in the policy is	
	improved with a manufactured housing unit, and	
	provides affirmative coverage as to the location of	
	the unit on the Land, the ownership of both the unit	
	and Land, the absence of personal property liens	
	on the unit, and further insures the enforceability of	
	the Mortgage against the Land in a single	
	foreclosure proceeding.	
7.2	Manufactured Housing – Conversion; Owners –	\$50.00
	issued in connection with an owner's policy where	
	the Land described in the policy is improved with a	
	manufactured housing unit, and provides	
	affirmative coverage as to the location of the unit on the Land, the ownership of both the unit and	
	Land, and the absence of personal property liens	
	on the unit.	
8.1	Environmental Protection Lien Endorsement –	\$50.00
	issued only in connection with loan policies issued	
	on Residential Property and insures the priority of	
	the Mortgage lien against existing or subsequently	
	recorded federal or state environmental protection	
	liens, except with respect to environmental	
	protection provided for by certain statutes identified	
	in the endorsement.	

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## Rocket Close

ALTA		
Endorsement		
#	Description	Rate
9	Restrictions, Encroachments, Minerals	\$150.00
	Endorsement – offers the Insured under a loan	Ψ130.00
	policy a variety of additional affirmative coverages	
	including, but not limited to, insurance that there	
	are no covenants, conditions or restrictions under	
	which the lien of the Mortgage can be divested,	
	subordinated or extinguished, or its validity, priority	
	or enforceability impaired; insurance against	
	present violations of covenants, conditions or	
	restrictions; and insurance against encroachments	
	and against damage to existing improvements	
	which encroach upon easement areas or damage	
	resulting from the right to use the surface of the Land for the extraction of minerals.	
	Land for the extraction of minerals.	
9.1	Restrictions, Encroachments, Minerals	\$150.00
	Endorsement (Owner's Policy – Unimproved Land)	7=33.33
	- offers the Insured under an owner's policy	
	insuring unimproved Land a variety of additional	
	affirmative coverages including, but not limited to,	
	insurance that there are no present violations on	
	the Land of covenants, conditions, restrictions or	
	statutory setback requirements; insurance that	
	there are no encroachments onto the Land from adjoining Land; insurance that there are no notices	
	of environmental violation recorded; and insurance	
	against damage to buildings constructed on the	
	Land after the date of the policy from the exercise	
	of the right to extract or develop minerals.	
9.2	Restrictions, Encroachments, Minerals	\$150.00
	Endorsement (Owner's Policy - Improved Land) -	
	offers the Insured under an owner's policy insuring	
	improved Land a variety of additional affirmative	
	coverages including, but not limited to, insurance	
	that there are no present violations on the Land of	
	covenants, conditions, restrictions or statutory setback requirements; insurance that there are no	
	encroachments onto the Land from adjoining Land;	
	insurance that there are no notices of	
	environmental violation recorded; and insurance	
	against damage to existing buildings resulting from	
	the exercise of a right of easement or a right to	
	extract or develop minerals.	

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ALTA		
Endorsement		
#	Description	Rate
9.3	Restrictions, Encroachments, Minerals	\$150.00
0.0	Endorsement (Loan Policy) – offers the Insured	Ψ130.00
	under a loan policy a variety of additional	
	affirmative coverages including, but not limited to,	
	insurance that there are no covenants, conditions	
	or restrictions under which the lien of the Mortgage	
	can be divested, subordinated or extinguished, or	
	its validity, priority or enforceability impaired;	
	insurance against present violations of covenants, conditions or restrictions; and insurance against	
	encroachments and against damage to existing	
	improvements which encroach upon easement	
	areas or damage to improvements, including, lawn,	
	shrubbery or trees located on the Land on or after	
	date of policy, resulting from the right to use the	
	surface of the Land for the extraction of minerals.	
9.4	Restrictions, Encroachments, Minerals – Owners	\$150.00
	Policy – Unimproved Land – offers the Insured	
	under an owner's policy insuring unimproved Land a variety of additional affirmative coverages	
	including, but not limited to, insurance that there	
	are no present violations on the Land of covenants,	
	conditions, restrictions or statutory setback	
	requirements; insurance that there are no	
	encroachments onto the Land from adjoining land;	
	insurance that there are no notices of	
	environmental violation recorded; and insurance	
	against damage to improvements, other than lawn,	
	shrubbery or trees, constructed on the Land after the date of the policy from the exercise of the right	
	to extract or develop minerals.	
9.5	Restrictions, Encroachments, Minerals – Owner's	\$150.00
	Policy - Improved Land - offers the Insured under	,
	an owner's policy insuring improved Land a variety	
	of additional affirmative coverages including, but	
	not limited to, insurance that there are no present	
	violations on the Land of covenants, conditions,	
	restrictions or statutory setback requirements; insurance that there are no encroachments onto	
	the Land from the adjoining land; insurance that	
	there are no notices of environmental violation	
	recorded, and insurance against damage to	
	improvements, other than lawn, shrubbery or trees,	
	located on the Land on or after the date of the	
	policy from the exercise of the right to extract or	
10	develop minerals.	<b>AFO 00</b>
10	Assignment Endorsement – insures the named	\$50.00
	assignee of a Mortgage insured under a loan policy against loss or damage resulting from (i) the failure	
	of the referenced assignment to vest title of the	
	insured Mortgage in the insured assignee, or (ii) any	
	modification or release recorded prior to date of	
	endorsement.	

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ALTA		
Endorsement		
#	Description	Rate
10.1	Assignment and Date Down Endorsement – insures the named assignee of a Mortgage insured by a loan policy but also insures against certain matters recorded between the date of policy and the date of endorsement.	\$50.00
11	Mortgage Modification Endorsement – insures the Insured under a loan policy against loss or damage, as defined in the endorsement, arising from the invalidity of a lien of the insured Mortgage resulting from modification of the insured Mortgage.	\$150.00
12	Aggregation Endorsement – amends Section 7 of the Conditions and Stipulations of the loan policy to provide that the amount of insurance available to cover liability for loss or damage under the policy shall be the aggregate of the amount of insurance under the policy and any other policy identified in the endorsement, subject to a maximum stated amount.	\$75.00
13	Leasehold-Owners Endorsement – modifies and supplements the Conditions and Stipulations of the owner's policy when the estate insured is a leasehold estate.	No additional Rate is applicable over and above the applicable premium for the owner's policy.
13.1	Leasehold-Loan Endorsement - modifies and supplements the Conditions and Stipulations of the loan policy when the security covered by the insured Mortgage is a leasehold estate.	No additional Rate is applicable over and above the applicable premium for the owner's policy.
14	Future Advance-Priority Endorsement – provides coverage to a lender for loss the lender might sustain in the event a future advance does not have the same priority as the original Mortgage as though the advance had been made at the time the Mortgage was made. It also covers the lender's loss if each advance does not create a valid and enforceable lien on the title secured by the insured Mortgage and the lender's loss sustained resulting from invalidity or unenforceability of the insured Mortgage because of re-advance and repayments of the Mortgage, lack of an outstanding indebtedness before any advance, and failure of the lender to comply with the requirements of state law to secure the advances. It also includes ALTA Form 6 endorsement coverage.	\$250.00

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ALTA		
Endorsement		
#	Description	Rate
14.1	Future Advance-Knowledge Endorsement – similar to ALTA Form 14 but is available for loans under which the loan documents provide that the lender has the option of not making an advance for any reason. The coverage is identical to ALTA Form 14 except that there is an additional exclusion from coverage for loss due to intervening liens of which the lender has actual knowledge at the time of making an advance.	\$250.00
14.2	Future Advance-Letter of Credit Endorsement – similar to ALTA From 14 but is appropriate to be used when the insured Mortgage secures repayment of future advances made under a letter of credit, surety agreement (bond), or reimbursement agreement.	\$250.00
14.3	Future Advance-Reverse Mortgage Endorsement – issued in connection with reverse mortgages that include staged advances under the loan.	\$250.00
15	Nonimputation-Full Equity Transfer Endorsement – issued in connection with a new owner's policy that insures title in the existing entity that owns the Land but said owning entity is losing all of its partners, members, or shareholder (prior equity holders) and gaining new equity holders in a full equity transfer of the entity. This endorsement puts the incoming equity holders in a similar position to a bona fide purchaser without knowledge of any prior unknown acts of the entity or knowledge of its prior equity holders which may affect title by providing that such prior acts or knowledge will not be imputed to the insured entity.	\$150.00
15.1	Nonimputation-Additional Insured Endorsement – issued to an existing owner's policy insuring title in both the owning entity and a new partner, member or shareholder (new equity holders) of the insured entity which new equity holder may be added as an Insured under the existing owner's policy. Under this endorsement, existing knowledge, acts, or inaction of the entity and its other partners, members, or shareholders (existing equity holder(s)), up to the date of the policy, that may affect title and have not been disclosed to the new equity holder(s) will not be imputed to the new equity holder(s) as additional Insureds.	\$150.00

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ALTA		
Endorsement		
#	Description	Rate
15.2	Nonimputation-Partial Equity Transfer Endorsement  - issued with a new owner's policy in a transaction where an incoming partner, member, or shareholder (new equity holder) is purchasing an equity interest in the entity that holds title to the Land and the new equity holder is requesting its own owner's policy which excludes liability for the undisclosed pre-existing knowledge, acts or inaction of the entity and its other partners,	\$150.00
	members or shareholders.	
16	Mezzanine Financing Endorsement – issued to either an existing owner's policy or a new owner's policy showing title vested in an entity and naming that entity as Insured in a transaction in which there is also a mezzanine loan being made to the partners, members, or shareholders (equity holders) of the owning entity secured by a pledge of the equity holder's interest in the entity. This endorsement assigns to the mezzanine lender the right to receive payments otherwise payable to the Insured under the policy.	\$250.00
17	Access and Entry Endorsement – issued in connection with an owner's or loan policy and provides coverage for loss or damage if the Insured lacks both actual vehicular and pedestrian access to and from a specifically identified street or road, if the street is not physically open and publicly maintained or if the Insured has no right to use the existing curb cuts or entries off of the street or road onto the Land.	\$150.00
17.1	Indirect Access and Entry Endorsement – provides the same coverages to an owner's or loan policy as the ALTA Form 17, but is intended to be used when access is provided by virtue of a specifically identified appurtenant easement.	\$250.00
18	Single Tax Parcel Endorsement – issued with an owner's or loan policy and insures that the Land specifically identified in the policy is a single and separate tax parcel and not part of a larger parcel of land.	\$75.00
18.1	Multiple Tax Parcel Endorsement – similar to the ALTA Form 18 but issued in connection with multiple tax parcels included within the legal description of the Land; protects the Insured against loss if the Land specifically identified is not assessed for real estate tax purposes under the tax identification numbers listed in the endorsement or if those tax numbers include any other land other than what is identified.	\$75.00

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ALTA Endorsement #	Description	Rate
19	Contiguity-Multiple Parcels Endorsement – issued with an owner's policy or loan policy and insures against loss or damage if the boundaries to multiple parcels described in the endorsement are not contiguous as described or if there are any strips, gaps or gores separating the contiguous boundaries described in the endorsement.	\$100.00
19.1	Contiguity-Single Parcel Endorsement – similar to ALTA Form 19 but issued when there is only a single parcel described in the policy, which parcel, however, is contiguous to some other land described in the endorsement but not insured in the policy	\$135.00
20	First Loss-Multiple Parcel Transactions Endorsement – issued in connection with a loan policy and provides that, in the event of a loss insured against under the policy, the Insurer's liability shall be determined without requiring the maturity of the entire indebtedness and without requiring the Insured to pursue its remedies against any additional Property securing the indebtedness.	\$250.00
22	Location- issued in connection with owners and loan policies. This endorsement provides insurance against loss or damage from the failure of the Land to be improved as described in the endorsement and from failure to be identified with the property street address additionally identified in the endorsement.	\$50.00
25	Same as Survey- issued in connection with owner's and loan policies. This endorsement provides coverage in the event that the survey identified in the endorsement is not the same land as described in Schedule A of the policy.	\$50.00

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## Kansas Title Insurance Rates and Charges

Effective: January 1, 2022 (Unless otherwise specified herein)

The following rates apply to the entire State of Kansas.



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#### Residential Title Insurance Rates

(Charges made in policies issued on transactions involving 1-4 single-family dwelling units) 2021

VICKI SCHMIDT Commissioner of Insurance Type of Transaction Owner's Title Insurance Policies Schedule A Policies of title insurance protecting the owner's interest in one-four family residences. Mortgage Title Insurance Policies Schedule A Policies of title insurance protecting the interest of the mortgage lenders. Simultaneous-Issued Mortgage Policies Schedule A Loan policies issued simultaneously with the issuance of an owner's policy where the loan amount exceeds the amount of the owner's policy **Endorsements** Schedule A Coverages added to or changed made in the insurance contract resulting in difference or additional risk and issued subsequent to the date of the policy.

#### Commercial Title Insurance Rates

(Coverages made for policies issued on transactions involving industrial, commercial, multi-family, and farm transactions.)

Policies over \$500,000.

Rates for policies over \$500,000 must be considered on a case-by-case basis. Reissue credits may be available, or other factors may reduce our work charges. Special coverages are often required and require special pricing considerations. The following rates are meant to serve as a guideline and starting point. They may be increased to reflect risk and work factors.

Commercial Title Insurance Rates	
Type of Transaction	Rate
Owner's Title Insurance Policies	Schedule A
Policies of title insurance protecting the owner's interest on commercial property.	
Policies will be issued to owners, contract vendees and lessees.	
Mortgage Title Insurance Policies	Schedule A
Policies of title insurance protecting the interest of the lenders in an amount not to	
exceed 120% of loan amount.	
Simultaneous-Issued Mortgage Policy	Schedule A
Policies of title insurance protecting interest of lenders not exceeding the amount of	
the owner's policy and issued simultaneously therewith.	
Simultaneous-Issued Mortgage Policy	Schedule A

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Commercial Title Insurance Rates	
Type of Transaction	Rate
Policies of title insurance protecting interest of lenders and the loan amount	
exceeds the amount of the owner's policy.	
Leasehold Title Insurance Policy	Schedule A
Policies of title insurance protecting the lessee's interest in a lease on real property.	
Simultaneous-Issued Leasehold Policy	Schedule A
Policies of title insurance protecting the lessee's interest in a lease on real property	
and issued simultaneously with an owners or mortgage policy not exceeding the	
amount of owner's policy issued to lessee.	
Endorsement to Owners Policies	Schedule A
Endorsement to Loan Policies	Schedule AFD

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#### CHARGES FOR ESCROW, CLOSING AND/OR OTHER SERVICES

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			c	VICKI SCH	MIDT
Service	Charge for Rocket Mortgage Loans	Charge for JPMorgan Chase		Charge for other clients	Bundled Charge for other clients
	Luaris	Ullase		CHEHLS	Ciletto
COMMERCIAL ESCROW CLOSING - Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement, disbursement of funds	\$500	n/a		\$500	\$500
RESIDENTIAL REAL ESTATE CLOSING					
(Seller) Includes preparation of contracts, escrow agreements, and settlement statements.	\$200	\$200		\$200	\$200
RESIDENTIAL LOAN CLOSING	7200	,-00		, _ 0	,=00
(Buyer/Borrower) - 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 in					
conjunction with an insured product.	\$400	\$350		\$425	\$500
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 in conjunction with a non-simultaneous 2 <sup>nd</sup> mortgage insured product.	\$250	\$315		\$350	\$350
RESIDENTIAL LOAN CLOSING - Includes	Ψ230	ΨΟΙΟ		Ψ330	Ψοσο
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 in conjunction with an uninsured product closing simultaneously with another product (piggyback).	\$75	\$95		\$150	\$150
DOCUMENT PREPARATION when not	Ψ15	ΨΟΟ		Ψ100	Ψ100
included in closings:					
1. deeds	\$90	\$75.00		\$90	\$90
2. mortgages, notes	If applicable, 3 <sup>rd</sup> party charges apply	If applicable, 3 <sup>rd</sup> party charges apply		If applicable, 3 <sup>rd</sup> party charges apply	If applicable, 3 <sup>rd</sup> party charges apply

State of Kansas

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## **AMROCK**

#### NOV 3 0 2021

		lf	VICKI SCHM	IDT If
		applicable,	Commissioner of I	nsurancente
	If applicable,	3rd party	3rd party	3rd party
	3 <sup>rd</sup> party	charges	charges	charges
3. affidavits	charges apply	apply	apply	apply
3. amuavits	charges apply	If	If	If
		applicable,	applicable,	applicable,
	If applicable,	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party
	3 <sup>rd</sup> party	charges	charges	charges
4. assignments, releases	charges apply	apply	apply	apply
4. designmente, releases	onargee apply	If	If	If
		applicable,	applicable,	applicable,
	If applicable,	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party
5. contract for deed/option	3 <sup>rd</sup> party	charges	charges	charges
contracts	charges apply	apply	apply	apply
Contracto	Situal good sippi)	If	If	If
		applicable,	applicable,	applicable,
	If applicable,	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party
	3 <sup>rd</sup> party	charges	charges	charges
6. real estate contracts	charges apply	apply	apply	apply
7. escrow deposit agreements	\$0	\$0	\$0	\$0
8. POA	\$0	\$75.00	\$0	\$0
FEES FOR ANCILLARY SERVICES				
		If	If	If
		applicable,	applicable,	applicable,
	If applicable,	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party
	3rd party	charges	charges	charges
Notary Public Fees	charges apply	apply	apply	apply
2. Wire Fee (Refinance Only)	\$0	\$0	\$25	\$0
Subordination Fee	\$150	\$175	\$150	\$150
4. Courier Fee	\$45	\$0	\$35	\$0
5. Recording Service	\$0	\$15.50	\$0	\$0
6. Loan Payoff Fee	\$0	\$15.00	\$0	\$0
INFORMATIONAL COMMITMENT - Issued				
for an "amount to be agreed upon" where				
the client wants to do a property & title				
search before a sale or mortgage but				
does not require insurance.	\$150	\$150	\$150	\$150
OTHER (Specify):				
Search/Exam (Refinance)	\$150	\$180	\$0	\$0
Search/Exam (Purchase)	\$150	\$150	\$150	\$150
Last Vesting Deed/Instant Data Product				
(LVD)	\$100	\$100	\$100	\$100
Tax Certificate	\$18	\$0	\$25	\$0



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VICKI SCHMIDT
Commissioner of Insurance

#### Title Insurance Special Rule for Rating Unique or Unusual Conditions

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

Requests for treatment under this rule shall be submitted to the insurance commissioner and shall be accompanied by evidence specifically setting forth the reasons for the request along with the 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 being made effective.

#### Schedule A – Loan Policies of Title Insurance

A) Premium for Loan Policies of Residential Title Insurance:

Liability Amount	Per Thousand
Up to \$50,000	\$2.50
\$50,001 - \$100,000	\$2.00
\$100,001 - \$500,000	\$1.75
\$500,001 - \$10,000,000	\$1.50
\$10,000,001 - \$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 1-4 Family Residential Title Insurance Rate for Loan Policies of Title Insurance:

When the land covered by the loan policy is of the type 1-4 family Residential and the loan policy of title insurance will insure a mortgage where the loan proceeds are being used for purposes other than the financing of the acquisition of the property in a concurrent purchase transaction, the land owner shall be entitled to the following rates on the loan policy:

Liability Amount	Per Thousand
Up to \$50,000	\$1.50
\$50,001 - \$100,000	\$1.20
\$100,001 - \$500,000	\$1.05
Over \$500,00	\$0.90
Minimum Premium	\$10.00

State of Kansas

C) The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Tiered Rate
\$1 - \$250,000	\$360
\$250,001 - \$500,000	\$500
\$500,001 - \$750,000	\$600
\$750,001 - \$1,000,000	\$700
\$1,000,001 - \$1,250,000	\$800
\$1,250,001 - \$1,500,000	\$900

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The Tiered Rate applies only to loan transactions which meet the following criteria:

- 1. The loan is not in excess of \$1,500,000;
- 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. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
- 5. Orders must be opened with the Company's centralized processing center;
- 6. ALTA Short Form Commitment must be issued; and
- 7. ALTA Short Form Residential Loan Policy must be issued.

Note 1: Not applicable to construction loans or loan policies issued concurrently with owner's policies.

Note 2: There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance. Note 3: In order to offer this rate, the lender must process transactions in a centralized environment.

D) Simultaneous Issuance of Loan and Owners Policies of Title Insurance:

When an owner's and one or more 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 \$75.00 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 property. All policies must bear identical date and the owner's policy must show the mortgage(s) as an exception under Schedule "B" thereof.

State of Kansas

- E) 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 property. The premium charge for original owner's or leasehold insurance shall be: 3 0 2021

Liability Amount	Per Thousand
Up to \$100,000	\$2.75
\$100,001 - \$500,000	\$2.00
\$500,001 - \$5,000,000	\$1.75
Minimum Premium	\$10.00

VICKI SCHMIDT Commissioner of Insurance

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 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 percent of the rate for the fee policy.

F) Premium for Limited Coverage Junior Loan Policies:

The limited insurance provided by the Junior Loan Policy insures the secondary lender against loss or damage on account of the fact that (i) the borrower is not the record owner of the land, (ii) there are recorded monetary liens that are not in the policy, or (iii) there are recorded taxes or assessments of a government taxing authority, affecting the title to the land and not identified in the policy.

If the coverage is less than the \$150,000, the premium charge will be \$75. If the amount of insurance is greater than \$150,000, the premium charge will be \$110.

ALTA JR Loan Endorsement 1 JR1 \$25.00 ALTA JR Loan Endorsement 2 JR2 \$25.00

G) 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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#### H) Endorsements:

Note: 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.

ALTA Endorsement #	Description	FILE
1	Street Assessments Endorsement – insures the Insured mortgagee under a loan policy that there are no street improvements under construction or completed which at the date of issuance of the policy have resulted in a lien that is prior or at a later date may be prior to the lien of the insured Mortgage.	\$100.00 NOV 3 0  VICKI SCH  Commissioner of
2	Truth in Lending Endorsement - issued in connection with a loan policy to protect the insured lender against rescission under the Federal Truth in Lending Act.	\$50.00
3	Zoning Endorsement – issued in connection with a loan policy or an owner's policy and insures the Insured against an adverse final court decree which prohibits the use or uses specified in the endorsement as allowed under the applicable zoning ordinances.	Residential Property: \$50.00 Commercial Property: \$200.00
3.1	Zoning – Completed Structure Endorsement – provides the Insured under a loan policy or an owner's policy the identical coverage as provided in the Zoning Endorsement and, in addition, provides coverage against forced removal or alteration of any structure because of a final court order finding that the applicable zoning ordinances have been violated with respect to (i) area, width or depth of Land as a building site; (ii) floor space area; (iii) building setback; (iv) height of the structure; or (v) number of parking spaces.	Residential Property: \$50.00 Commercial Property: \$200.00
4	Condominium Endorsement - Insures the Insured under a loan policy against a number of risks with respect to the condominium regime and documentation when attached to a policy in which the insured Land is a condominium unit together with its percentage interest in the common area.	\$50.00
4.1	Condominium Endorsement – insures the Insured under a loan policy against a number of risks with respect to the condominium regime and documentation, including liens due and payable as of the date of policy, when attached to a policy in which the insured Land is a condominium unit	\$50.00

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ALTA Endorsement #	Description	Rate	
***	together with its percentage interest in the common area.		
5	Planned Unit Development Endorsement – affords multiple forms of coverage to an Insured under a loan policy when attached to a policy in which the insured Land is a Planned Unit Development.		ILED
5.1	Planned Unit Development Endorsement – affords multiple forms of coverage to an Insured under a loan policy, including coverage for liens due and payable at date of policy, when attached to a policy in which the insured Land is a Planned Unit Development.	VICK	3 0 2021 SCHMIDT ner of Insuranc
6	Variable Rate Mortgage Endorsement – issued in connection with a loan policy that insures a variable rate Mortgage.	\$50.00	
6.2	Variable Rate Mortgage – Negative Amortization Endorsement – issued in connection with a loan policy that insures a variable rate Mortgage securing a loan in which the unpaid principal balance increases as a result of the addition of unpaid interest.	\$50.00	
7	Manufactured Housing Unit Endorsement – issued in connection with an owner's or loan policy where the Land described in the policy is improved with a manufactured housing unit.	\$50.00	
7.1	Manufactured Housing – Conversion; Loan Endorsement – issued in connection with a loan policy where the Land described in the policy is improved with a manufactured housing unit, and provides affirmative coverage as to the location of the unit on the Land, the ownership of both the unit and Land, the absence of personal property liens on the unit, and further insures the enforceability of the Mortgage against the Land in a single foreclosure proceeding.	\$50.00	
7.2	Manufactured Housing – Conversion; Owners – issued in connection with an owner's policy where the Land described in the policy is improved with a manufactured housing unit, and provides affirmative coverage as to the location of the unit on the Land, the ownership of both the unit and Land, and the absence of personal property liens on the unit.	\$50.00	
8.1	Environmental Protection Lien Endorsement – issued only in connection with loan policies issued on Residential Property and insures the priority of the Mortgage lien against existing or subsequently recorded federal or state environmental protection liens, except with respect to environmental protection provided for by certain statutes identified in the endorsement.	\$50.00	

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ALTA Endorsement #	Description	Rate	
9	Restrictions, Encroachments, Minerals Endorsement – offers the Insured under a loan policy a variety of additional affirmative coverages including, but not limited to, insurance that there are no covenants, conditions or restrictions under which the lien of the Mortgage can be divested, subordinated or extinguished, or its validity, priority or enforceability impaired; insurance against present violations of covenants, conditions or restrictions; and insurance against encroachments and against damage to existing improvements which encroach upon easement areas or damage resulting from the right to use the surface of the Land for the extraction of minerals.	\$150.00  FIL  NOV 3  VICKI SO  Commissioner	0 2021 CHMIDT
9.1	Restrictions, Encroachments, Minerals Endorsement (Owner's Policy – Unimproved Land) – offers the Insured under an owner's policy insuring unimproved Land a variety of additional affirmative coverages including, but not limited to, insurance that there are no present violations on the Land of covenants, conditions, restrictions or statutory setback requirements; insurance that there are no encroachments onto the Land from adjoining Land; insurance that there are no notices of environmental violation recorded; and insurance against damage to buildings constructed on the Land after the date of the policy from the exercise of the right to extract or develop minerals.	\$150.00	
9.2	Restrictions, Encroachments, Minerals Endorsement (Owner's Policy – Improved Land) – offers the Insured under an owner's policy insuring improved Land a variety of additional affirmative coverages including, but not limited to, insurance that there are no present violations on the Land of covenants, conditions, restrictions or statutory setback requirements; insurance that there are no encroachments onto the Land from adjoining Land; insurance that there are no notices of environmental violation recorded; and insurance against damage to existing buildings resulting from the exercise of a right of easement or a right to extract or develop minerals.	\$150.00	

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ALTA Endorsement #	Description	Rate
9.3	Restrictions, Encroachments, Minerals Endorsement (Loan Policy) – offers the Insured under a loan policy a variety of additional	\$150.00
	affirmative coverages including, but not limited to, insurance that there are no covenants, conditions	FILE
	or restrictions under which the lien of the Mortgage can be divested, subordinated or extinguished, or its validity, priority or enforceability impaired;	NOV 3 0
	insurance against present violations of covenants, conditions or restrictions; and insurance against	VICKI SCH Commissioner o
	encroachments and against damage to existing improvements which encroach upon easement	
	areas or damage to improvements, including, lawn, shrubbery or trees located on the Land on or after date of policy, resulting from the right to use the	
	surface of the Land for the extraction of minerals.	
9.4	Restrictions, Encroachments, Minerals – Owners Policy – Unimproved Land – offers the Insured	\$150.00
	under an owner's policy insuring unimproved Land a variety of additional affirmative coverages including, but not limited to, insurance that there	
	are no present violations on the Land of covenants, conditions, restrictions or statutory setback	
	requirements; insurance that there are no encroachments onto the Land from adjoining land;	
	insurance that there are no notices of environmental violation recorded; and insurance	
	against damage to improvements, other than lawn, shrubbery or trees, constructed on the Land after the date of the policy from the exercise of the right	
	to extract or develop minerals.	
9.5	Restrictions, Encroachments, Minerals - Owner's	\$150.00
	Policy - Improved Land - offers the Insured under	
	an owner's policy insuring improved Land a variety	
	of additional affirmative coverages including, but not limited to, insurance that there are no present	
	violations on the Land of covenants, conditions,	
	restrictions or statutory setback requirements;	
	insurance that there are no encroachments onto	
	the Land from the adjoining land; insurance that	
	there are no notices of environmental violation	
	recorded, and insurance against damage to	
	improvements, other than lawn, shrubbery or trees,	
	located on the Land on or after the date of the	
	policy from the exercise of the right to extract or	
	develop minerals.	
10	Assignment Endorsement – insures the named	\$50.00
	assignee of a Mortgage insured under a loan policy	
	against loss or damage resulting from (i) the failure	
	of the referenced assignment to vest title of the	
	insured Mortgage in the insured assignee, or (ii) any	
	modification or release recorded prior to date of	
	endorsement.	

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ALTA Endorsement #	Description	Rate
10.1	Assignment and Date Down Endorsement – insures the named assignee of a Mortgage insured by a loan policy but also insures against certain matters recorded between the date of policy and the date of endorsement.	\$50.00 FILED NOV 3 0 2021
11	Mortgage Modification Endorsement – insures the Insured under a loan policy against loss or damage, as defined in the endorsement, arising from the invalidity of a lien of the insured Mortgage resulting from modification of the insured Mortgage.	\$150.00  VICKI SCHMIDT  Commissioner of Insura
12	Aggregation Endorsement – amends Section 7 of the Conditions and Stipulations of the loan policy to provide that the amount of insurance available to cover liability for loss or damage under the policy shall be the aggregate of the amount of insurance under the policy and any other policy identified in the endorsement, subject to a maximum stated amount.	\$75.00
13	Leasehold-Owners Endorsement – modifies and supplements the Conditions and Stipulations of the owner's policy when the estate insured is a leasehold estate.	No additional Rate is applicable over and above the applicable premium for the owner's policy.
13.1	Leasehold-Loan Endorsement - modifies and supplements the Conditions and Stipulations of the loan policy when the security covered by the insured Mortgage is a leasehold estate.	No additional Rate is applicable over and above the applicable premium for the owner's policy.
14	Future Advance-Priority Endorsement – provides coverage to a lender for loss the lender might sustain in the event a future advance does not have the same priority as the original Mortgage as though the advance had been made at the time the Mortgage was made. It also covers the lender's loss if each advance does not create a valid and enforceable lien on the title secured by the insured Mortgage and the lender's loss sustained resulting from invalidity or unenforceability of the insured Mortgage because of re-advance and repayments of the Mortgage, lack of an outstanding indebtedness before any advance, and failure of the lender to comply with the requirements of state law to secure the advances. It also includes ALTA Form 6 endorsement coverage.	\$250.00

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ALTA Endorsement #	Description	Rate	
14.1	Future Advance-Knowledge Endorsement – similar to ALTA Form 14 but is available for loans under which the loan documents provide that the lender has the option of not making an advance for any reason. The coverage is identical to ALTA Form 14 except that there is an additional exclusion from coverage for loss due to intervening liens of which the lender has actual knowledge at the time of making an advance.	\$250.00  NOV 3  VICKI SC  Commissioner	21.00
14.2	Future Advance-Letter of Credit Endorsement – similar to ALTA From 14 but is appropriate to be used when the insured Mortgage secures repayment of future advances made under a letter of credit, surety agreement (bond), or reimbursement agreement.	\$250.00	
14.3	Future Advance-Reverse Mortgage Endorsement – issued in connection with reverse mortgages that include staged advances under the loan.	\$250.00	
15	Nonimputation-Full Equity Transfer Endorsement – issued in connection with a new owner's policy that insures title in the existing entity that owns the Land but said owning entity is losing all of its partners, members, or shareholder (prior equity holders) and gaining new equity holders in a full equity transfer of the entity. This endorsement puts the incoming equity holders in a similar position to a bona fide purchaser without knowledge of any prior unknown acts of the entity or knowledge of its prior equity holders which may affect title by providing that such prior acts or knowledge will not be imputed to the insured entity.	\$150.00	
15.1	Nonimputation-Additional Insured Endorsement – issued to an existing owner's policy insuring title in both the owning entity and a new partner, member or shareholder (new equity holders) of the insured entity which new equity holder may be added as an Insured under the existing owner's policy. Under this endorsement, existing knowledge, acts, or inaction of the entity and its other partners, members, or shareholders (existing equity holder(s)), up to the date of the policy, that may affect title and have not been disclosed to the new equity holder(s) will not be imputed to the new equity holder(s) as additional Insureds.	\$150.00	

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ALTA Endorsement #	Description		Rate	
# 15.2	Nonimputation-Partial Equity Transfer Endorsement	\$150.00	nate	
15.2	- issued with a new owner's policy in a transaction	\$150.00	FILED	
	where an incoming partner, member, or		h h bes bes be	
	shareholder (new equity holder) is purchasing an		HOV B A C	0004
	equity interest in the entity that holds title to the		NOV 3 0 2	2021
	Land and the new equity holder is requesting its		MOMORE	110000
	own owner's policy which excludes liability for the		VICKI SOHN	MIDI
	undisclosed pre-existing knowledge, acts or		Commissioner of	insura
	inaction of the entity and its other partners,			
	members or shareholders.			
16	Mezzanine Financing Endorsement – issued to	\$250.00		
	either an existing owner's policy or a new owner's			
	policy showing title vested in an entity and naming			
	that entity as Insured in a transaction in which			
	there is also a mezzanine loan being made to the			
	partners, members, or shareholders (equity			
	holders) of the owning entity secured by a pledge of the equity holder's interest in the entity. This			
	endorsement assigns to the mezzanine lender the			
	right to receive payments otherwise payable to the			
	Insured under the policy.			
17	Access and Entry Endorsement – issued in	\$150.00		
	connection with an owner's or loan policy and	,		
	provides coverage for loss or damage if the Insured			
	lacks both actual vehicular and pedestrian access			
	to and from a specifically identified street or road, if			
	the street is not physically open and publicly			
	maintained or if the Insured has no right to use the			
	existing curb cuts or entries off of the street or road			
	onto the Land.	4050.00		
17.1	Indirect Access and Entry Endorsement – provides	\$250.00		
	the same coverages to an owner's or loan policy as			
	the ALTA Form 17, but is intended to be used when access is provided by virtue of a specifically			
	identified appurtenant easement.			
18	Single Tax Parcel Endorsement – issued with an	\$75.00		
10	owner's or loan policy and insures that the Land	4,0.00		
	specifically identified in the policy is a single and			
	separate tax parcel and not part of a larger parcel			
	of land.			
18.1	Multiple Tax Parcel Endorsement - similar to the	\$75.00		
	ALTA Form 18 but issued in connection with			
	multiple tax parcels included within the legal			
	description of the Land; protects the Insured			
	against loss if the Land specifically identified is not			
	assessed for real estate tax purposes under the tax			
	identification numbers listed in the endorsement or			
	if those tax numbers include any other land other			
	than what is identified.			

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ALTA Endorsement #	Description	Rate
9	Contiguity-Multiple Parcels Endorsement – issued with an owner's policy or loan policy and insures against loss or damage if the boundaries to multiple parcels described in the endorsement are not contiguous as described or if there are any strips, gaps or gores separating the contiguous	\$100.00 FILEI
19.1	boundaries described in the endorsement.  Contiguity-Single Parcel Endorsement – similar to ALTA Form 19 but issued when there is only a single parcel described in the policy, which parcel, however, is contiguous to some other land described in the endorsement but not insured in the policy	\$135.00 VICKI SCHI
20	First Loss-Multiple Parcel Transactions Endorsement – issued in connection with a loan policy and provides that, in the event of a loss insured against under the policy, the Insurer's liability shall be determined without requiring the maturity of the entire indebtedness and without requiring the Insured to pursue its remedies against any additional Property securing the indebtedness.	\$250.00
22	Location- issued in connection with owners and loan policies. This endorsement provides insurance against loss or damage from the failure of the Land to be improved as described in the endorsement and from failure to be identified with the property street address additionally identified in the endorsement.	\$50.00
25	Same as Survey- issued in connection with owner's and loan policies. This endorsement provides coverage in the event that the survey identified in the endorsement is not the same land as described in Schedule A of the policy.	\$50.00

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# Kansas Title Insurance Rates and Charges

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NOV 2 0 2018

Commissioner of Insurance

Effective: November 15, 2018 (Unless otherwise specified herein)

The following rates apply to the entire State of Kansas.



#### Residential Title Insurance Rates

(Charges made in policies issued on transactions involving 1-4 single-family dwelling units)

Type of Transaction	Rate
Owner's Title Insurance Policies	Schedule A
Policies of title insurance protecting the owner's interest in one-four	
family residences.	
Mortgage Title Insurance Policies	Schedule A
Policies of title insurance protecting the interest of the mortgage	
lenders.	
Simultaneous-Issued Mortgage Policies	Schedule A
Loan policies issued simultaneously with the issuance of an owner's	
policy where the loan amount exceeds the amount of the owner's policy	
Endorsements	Schedule A
Coverages added to or changed made in the insurance contract	
resulting in difference or additional risk and issued subsequent to the	NOV 2 o 2018
date of the policy.	

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#### Commercial Title Insurance Rates

(Coverage's made for policies issued on transactions involving industrial, commercial, multi-family, and farm transactions.)

Policies over \$500,000.

Rates for policies over \$500,000 must be considered on a case-by-case basis. Reissue credits may be available, or other factors may reduce our work charges. Special coverage's are often required and require special pricing considerations. The following rates are meant to serve as a guideline and starting point. They may be increased to reflect risk and work factors.

Commercial Title Insurance Rates		
Type of Transaction	Rate	
Owner's Title Insurance Policies	Schedule A	
Policies of title insurance protecting the owner's interest on commercial property.		
Policies will be issued to owners, contract vendees and lessees.		
Mortgage Title Insurance Policies	Schedule A	
Policies of title insurance protecting the interest of the lenders in an amount not to		
exceed 120% of loan amount.		
Simultaneous-Issued Mortgage Policy	Schedule A	
Policies of title insurance protecting interest of lenders not exceeding the amount of		
the owner's policy and issued simultaneously therewith.		
Simultaneous-Issued Mortgage Policy	Schedule A	

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Commercial Title Insurance Rates		
Type of Transaction	Rate	
Policies of title insurance protecting interest of lenders and the loan amount		
exceeds the amount of the owner's policy.		
Leasehold Title Insurance Policy	Schedule A	
Policies of title insurance protecting the lessee's interest in a lease on real property.		
Simultaneous-Issued Leasehold Policy	Schedule A	
Policies of title insurance protecting the lessee's interest in a lease on real property		
and issued simultaneously with an owners or mortgage policy not exceeding the		
amount of owner's policy issued to lessee.		
Endorsement to Owners Policies	Schedule A	
Endorsement to Loan Policies	Schedule A	

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#### CHARGES FOR ESCROW, CLOSING AND/OR OTHER SERVICES

Service	Charge for Quicken Loans	Charge for One Reverse Mortgage	Charge for JPMorgan Chase	Charge for QLMS	Itemized Charge for other clients	Bundled Charge for other clients
COMMERCIAL ESCROW CLOSING - Includes			011000	QG	ooco	Silottes
preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement, disbursement of				FILED NOV 2 0 20		
funds	\$500	n/a	n/a	KENNS LZE	R \$500	\$500
RESIDENTIAL REAL ESTATE CLOSING (Seller) Includes preparation of contracts, escrow agreements, and settlement			1177 (39.114.11	nissioner of In		
statements.	\$200	\$200	\$200	\$200	\$200	\$200
RESIDENTIAL LOAN CLOSING (Buyer/Borrower) - 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 in	***	4050	4045	4450	4405	4500
conjunction with an insured product.	\$400	\$650	\$315	\$450	\$425	\$500
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 in conjunction with a non-simultaneous 2 <sup>nd</sup> mortgage insured						
product.	\$250	\$350	\$315	\$350	\$350	\$350
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 in conjunction with an uninsured product closing simultaneously with another product (piggyback).	\$75	\$150	\$95	\$150	\$150	\$150
DOCUMENT PREPARATION when not	Ψ13	\$100	Ψ55	7100	7100	7100
included in closings:						
1. deeds	\$90	\$70	\$72.50	\$90	\$90	\$90
2. mortgages, notes	If applicable, 3 <sup>rd</sup> party charges apply	If applicable, 3 <sup>rd</sup> party charges apply	If applicable, 3 <sup>rd</sup> party charges apply	If applicable, 3 <sup>rd</sup> party charges apply	If applicable, 3rd party charges apply	If applicable, 3 <sup>rd</sup> party charges apply

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	lf	If	If	If	lf	lf
	applicable,	applicable,	applicable,	applicable,	applicable,	applicable,
	3rd party	3 <sup>rd</sup> party	3rd party	3rd party	3rd party	3 <sup>rd</sup> party
	charges	charges	charges	charges	charges	charges
3. affidavits	apply	apply	apply	apply	apply	apply
o. umaavito	If	If	If	If	If	If
	applicable,	applicable,	applicable,	applicable,	applicable,	applicable,
	3 <sup>rd</sup> party					
	charges	charges	charges	charges	charges	charges
4. assignments, releases	apply	apply	apply	apply	apply	apply
	If	If	If	If	If	If
	applicable,	applicable,	applicable,	capplicable,	applicable,	applicable,
	3rd party	3 <sup>rd</sup> party	3rd party	3rd party	3rd party	3 <sup>rd</sup> party
5. contract for deed/option	charges	charges	charges	charges	charges	charges
contracts	apply	apply	apply N0	V 2 apply18	apply	apply
	If	If	If	If	If	lf
	applicable,	applicable,	applicable, E	Napplicable,	applicable,	applicable,
	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3rd partyriss	ion 3rd partyura	nce3rd party	3 <sup>rd</sup> party
	charges	charges	charges	charges	charges	charges
6. real estate contracts	apply	apply	apply	apply	apply	apply
<ol><li>escrow deposit agreements</li></ol>	\$0	\$0	\$0	\$0	\$0	\$0
8. POA	\$0	\$0	\$72.50	\$0	\$0	\$0
FEES FOR ANCILLARY SERVICES						
	If	If	lf	If	If	lf
	applicable,	applicable,	applicable,	applicable,	applicable,	applicable,
	3 <sup>rd</sup> party					
	charges	charges	charges	charges	charges	charges
<ol> <li>Notary Public Fees</li> </ol>	apply	apply	apply	apply	apply	apply
Wire Fee (Refinance Only)	\$0	\$0	\$0	\$0	\$25	\$0
Subordination Fee	\$150	\$150	\$175	\$0	\$150	\$150
Courier Fee	\$45	\$35	\$0	\$0	\$35	\$0
Recording Service	\$0	\$0	\$15	\$0	\$0	\$0
6. Loan Payoff Fee	\$0	\$0	\$14.50	\$0	\$0	\$0
INFORMATIONAL COMMITMENT - Issued						
for an "amount to be agreed upon" where						
the client wants to do a property & title						
search before a sale or mortgage but						
does not require insurance.	\$150	\$150	\$150	\$150	\$150	\$150
OTHER (Specify):						
Search/Exam (Refinance)	\$150	\$0	\$175	\$0	\$0	\$0
Search/Exam (Purchase)	\$150	\$150	\$175	\$150	\$150	\$150
Last Vesting Deed/Instant Data Product						
(LVD)	\$100	\$0	\$100	\$0	\$100	\$100
Tax Certificate	\$18	\$18	\$0	\$18	\$25	\$0

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## Title Insurance Special Rule for Rating Unique or Unusual Conditions

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

Requests for treatment under this rule shall be submitted to the insurance commissioner and shall be accompanied by evidence specifically setting forth the reasons for the request along with the 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 being made effective. NOV 2 or 2018

## Schedule A – Loan Policies of Title Insurance

A) Premium for Loan Policies of Residential Title Insurance:

Liability Amount	Per Thousand
Up to \$50,000	\$2.50
\$50,001 - \$100,000	\$2.00
\$100,001 - \$500,000	\$1.75
\$500,001 - \$10,000,000	\$1.50
\$10,000,001 - \$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 1-4 Family Residential Title Insurance Rate for Loan Policies of Title Insurance:

When the land covered by the loan policy is of the type 1-4 family Residential and the loan policy of title insurance will insure a mortgage where the loan proceeds are being used for purposes other than the financing of the acquisition of the property in a concurrent purchase transaction, the land owner shall be entitled to the following rates on the loan policy:

Liability Amount	Per Thousand
Up to \$50,000	\$1.50
\$50,001 - \$100,000	\$1.20
\$100,001 - \$500,000	\$1.05
Over \$500,00	\$0.90
Minimum Premium	\$10.00

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C) The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Tiered Rate
\$1 - \$100,000	\$200
\$100,001 - \$300,000	\$325
\$300,001 - \$500,000	\$425
\$500,001 - \$700,000	\$525
\$700,001 - \$1,000,000	\$625
\$1,000,001 - \$1,500,000	\$725

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The Tiered Rate applies only to loan transactions which meet the following criteria:

- 1. The loan is not in excess of \$1,500,000;
- Commissioner of Insurance
- 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. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
- 5. Orders must be opened with the Company's centralized processing center;
- 6. ALTA Short Form Commitment must be issued; and
- 7. ALTA Short Form Residential Loan Policy must be issued.

Note 1: Not applicable to construction loans or loan policies issued concurrently with owner's policies.

Note 2: There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

Note 3: In order to offer this rate, the lender must process transactions in a centralized environment.

D) Simultaneous Issuance of Loan and Owners Policies of Title Insurance:

When an owner's and one or more 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 \$75.00 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 property. All policies must bear identical date and the owner's policy must show the mortgage(s) as an exception under Schedule "B" thereof.

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- E) 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 property. The premium charge for original owner's or leasehold insurance shall be:

Liability Amount	Per Thousand
Up to \$100,000	\$2.75
\$100,001 - \$500,000	\$2.00
\$500,001 - \$5,000,000	\$1.75
Minimum Premium	\$10.00

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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.

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b) The 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 percent of the rate for the fee policy.

F) Premium for Limited Coverage Junior Loan Policies:

The limited insurance provided by the Junior Loan Policy insures the secondary lender against loss or damage on account of the fact that (i) the borrower is not the record owner of the land, (ii) there are recorded monetary liens that are not in the policy, or (iii) there are recorded taxes or assessments of a government taxing authority, affecting the title to the land and not identified in the policy.

If the coverage is less than the \$150,000, the premium charge will be \$75. If the amount of insurance is greater than \$150,000, the premium charge will be \$110.

ALTA JR Loan Endorsement 1 JR1 \$25.00 ALTA JR Loan Endorsement 2 JR2 \$25.00

G) 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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#### H) Endorsements:

Note: 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.

ALTA Endorsement #	Description	Rate
1	Street Assessments Endorsement – insures the Insured mortgagee under a loan policy that there are no street improvements under construction or completed which at the date of issuance of the policy have resulted in a lien that is prior or at a later date may be prior to the lien of the insured Mortgage.	\$100.00 FILED NOV 2 0 2018
2	Truth in Lending Endorsement - issued in connection with a loan policy to protect the insured lender against rescission under the Federal Truth in Lending Act.	nissioner of Insurance
3	Zoning Endorsement – issued in connection with a loan policy or an owner's policy and insures the Insured against an adverse final court decree which prohibits the use or uses specified in the endorsement as allowed under the applicable zoning ordinances.	Residential Property: \$50.00 Commercial Property: \$200.00
3.1	Zoning – Completed Structure Endorsement – provides the Insured under a loan policy or an owner's policy the identical coverage as provided in the Zoning Endorsement and, in addition, provides coverage against forced removal or alteration of any structure because of a final court order finding that the applicable zoning ordinances have been violated with respect to (i) area, width or depth of Land as a building site; (ii) floor space area; (iii) building setback; (iv) height of the structure; or (v) number of parking spaces.	Residential Property: \$50.00 Commercial Property: \$200.00
4	Condominium Endorsement - Insures the Insured under a loan policy against a number of risks with respect to the condominium regime and documentation when attached to a policy in which the insured Land is a condominium unit together with its percentage interest in the common area.	\$50.00
4.1	Condominium Endorsement – insures the Insured under a loan policy against a number of risks with respect to the condominium regime and documentation, including liens due and payable as of the date of policy, when attached to a policy in which the insured Land is a condominium unit	\$50.00

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ALTA Endorsement #	Description	Rate
	together with its percentage interest in the common area.	
5	Planned Unit Development Endorsement – affords multiple forms of coverage to an Insured under a loan policy when attached to a policy in which the insured Land is a Planned Unit Development.	\$50.00
5.1	Planned Unit Development Endorsement – affords multiple forms of coverage to an Insured under a loan policy, including coverage for liens due and payable at date of policy, when attached to a policy in which the insured Land is a Planned Unit Development.	\$50.00
6	Variable Rate Mortgage Endorsement – issued in connection with a loan policy that insures a variable rate Mortgage.	\$50.00 NOV 2 0 2018
6.2	Variable Rate Mortgage – Negative Amortization Endorsement – issued in connection with a loan	\$50.00 KEN SELZER issioner of Insurance
7	Manufactured Housing Unit Endorsement – issued in connection with an owner's or loan policy where the Land described in the policy is improved with a manufactured housing unit.	\$50.00
7.1	Manufactured Housing – Conversion; Loan Endorsement – issued in connection with a loan policy where the Land described in the policy is improved with a manufactured housing unit, and provides affirmative coverage as to the location of the unit on the Land, the ownership of both the unit and Land, the absence of personal property liens on the unit, and further insures the enforceability of the Mortgage against the Land in a single foreclosure proceeding.	\$50.00
7.2	Manufactured Housing – Conversion; Owners – issued in connection with an owner's policy where the Land described in the policy is improved with a manufactured housing unit, and provides affirmative coverage as to the location of the unit on the Land, the ownership of both the unit and Land, and the absence of personal property liens on the unit.	\$50.00
8.1	Environmental Protection Lien Endorsement – issued only in connection with loan policies issued on Residential Property and insures the priority of the Mortgage lien against existing or subsequently recorded federal or state environmental protection liens, except with respect to environmental protection provided for by certain statutes identified in the endorsement.	\$50.00

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ALTA Endorsement #	Description	Rate
9	Restrictions, Encroachments, Minerals Endorsement – offers the Insured under a loan policy a variety of additional affirmative coverages including, but not limited to, insurance that there are no covenants, conditions or restrictions under which the lien of the Mortgage can be divested, subordinated or extinguished, or its validity, priority or enforceability impaired; insurance against present violations of covenants, conditions or restrictions; and insurance against encroachments and against damage to existing improvements which encroach upon easement areas or damage resulting from the right to use the surface of the Land for the extraction of minerals.	\$150.00 FILED
9.1	lineindine	SELZER sioner of Insurance
9.2	Restrictions, Encroachments, Minerals Endorsement (Owner's Policy – Improved Land) – offers the Insured under an owner's policy insuring improved Land a variety of additional affirmative coverages including, but not limited to, insurance that there are no present violations on the Land of covenants, conditions, restrictions or statutory setback requirements; insurance that there are no encroachments onto the Land from adjoining Land; insurance that there are no notices of environmental violation recorded; and insurance against damage to existing buildings resulting from the exercise of a right of easement or a right to extract or develop minerals.	\$150.00

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ALTA		
Endorsement		
#	Description	Rate
9.3	Restrictions, Encroachments, Minerals Endorsement (Loan Policy) – offers the Insured under a loan policy a variety of additional affirmative coverages including, but not limited to, insurance that there are no covenants, conditions or restrictions under which the lien of the Mortgage can be divested, subordinated or extinguished, or its validity, priority or enforceability impaired; insurance against present violations of covenants, conditions or restrictions; and insurance against encroachments and against damage to existing improvements which encroach upon easement areas or damage to improvements, including, lawn, shrubbery or trees located on the Land on or after date of policy, resulting from the right to use the	\$150.00
	surface of the Land for the extraction of minerals.	
9.4	including, but not limited to, insurance that there are no present violations on the Land of covenants, conditions, restrictions or statutory setback requirements; insurance that there are no encroachments onto the Land from adjoining land; insurance that there are no notices of environmental violation recorded; and insurance against damage to improvements, other than lawn, shrubbery or trees, constructed on the Land after the date of the policy from the exercise of the right to extract or develop minerals.	SELZER ner of Insurance
9.5	Restrictions, Encroachments, Minerals – Owner's Policy – Improved Land – offers the Insured under an owner's policy insuring improved Land a variety of additional affirmative coverages including, but not limited to, insurance that there are no present violations on the Land of covenants, conditions, restrictions or statutory setback requirements; insurance that there are no encroachments onto the Land from the adjoining land; insurance that there are no notices of environmental violation recorded, and insurance against damage to improvements, other than lawn, shrubbery or trees, located on the Land on or after the date of the policy from the exercise of the right to extract or develop minerals.	\$150.00
10	Assignment Endorsement – insures the named assignee of a Mortgage insured under a loan policy against loss or damage resulting from (i) the failure of the referenced assignment to vest title of the insured Mortgage in the insured assignee, or (ii) any modification or release recorded prior to date of endorsement.	\$50.00

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ALTA Endorsement #	Description	Rate
10.1	Assignment and Date Down Endorsement – insures the named assignee of a Mortgage insured by a loan policy but also insures against certain matters recorded between the date of policy and the date of endorsement.	\$50.00
11	Mortgage Modification Endorsement – insures the Insured under a loan policy against loss or damage, as defined in the endorsement, arising from the invalidity of a lien of the insured Mortgage resulting from modification of the insured Mortgage.	\$150.00
12	Aggregation Endorsement – amends Section 7 of the Conditions and Stipulations of the loan policy to provide that the amount of insurance available to cover liability for loss or damage under the policy shall be the aggregate of the amount of insurance under the policy and any other policy identified in the endorsement, subject to a maximum stated amount.	\$75.00 FILED
13	Leasehold-Owners Endorsement – modifies and supplements the Conditions and Stipulations of the owner's policy when the estate insured is a leasehold estate.	No additional Rate is
13.1	Leasehold-Loan Endorsement - modifies and supplements the Conditions and Stipulations of the loan policy when the security covered by the insured Mortgage is a leasehold estate.	No additional Rate is applicable over and above the applicable premium for the owner's policy.
14	Future Advance-Priority Endorsement – provides coverage to a lender for loss the lender might sustain in the event a future advance does not have the same priority as the original Mortgage as though the advance had been made at the time the Mortgage was made. It also covers the lender's loss if each advance does not create a valid and enforceable lien on the title secured by the insured Mortgage and the lender's loss sustained resulting from invalidity or unenforceability of the insured Mortgage because of re-advance and repayments of the Mortgage, lack of an outstanding indebtedness before any advance, and failure of the lender to comply with the requirements of state law to secure the advances. It also includes ALTA Form 6 endorsement coverage.	\$250.00

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ALTA Endorsement #	Description	Rate
14.1	Future Advance-Knowledge Endorsement – similar to ALTA Form 14 but is available for loans under which the loan documents provide that the lender has the option of not making an advance for any reason. The coverage is identical to ALTA Form 14 except that there is an additional exclusion from coverage for loss due to intervening liens of which the lender has actual knowledge at the time of making an advance.	\$250.00
14.2	Future Advance-Letter of Credit Endorsement – similar to ALTA From 14 but is appropriate to be used when the insured Mortgage secures repayment of future advances made under a letter of credit, surety agreement (bond), or reimbursement agreement.	\$250.00 FILED
14.3	Future Advance-Reverse Mortgage Endorsement – issued in connection with reverse mortgages that include staged advances under the loan.	\$250,00 NUV 2 0 2018
15	Nonimputation-Full Equity Transfer Endorsement – issued in connection with a new owner's policy that or insures title in the existing entity that owns the Land but said owning entity is losing all of its partners, members, or shareholder (prior equity holders) and gaining new equity holders in a full equity transfer of the entity. This endorsement puts the incoming equity holders in a similar position to a bona fide purchaser without knowledge of any prior unknown acts of the entity or knowledge of its prior equity holders which may affect title by providing that such prior acts or knowledge will not be imputed to the insured entity.	
15.1	Nonimputation-Additional Insured Endorsement – issued to an existing owner's policy insuring title in both the owning entity and a new partner, member or shareholder (new equity holders) of the insured entity which new equity holder may be added as an Insured under the existing owner's policy. Under this endorsement, existing knowledge, acts, or inaction of the entity and its other partners, members, or shareholders (existing equity holder(s)), up to the date of the policy, that may affect title and have not been disclosed to the new equity holder(s) will not be imputed to the new equity holder(s) as additional Insureds.	\$150.00

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ALTA		
Endorsement		
#	Description	Rate
15.2	Nonimputation-Partial Equity Transfer Endorsement – issued with a new owner's policy in a transaction where an incoming partner, member, or shareholder (new equity holder) is purchasing an equity interest in the entity that holds title to the Land and the new equity holder is requesting its own owner's policy which excludes liability for the undisclosed pre-existing knowledge, acts or inaction of the entity and its other partners, members or shareholders.	\$150.00
16	Mezzanine Financing Endorsement – issued to either an existing owner's policy or a new owner's policy showing title vested in an entity and naming that entity as Insured in a transaction in which there is also a mezzanine loan being made to the partners, members, or shareholders (equity holders) of the owning entity secured by a pledge of the equity holder's interest in the entity. This endorsement assigns to the mezzanine lender the right to receive payments otherwise payable to the Insured under the policy.	\$250.00 FILED NOV 2 0 2018
17	Access and Entry Endorsement – issued in connection with an owner's or loan policy and provides coverage for loss or damage if the Insured lacks both actual vehicular and pedestrian access to and from a specifically identified street or road, if the street is not physically open and publicly maintained or if the Insured has no right to use the existing curb cuts or entries off of the street or road onto the Land.	\$150.00 KEN SELZER Commissioner of Insurance
17.1	Indirect Access and Entry Endorsement – provides the same coverages to an owner's or loan policy as the ALTA Form 17, but is intended to be used when access is provided by virtue of a specifically identified appurtenant easement.	\$250.00
18	Single Tax Parcel Endorsement – issued with an owner's or loan policy and insures that the Land specifically identified in the policy is a single and separate tax parcel and not part of a larger parcel of land.	\$75.00
18.1	Multiple Tax Parcel Endorsement – similar to the ALTA Form 18 but issued in connection with multiple tax parcels included within the legal description of the Land; protects the Insured against loss if the Land specifically identified is not assessed for real estate tax purposes under the tax identification numbers listed in the endorsement or if those tax numbers include any other land other than what is identified.	\$75.00

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ALTA Endorsement #	Description	Rate
19	Contiguity-Multiple Parcels Endorsement – issued with an owner's policy or loan policy and insures against loss or damage if the boundaries to multiple parcels described in the endorsement are not contiguous as described or if there are any strips, gaps or gores separating the contiguous boundaries described in the endorsement.	\$100.00
19.1	Contiguity-Single Parcel Endorsement – similar to ALTA Form 19 but issued when there is only a single parcel described in the policy, which parcel, however, is contiguous to some other land described in the endorsement but not insured in the policy	\$135.00
20	First Loss-Multiple Parcel Transactions Endorsement – issued in connection with a loan policy and provides that, in the event of a loss insured against under the policy, the Insurer's liability shall be determined without requiring the maturity of the entire indebtedness and without requiring the Insured to pursue its remedies against any additional Property securing the indebtedness.	\$250.00 PLED  NOV 2 0 2018  KEN SELZER  commissioner of Insurance
22	Location- issued in connection with owners and loan policies. This endorsement provides insurance against loss or damage from the failure of the Land to be improved as described in the endorsement and from failure to be identified with the property street address additionally identified in the endorsement.	\$50.00
25	Same as Survey- issued in connection with owner's and loan policies. This endorsement provides coverage in the event that the survey identified in the endorsement is not the same land as described in Schedule A of the policy.	\$50.00

Effective: November 15, 2018

November 20, 2018

Amrock, Inc. 662 Woodward Ave Detroit, MI 48226

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

FILED

JUL 16 2018

KEN SELZER

Commissioner of Insurance

# AMROCK

# Kansas Title Insurance ABROGATED Rates and Charge SV 2 0 2018

KEN SELZER

Commissioner of Insurance

Effective: July 16, 2018 (Unless otherwise specified herein)

The following rates apply to the entire State of Kansas.



#### Residential Title Insurance Rates

(Charges made in policies issued on transactions involving 1-4 single-family dwelling units)

Type of Transaction	Rate FILED	
Owner's Title Insurance Policies	Schedule A	
Policies of title insurance protecting the owner's interest in one-four	JUL 16 2018	
family residences.		
Mortgage Title Insurance Policies	Schedule AN SELZER	
Policies of title insurance protecting the interest of the mortgage	Commissioner of Insu	rance
lenders.		
Simultaneous-Issued Mortgage Policies	Schedule A	
Loan policies issued simultaneously with the issuance of an owner's policy where the loan amount exceeds the amount of the owner's policy	<b>AB</b> ROGA	TED
Endorsements	Schedule A	010
Coverages added to or changed made in the insurance contract	NOV 2 0	2018
resulting in difference or additional risk and issued subsequent to the	LIEN OF L	ZED
date of the policy.	KEN SELZ	
	Commissioner of	mourance

#### Commercial Title Insurance Rates

(Coverage's made for policies issued on transactions involving industrial, commercial, multi-family, and farm transactions.)

Policies over \$500,000.

Rates for policies over \$500,000 must be considered on a case-by-case basis. Reissue credits may be available, or other factors may reduce our work charges. Special coverage's are often required and require special pricing considerations. The following rates are meant to serve as a guideline and starting point. They may be increased to reflect risk and work factors.

Commercial Title Insurance Rates		
Type of Transaction	Rate	
Owner's Title Insurance Policies	Schedule A	
Policies of title insurance protecting the owner's interest on commercial property.		
Policies will be issued to owners, contract vendees and lessees.		
Mortgage Title Insurance Policies	Schedule A	
Policies of title insurance protecting the interest of the lenders in an amount not to		
exceed 120% of loan amount.		
Simultaneous-Issued Mortgage Policy	Schedule A	
Policies of title insurance protecting interest of lenders not exceeding the amount of		
the owner's policy and issued simultaneously therewith.		
Simultaneous-Issued Mortgage Policy	Schedule A	

State of Kansas

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Commercial Title Insurance Rates	
Type of Transaction	Rate
Policies of title insurance protecting interest of lenders and the loan amount	
exceeds the amount of the owner's policy.	
Leasehold Title Insurance Policy	Schedule A
Policies of title insurance protecting the lessee's interest in a lease on real property.	TILLU
Simultaneous-Issued Leasehold Policy	Schedule A 2018
Policies of title insurance protecting the lessee's interest in a lease on real property	207 70 7010
and issued simultaneously with an owners or mortgage policy not exceeding the	KEN SELZER
amount of owner's policy issued to lessee.	missioner of Insurance
Endorsement to Owners Policies	Schedule A GATED
Endorsement to Loan Policies	Schedule A
	NUV 2 0 2018

KEN SELZER Commissioner of Insurance

Effective: July 16, 2018



#### CHARGES FOR ESCROW, CLOSING AND/OROTHER SERVICES

Consider	Charge for Quicken	Charge for One Reverse Mortgag	Charge for JPMorgan Chase	Charge for Pacific Union Financial	Charge for other clients
Service	Loans	е		JOL 1,0	2010
COMMERCIAL ESCROW CLOSING - Includes				KEN SEL	ZER
preparation of contracts, escrow			C	ommissioner o	
agreements, transfer of title documents				offilmissioner o	insurance
(deed, mortgage, notes, assignments, etc.), settlement statement, disbursement of					
funds	\$500	n/a	n/a	n/2	\$500
RESIDENTIAL REAL ESTATE CLOSING	\$500	11/4	liya	n/a	
(Seller) Includes preparation of contracts,				ABROGA	AIED
escrow agreements, and settlement					
statements.	\$200	\$200	\$200	N9802 0	2018\$200
RESIDENTIAL LOAN CLOSING	4200	4200	4200	Ψ200 <b>2</b> V	4200
(Buyer/Borrower) - Includes preparation of				KEN SEL	ZER
all loan documents required by the lender			C	ommissioner o	
including, but not limited to mortgage,					
deed of trust, notes, riders, assignments,					
government regulation reports and					
disclosures, disbursement of funds in					
conjunction with an insured product.	\$405	\$650	\$315	\$450	\$425
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 in conjunction with a non-					
simultaneous 2 <sup>nd</sup> mortgage insured	<b>#050</b>	- /-	<b>#24</b> F	<b>#450</b>	<b>#250</b>
product.  RESIDENTIAL LOAN CLOSING - Includes	\$250	n/a	\$315	\$450	\$350
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 in conjunction with an uninsured					
product closing simultaneously with					
another product (piggyback).	\$75	n/a	\$95	\$100	\$150
DOCUMENT PREPARATION when not					
included in closings:					
1. deeds	\$90	\$90	\$72.50	\$90	\$90
	If	lf	lf	If	If
	applicable,	applicable	applicable,	applicable,	applicable,
	3 <sup>rd</sup> party	, 3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party
	charges	charges	charges	charges	charges
mortgages, notes	apply	apply	apply	apply	apply

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	If	If	If	If	If
	applicable,	applicable,	applicable,	applicable,	applicable,
	3rd party	3 <sup>rd</sup> party	3rd party	3rd party	3rd party
	charges	charges	charges	charges	charges
3. affidavits	apply	apply	apply	apply	apply
C. dilidavia	If	If	If	If	If
	applicable,	applicable,	applicable,	applicable,	applicable,
	3rd party	3rd party	3 <sup>rd</sup> party	3rd party	
	charges	charges	charges	charges	charges
4. assignments, releases	apply	apply	apply	apply	apply
	If	If	If	JULIFI 6 2	018 If
	applicable,	applicable,	applicable,	applicable.	applicable,
	3 <sup>rd</sup> party	3rd party	3 <sup>rd</sup> party	KathbattyLZE	
5. contract for deed/option	charges	charges		missiargesof I	
contracts	apply	apply	apply	apply	apply
	If	If	If	If	If
	applicable,	applicable,	applicable.	ABRIG DEAT	Fapplicable.
	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3rd party	3rd party
	charges	charges	charges	Nicharges 20	charges
6. real estate contracts	apply	apply	apply	NU appy 2	18 apply
7. escrow deposit agreements	\$0	\$0	\$0	\$0	\$0
8. POA	\$0	\$0	\$72.50	KENS ELZE	R \$0
FEES FOR ANCILLARY SERVICES			Com	missioner of Ir	surance
	If	lf	If	If	If
	applicable,	applicable,	applicable,	applicable,	applicable,
	3rd party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party
	charges	charges	charges	charges	charges
Notary Public Fees	apply	apply	apply	apply	apply
Wire Fee (Refinance Only)	\$0	\$0	\$0	\$0	\$25
Subordination Fee	\$150	\$150	\$175	\$0	\$150
Courier Fee	\$45	\$45	\$0	\$0	\$45
Recording Service	\$0	\$0	\$15	\$0	\$0
6. Loan Payoff Fee	\$0	\$0	\$14.50	\$0	\$0
INFORMATIONAL COMMITMENT - Issued					
for an "amount to be agreed upon" where					
the client wants to do a property & title					
search before a sale or mortgage but					
does not require insurance.	\$150	\$150	\$150	\$0	\$150
OTHER (Specify):					
Search/Exam (Refinance)	\$150	\$0	\$175	\$0	\$0
Coardin (Normanios)					
Search/Exam (Purchase)	\$150 \$150	\$150	\$175	\$150	\$150
				\$150	\$150
Search/Exam (Purchase)				\$150 \$0	\$150 \$100

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### Title Insurance Special Rule for Rating Unique or Unusual Conditions

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

Requests for treatment under this rule shall be submitted to the insurance commissioner and shall be accompanied by evidence specifically setting forth the reasons for the request along with the 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 being made effective.

#### Schedule A - Ioan Policies of Title Insurance

**ABROGATED** 

A) Premium for Loan Policies of Residential Title Insurance:

NOV 2 0 2018

Liability Amount	Per Thousand
Up to \$50,000	\$2.50
\$50,001 - \$100,000	\$2.00
\$100,001 - \$500,000	\$1.75
\$500,001 - \$10,000,000	\$1.50
\$10,000,001 - \$15,000,000	\$1.25
Over \$15,000,000	\$1.00
Minimum Premium	\$10.00

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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 1-4 Family Residential Title Insurance Rate for Loan Policies of Title Insurance:

When the land covered by the loan policy is of the type 1-4 family Residential and the loan policy of title insurance will insure a mortgage where the loan proceeds are being used for purposes other than the financing of the acquisition of the property in a concurrent purchase transaction, the land owner shall be entitled to the following rates on the loan policy:

Liability Amount	Per Thousand
Up to \$50,000	\$1.50
\$50,001 - \$100,000	\$1.20
\$100,001 - \$500,000	\$1.05
Over \$500,00	\$0.90
Minimum Premium	\$10.00

State of Kansas

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C) The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Tiered Rate
\$1 - \$100,000	\$200
\$100,001 - \$300,000	\$325
\$300,001 - \$500,000	\$425
\$500,001 - \$700,000	\$525
\$700,001 - \$1,000,000	\$625
\$1,000,001 - \$1,500,000	\$725

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JUL 16 2018

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The Tiered Rate applies only to loan transactions which meet the following of the Cartery

- 1. The loan is not in excess of \$1,500,000;
- 2. The loan is secured by a mortgage or deed of trust encumbering real open of the party and proved 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. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
- 5. Orders must be opened with the Company's centralized processing center;
- 6. ALTA Short Form Commitment must be issued; and
- 7. ALTA Short Form Residential Loan Policy must be issued.

Note 1: Not applicable to construction loans or loan policies issued concurrently with owner's policies.

Note 2: There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

Note 3: In order to offer this rate, the lender must process transactions in a centralized environment.

D) Simultaneous Issuance of Loan and Owners Policies of Title Insurance:

When an owner's and one or more 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 \$75.00 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 property. All policies must bear identical date and the owner's policy must show the mortgage(s) as an exception under Schedule "B" thereof.

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- E) 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 property. The premium charge for original owner's or leasehold insurance shall be:

Liability Amount	Per Thousand
Up to \$100,000	\$2.75
\$100,001 - \$500,000	\$2.00
\$500,001 - \$5,000,000	\$1.75
Minimum Premium	\$10.00

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JUL 16 2018

KEN SELZER
Commissioner of Insurance

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 Rate for Leasehold Policies Issued Simultaneously with Fee Policy. EN SELZER Commissioner of Insurance

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

F) Premium for Limited Coverage Junior Loan Policies:

The limited insurance provided by the Junior Loan Policy insures the secondary lender against loss or damage on account of the fact that (i) the borrower is not the record owner of the land, (ii) there are recorded monetary liens that are not in the policy, or (iii) there are recorded taxes or assessments of a government taxing authority, affecting the title to the land and not identified in the policy.

If the coverage is less than the \$150,000, the premium charge will be \$75. If the amount of insurance is greater than \$150,000, the premium charge will be \$110.

ALTA JR Loan Endorsement 1 JR1 \$25.00 ALTA JR Loan Endorsement 2 JR2 \$25.00

G) 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.

State of Kansas

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#### H) Endorsements:

Note: 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.

ALTA Endorsement #	Description	RateLED
1	Street Assessments Endorsement – insures the Insured mortgagee under a loan policy that there	\$100.00 JUL 1 6 2018
	are no street improvements under construction or completed which at the date of issuance of the policy have resulted in a lien that is prior or at a	KEN SELZER Commissioner of Insurance
	later date may be prior to the lien of the insured Mortgage.	ABROGATED
2	Truth in Lending Endorsement - issued in connection with a loan policy to protect the insured lender against rescission under the Federal Truth in	\$50.00 NOV 2 0 2018
	Lending Act.	KEN SELZER
3	Zoning Endorsement – issued in connection with a loan policy or an owner's policy and insures the Insured against an adverse final court decree which prohibits the use or uses specified in the endorsement as allowed under the applicable zoning ordinances.	Residential Broperty: \$50.000nce Commercial Property: \$200.00
3.1	Zoning – Completed Structure Endorsement – provides the Insured under a loan policy or an owner's policy the identical coverage as provided in the Zoning Endorsement and, in addition, provides coverage against forced removal or alteration of any structure because of a final court order finding that the applicable zoning ordinances have been violated with respect to (i) area, width or depth of Land as a building site; (ii) floor space area; (iii) building setback; (iv) height of the structure; or (v) number of parking spaces.	Residential Property: \$50.00 Commercial Property: \$200.00
4	Condominium Endorsement - Insures the Insured under a loan policy against a number of risks with respect to the condominium regime and documentation when attached to a policy in which the insured Land is a condominium unit together with its percentage interest in the common area.	\$50.00
4.1	Condominium Endorsement – insures the Insured under a loan policy against a number of risks with respect to the condominium regime and documentation, including liens due and payable as of the date of policy, when attached to a policy in which the insured Land is a condominium unit	\$50.00

State of Kansas

Effective: July 16, 2018



ALTA Endorsement #	Description	Rate
	together with its percentage interest in the common area.	
5	Planned Unit Development Endorsement – affords multiple forms of coverage to an Insured under a loan policy when attached to a policy in which the insured Land is a Planned Unit Development.	\$50.00 FILED
5.1	Planned Unit Development Endorsement – affords multiple forms of coverage to an Insured under a loan policy, including coverage for liens due and payable at date of policy, when attached to a policy in which the insured Land is a Planned Unit Development.	\$50.00  JUL 1 6 2018  KEN SELZER  Commissioner of Insuran
6	Variable Rate Mortgage Endorsement – issued in connection with a loan policy that insures a variable rate Mortgage.	\$50.00
6.2	Variable Rate Mortgage – Negative Amortization Endorsement – issued in connection with a loan policy that insures a variable rate Mortgage securing a loan in which the unpaid principal balance increases as a result of the addition of unpaid interest.	\$50.00  ABROGATED  NOV 2 0 2018
7	Manufactured Housing Unit Endorsement – issued in connection with an owner's or loan policy where the Land described in the policy is improved with a manufactured housing unit.	\$50.00 KEN SELZER Commissioner of Insurance
7.1	Manufactured Housing – Conversion; Loan Endorsement – issued in connection with a loan policy where the Land described in the policy is improved with a manufactured housing unit, and provides affirmative coverage as to the location of the unit on the Land, the ownership of both the unit and Land, the absence of personal property liens on the unit, and further insures the enforceability of the Mortgage against the Land in a single foreclosure proceeding.	\$50.00
7.2	Manufactured Housing – Conversion; Owners – issued in connection with an owner's policy where the Land described in the policy is improved with a manufactured housing unit, and provides affirmative coverage as to the location of the unit on the Land, the ownership of both the unit and Land, and the absence of personal property liens on the unit.	\$50.00
8.1	Environmental Protection Lien Endorsement – issued only in connection with loan policies issued on Residential Property and insures the priority of the Mortgage lien against existing or subsequently recorded federal or state environmental protection liens, except with respect to environmental protection provided for by certain statutes identified in the endorsement.	\$50.00

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ALTA Endorsement #	Description	Rate
9	Restrictions, Encroachments, Minerals Endorsement – offers the Insured under a loan policy a variety of additional affirmative coverages including, but not limited to, insurance that there are no covenants, conditions or restrictions under which the lien of the Mortgage can be divested, subordinated or extinguished, or its validity, priority or enforceability impaired; insurance against present violations of covenants, conditions or restrictions; and insurance against encroachments and against damage to existing improvements which encroach upon easement areas or damage resulting from the right to use the surface of the	FILED  JUL 1 6 2018  KEN SELZER  Commissioner of Insurance
	Land for the extraction of minerals.	and the second s
9.1	Restrictions, Encroachments, Minerals Endorsement (Owner's Policy – Unimproved Land) – offers the Insured under an owner's policy insuring unimproved Land a variety of additional affirmative coverages including, but not limited to, insurance that there are no present violations on the Land of covenants, conditions, restrictions or statutory setback requirements; insurance that there are no encroachments onto the Land from adjoining Land; insurance that there are no notices of environmental violation recorded; and insurance against damage to buildings constructed on the Land after the date of the policy from the exercise of the right to extract or develop minerals.	ABROGATED  NOV 2 0 2018  KEN SELZER  Commissioner of Insurance
9.2	Restrictions, Encroachments, Minerals Endorsement (Owner's Policy – Improved Land) – offers the Insured under an owner's policy insuring improved Land a variety of additional affirmative coverages including, but not limited to, insurance that there are no present violations on the Land of covenants, conditions, restrictions or statutory setback requirements; insurance that there are no encroachments onto the Land from adjoining Land; insurance that there are no notices of environmental violation recorded; and insurance against damage to existing buildings resulting from the exercise of a right of easement or a right to extract or develop minerals.	\$150.00

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ALTA Endorsement #	Description	Rate
9.3	Restrictions, Encroachments, Minerals Endorsement (Loan Policy) – offers the Insured under a loan policy a variety of additional affirmative coverages including, but not limited to, insurance that there are no covenants, conditions or restrictions under which the lien of the Mortgage can be divested, subordinated or extinguished, or its validity, priority or enforceability impaired; insurance against present violations of covenants, conditions or restrictions; and insurance against encroachments and against damage to existing improvements which encroach upon easement areas or damage to improvements, including, lawn, shrubbery or trees located on the Land on or after date of policy, resulting from the right to use the surface of the Land for the extraction of minerals.	FILED  JUL 1 6 2018  KEN SELZER  Commissioner of Insuran
9.4	Restrictions, Encroachments, Minerals – Owners Policy – Unimproved Land – offers the Insured under an owner's policy insuring unimproved Land a variety of additional affirmative coverages including, but not limited to, insurance that there are no present violations on the Land of covenants, conditions, restrictions or statutory setback requirements; insurance that there are no encroachments onto the Land from adjoining land; insurance that there are no notices of environmental violation recorded; and insurance against damage to improvements, other than lawn, shrubbery or trees, constructed on the Land after the date of the policy from the exercise of the right to extract or develop minerals.	\$150.00  ABROGATED  NOV 2 0 2018  KEN SELZER  Commissioner of Insura
9.5	Restrictions, Encroachments, Minerals – Owner's Policy – Improved Land – offers the Insured under an owner's policy insuring improved Land a variety of additional affirmative coverages including, but not limited to, insurance that there are no present violations on the Land of covenants, conditions, restrictions or statutory setback requirements; insurance that there are no encroachments onto the Land from the adjoining land; insurance that there are no notices of environmental violation recorded, and insurance against damage to improvements, other than lawn, shrubbery or trees, located on the Land on or after the date of the policy from the exercise of the right to extract or develop minerals.	\$150.00
10	Assignment Endorsement – insures the named assignee of a Mortgage insured under a loan policy against loss or damage resulting from (i) the failure of the referenced assignment to vest title of the insured Mortgage in the insured assignee, or (ii) any modification or release recorded prior to date of endorsement.	\$50.00

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ALTA Endorsement #	Description	Rate
10.1	Assignment and Date Down Endorsement – insures the named assignee of a Mortgage insured by a loan policy but also insures against certain matters recorded between the date of policy and the date of endorsement.	\$50.00
11	Mortgage Modification Endorsement – insures the Insured under a loan policy against loss or damage, as defined in the endorsement, arising from the invalidity of a lien of the insured Mortgage resulting from modification of the insured Mortgage.	\$150.00 FILED
12	Aggregation Endorsement – amends Section 7 of the Conditions and Stipulations of the loan policy to provide that the amount of insurance available to cover liability for loss or damage under the policy shall be the aggregate of the amount of insurance under the policy and any other policy identified in the endorsement, subject to a maximum stated amount.	\$75.00  KEN SELZER  Commissioner of Insurance  ABROGATED
13	Leasehold-Owners Endorsement – modifies and supplements the Conditions and Stipulations of the owner's policy when the estate insured is a leasehold estate.	No additional Rate is applicable over and above the applicable premium for the owner's policy.  KEN SELZER
13.1	Leasehold-Loan Endorsement - modifies and supplements the Conditions and Stipulations of the loan policy when the security covered by the insured Mortgage is a leasehold estate.	No additional Rate is insurance applicable over and above the applicable premium for the owner's policy.
14	Future Advance-Priority Endorsement – provides coverage to a lender for loss the lender might sustain in the event a future advance does not have the same priority as the original Mortgage as though the advance had been made at the time the Mortgage was made. It also covers the lender's loss if each advance does not create a valid and enforceable lien on the title secured by the insured Mortgage and the lender's loss sustained resulting from invalidity or unenforceability of the insured Mortgage because of re-advance and repayments of the Mortgage, lack of an outstanding indebtedness before any advance, and failure of the lender to comply with the requirements of state law to secure the advances. It also includes ALTA Form 6 endorsement coverage.	\$250.00

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ALTA Endorsement #	Description	Rate
14.1	Future Advance-Knowledge Endorsement – similar to ALTA Form 14 but is available for loans under which the loan documents provide that the lender has the option of not making an advance for any reason. The coverage is identical to ALTA Form 14 except that there is an additional exclusion from coverage for loss due to intervening liens of which the lender has actual knowledge at the time of making an advance.	\$250.00 FILED
14.2	Future Advance-Letter of Credit Endorsement – similar to ALTA From 14 but is appropriate to be used when the insured Mortgage secures repayment of future advances made under a letter of credit, surety agreement (bond), or reimbursement agreement.	\$250.00 UL 1 6 2018  KEN SELZER  Commissioner of Insurance
14.3	Future Advance-Reverse Mortgage Endorsement – issued in connection with reverse mortgages that include staged advances under the loan.	\$250.00
15	Nonimputation-Full Equity Transfer Endorsement – issued in connection with a new owner's policy that insures title in the existing entity that owns the Land but said owning entity is losing all of its partners, members, or shareholder (prior equity holders) and gaining new equity holders in a full equity transfer of the entity. This endorsement puts the incoming equity holders in a similar position to a bona fide purchaser without knowledge of any prior unknown acts of the entity or knowledge of its prior equity holders which may affect title by providing that such prior acts or knowledge will not be imputed to the insured entity.	\$150.00 ABROGATED  NOV 2 0 2018  KEN SELZER  Commissioner of Insurar
15.1	Nonimputation-Additional Insured Endorsement – issued to an existing owner's policy insuring title in both the owning entity and a new partner, member or shareholder (new equity holders) of the insured entity which new equity holder may be added as an Insured under the existing owner's policy. Under this endorsement, existing knowledge, acts, or inaction of the entity and its other partners, members, or shareholders (existing equity holder(s)), up to the date of the policy, that may affect title and have not been disclosed to the new equity holder(s) will not be imputed to the new equity holder(s) as additional Insureds.	\$150.00

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ALTA Endorsement #	Description	Rate
15.2	Nonimputation-Partial Equity Transfer Endorsement - issued with a new owner's policy in a transaction where an incoming partner, member, or shareholder (new equity holder) is purchasing an equity interest in the entity that holds title to the Land and the new equity holder is requesting its own owner's policy which excludes liability for the undisclosed pre-existing knowledge, acts or inaction of the entity and its other partners, members or shareholders.	\$150.00 FILED
16	Mezzanine Financing Endorsement – issued to either an existing owner's policy or a new owner's policy showing title vested in an entity and naming that entity as Insured in a transaction in which there is also a mezzanine loan being made to the partners, members, or shareholders (equity holders) of the owning entity secured by a pledge of the equity holder's interest in the entity. This endorsement assigns to the mezzanine lender the right to receive payments otherwise payable to the Insured under the policy.	\$250.00 JUL 1 6 2018  KEN SELZER Commissioner of Insurance  ABROGATED
17	Access and Entry Endorsement – issued in connection with an owner's or loan policy and provides coverage for loss or damage if the Insured lacks both actual vehicular and pedestrian access to and from a specifically identified street or road, if the street is not physically open and publicly maintained or if the Insured has no right to use the existing curb cuts or entries off of the street or road onto the Land.	\$150.00  KEN SELZER  Commissioner of Insura
17.1	Indirect Access and Entry Endorsement – provides the same coverages to an owner's or loan policy as the ALTA Form 17, but is intended to be used when access is provided by virtue of a specifically identified appurtenant easement.	\$250.00
18	Single Tax Parcel Endorsement – issued with an owner's or loan policy and insures that the Land specifically identified in the policy is a single and separate tax parcel and not part of a larger parcel of land.	\$75.00
18.1	Multiple Tax Parcel Endorsement – similar to the ALTA Form 18 but issued in connection with multiple tax parcels included within the legal description of the Land; protects the Insured against loss if the Land specifically identified is not assessed for real estate tax purposes under the tax identification numbers listed in the endorsement or if those tax numbers include any other land other than what is identified.	\$75.00

Effective: July 16, 2018 Page 15 of 16



ALTA Endorsement #	Description	Rate
19	Contiguity-Multiple Parcels Endorsement – issued with an owner's policy or loan policy and insures against loss or damage if the boundaries to multiple parcels described in the endorsement are not contiguous as described or if there are any strips, gaps or gores separating the contiguous boundaries described in the endorsement.	\$100.00
19.1	Contiguity-Single Parcel Endorsement – similar to ALTA Form 19 but issued when there is only a single parcel described in the policy, which parcel, however, is contiguous to some other land described in the endorsement but not insured in the policy	\$135.00 FILED JUL 1 6 2018
20	First Loss-Multiple Parcel Transactions Endorsement – issued in connection with a loan policy and provides that, in the event of a loss insured against under the policy, the Insurer's liability shall be determined without requiring the maturity of the entire indebtedness and without requiring the Insured to pursue its remedies against any additional Property securing the indebtedness.	\$250.00 KEN SELZER Commissioner of Insur ABROGATED NOV 2 0 2018
22	Location- issued in connection with owners and loan policies. This endorsement provides insurance against loss or damage from the failure of the Land to be improved as described in the endorsement and from failure to be identified with the property street address additionally identified in the endorsement.	\$50.00 KEN SELZER Commissioner of Insurance
25	Same as Survey- issued in connection with owner's and loan policies. This endorsement provides coverage in the event that the survey identified in the endorsement is not the same land as described in Schedule A of the policy.	\$50.00

Effective: July 16, 2018 Page 16 of 16

July 16, 2018

Amrock Inc 662 Woodward Ave Detroit, MI 48226

Re:

Rate Filing

Dear Sir or Madam:

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

Sincerely,

James W. Norman Policy Examiner II Property & Casualty

FILED

MAR 01 2018



# Kansas Title Insurance Rates and Charges

Effective: February 28, 2018 (Unless otherwise specified herein)

The following rates apply to the entire State of Kansas.



#### Residential Title Insurance Rates

(Charges made in policies issued on transactions involving 1-4 single-family dwelling units)

	FILED
Type of Transaction	Rate
Owner's Title Insurance Policies	Schedule A 1 2018
Policies of title insurance protecting the owner's interest in one-four	VEN CELZEE
family residences.	KEN SELZER
Mortgage Title Insurance Policies	Commissioner of Insura Schedule A
Policies of title insurance protecting the interest of the mortgage	
lenders.	
Simultaneous-Issued Mortgage Policies	SCHERUTECATED
Loan policies issued simultaneously with the issuance of an owner's	MERCOMILD
policy where the loan amount exceeds the amount of the owner's policy	JUL 1 6 2018
Second Mortgage Policies	Schedule A 2010
Loan policies issued on the 2 <sup>nd</sup> , 3 <sup>rd</sup> , or more mortgages.	KEN SELZFR
Refinance Policies C	onsolseidute of Insurance
Loan policies issued on property as a result of refinancing a previous	
first mortgage loan.	
Reissue Rate Policies	Schedule A
A rate charge for owners or mortgage policies on property previously	
examined and a copy of the prior title evidence is surrendered.	
Endorsements	Schedule A
Coverages added to or changed made in the insurance contract	
resulting in difference or additional risk and issued subsequent to the	
date of the policy.	

#### Commercial Title Insurance Rates

(Coverage's made for policies issued on transactions involving industrial, commercial, multi-family, and farm transactions.)

Policies over \$500,000.

Rates for policies over \$500,000 must be considered on a case-by-case basis. Reissue credits may be available, or other factors may reduce our work charges. Special coverage's are often required and require special pricing considerations. The following rates are meant to serve as a guideline and starting point. They may be increased to reflect risk and work factors.

Commercial Title Insurance Rates				
Type of Transaction	Rate			
Owner's Title Insurance Policies	Schedule A			
Policies of title insurance protecting the owner's interest on commercial property.				
Policies will be issued to owners, contract vendees and lessees.				
Mortgage Title Insurance Policies	Schedule A			

State of Kansas



Commercial Title Insurance Rates				
Type of Transaction	Rate			
Policies of title insurance protecting the interest of the lenders in an amount not to exceed 120% of loan amount.				
Simultaneous-Issued Mortgage Policy Policies of title insurance protecting interest of lenders not exceeding the amount of the owner's policy and issued simultaneously therewith.	Schedule A			
Simultaneous-Issued Mortgage Policy	Schedule A			
Policies of title insurance protecting interest of lenders and the loan amount exceeds the amount of the owner's policy.	FILED			
Leasehold Title Insurance Policy Policies of title insurance protecting the lessee's interest in a lease on real property.	Schedule A			
Policies of title insurance protecting the lessee's interest in a lease on real properties	ner of Insurance			
and issued simultaneously with an owners or mortgage policy not exceeding the amount of owner's policy issued to lessee.	<b>1 6</b> 2018			
Refinance Policy Loan policy issued on property as a result of refinancing a previous loan.  KE Commission	NS& Filed นิโอ A oner of Insurance			
Secord Mortgage Policies  Loan policies issued on 2 <sup>nd</sup> , 3 <sup>rd</sup> , or more mortgages.	Schedule A			
Reissue Policies Policies issued on previously insured property	Schedule A			
Policy Calling for periodic endorsements for increasing liability and extending time of policy:				
Endorsement to Owners Policies	Schedule A			
Endorsement to Loan Policies	Schedule A			



#### CHARGE FOR ESCROW, CLOSING AND/OR OTHER

#### **SERVICES**

<u> </u>						
	Charge	Charge	Charge		Charge	Charge
	for	for One	for	Charge	for Pacific	for
	Quicken	Reverse	JPMorgan	for Citi	Union	other
Service	Loans	Mortgage	Chase	Bank	Financial	clients
COMMERCIAL ESCROW CLOSING -			0.100		FILED	0.10.10
Includes preparation of contracts, escrow					LILED	
agreements, transfer of title documents				90	110	
(deed, mortgage, notes, assignments,					MAR 01 2018	
etc.), settlement statement, disbursement						
of funds	\$500	n/a	n/a	n/a	KEN BEDZER	\$500
RESIDENTIAL LOAN CLOSING - Includes				Comm	BEOGAT	ED.
preparation of all loan documents						
required by the lender including, but not					JUL 1 6 20	18
limited to mortgage, deed of trust, notes,					0 20	10
riders, assignments, government				1000	KEN SELZE	R
regulation reports and disclosures,				Com	missioner of In	Surance
disbursement of funds in conjunction with	A405	фого	<b>#24</b> E			
an insured product.	\$405	\$650	\$315	\$450	\$450	\$425
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,			F			
disbursement of funds in conjunction with						
a non-simultaneous 2 <sup>nd</sup> mortgage insured						
product.	\$250	n/a	\$315	\$350	\$450	\$350
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 in conjunction with						
an uninsured product closing						
simultaneously with another product	A		45-		44	44
(piggyback).	\$75	n/a	\$95	\$100	\$100	\$150
DOCUMENT PREPARATION when not						
included in closings:						
1 doods	\$70	\$70	\$72.50	\$100	\$75	\$70
1. deeds	\$10	1 \$10	Φ12.5U	ФТОО	D 4/2	ΦίΟ

State of Kansas



	If	l If	If	If	If	lf
	applicable,	applicable,	applicable,	applicable,	applicable,	applicable,
	3rd party	3 <sup>rd</sup> party	3rd party	3rd party	3 <sup>rd</sup> party	3 <sup>rd</sup> party
	charges	charges	charges	charges	charges	charges
<ol><li>mortgages, notes</li></ol>	apply	apply	apply	apply	apply	apply
3 3	If	If	If	If	If	If
	applicable,	applicable,	applicable,	applicable,	applicable,	applicable,
	3rd party	3 <sup>rd</sup> party	3rd party	3rd party	3 <sup>rd</sup> party	3 <sup>rd</sup> party
	charges	charges	charges	charges	charges	charges
3. affidavits	apply	apply	apply	apply	apply	apply
	If	If	If	If	If	If
	applicable,	applicable,	applicable,	applicate!	applicable,	applicable,
	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3rd party	3 <sup>rd</sup> party	3 <sup>rd</sup> party
	charges	charges	charges	charges	charges	charges
4. assignments, releases	apply	apply	apply	appro 0	20 apply	apply
	If	If	If	If	If	If
	applicable,	applicable,	applicable,	applicable	Lapplicable,	applicable,
	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3rd party	Comma Box 0	GfABRICA PROPERTY OF	3 <sup>rd</sup> party
<ol><li>contract for deed/option</li></ol>	charges	charges	charges	charges	charges	charges
contracts	apply	apply	apply			apply
	If	If	If	apply 1		If
	applicable,	applicable,	applicable,	applicable,	applicable,	applicable,
	3rd party	3 <sup>rd</sup> party	3rd party	3rd party S	EL3 Barty	3 <sup>rd</sup> party
	charges	charges	charges		rofdnaugesce	charges
<ol><li>real estate contracts</li></ol>	apply	apply	apply	apply	apply	apply
7. escrow deposit agreements	\$0	\$0	\$0	\$150	\$0	\$0
8. POA	\$0	\$0	\$72.50	\$0	\$0	\$0
FEES FOR ANCILLARY SERVICES			•			
	If	If	If	If	If	If
	applicable,	applicable,	applicable,	applicable,	applicable,	applicable,
	3rd party	3rd party	3rd party	3rd party	3 <sup>rd</sup> party	3rd party
	charges	charges	charges	charges	charges	charges
<ol> <li>Notary Public Fees</li> </ol>	apply	apply	apply	apply	apply	apply
2. Wire Fee	\$0	\$0	\$0	\$0	\$0	\$25
3. Subordination Fee	\$150	\$150	\$175	\$0	\$0	\$150
Courier Fee	\$45	\$45	\$0	\$0	\$0	\$35
Recording Service	\$0	\$0	\$15	\$0	\$0	\$0
6. Loan Payoff Fee	\$0	\$0	\$14.50	\$0	\$0	\$0
INFORMATIONAL COMMITMENT - Issued	1					
for "amount to be agreed upon" where						
customer wants check of title before						
sale/mortgage	\$150	\$150	\$150	\$150	\$0	\$150
OTHER (Specify):						
Search/Exam	\$150	\$0	\$175	\$0	\$0	\$0
Last Vesting Deed/Instant Data Product	+100	+5	72.10	+	+-	+-
(LVD)	\$100	\$0	\$100	\$100	\$0	\$100
Tax Certificate	\$18	\$0	\$0	\$0	\$0	\$25
Tax Gertinoate	Ψ10	Ι Ψ0	Ι ΨΟ	Ι ΨΟ	Ψ0	Ψ20



#### Title Insurance Special Rule for Rating Unique or Unusual Conditions

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

Requests for treatment under this rule shall be submitted to the insurance commissioner and shall be accompanied by evidence specifically setting forth the reasons for the request along with the 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 being made effective.

MAR 0 1 2018

Schedule A – Loan Policies of Title Insurance OGATED

KEN SELZER
Commissioner of Insurance

A) Premium for Loan Policies of Residential Title Insurance:

JUL 1 6 2018

Liability Amount	Per Thousand
Up to \$50,000	\$2.50
\$50,001 - \$100,000	\$2.00
\$100,001 - \$500,000	\$1.75
\$500,001 - \$10,000,000	\$1.50
\$10,000,001 - \$15,000,000	\$1.25
Over \$15,000,000	\$1.00
Minimum Premium	\$10.00

KEN SELZER
Commissioner of Insurance

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) Refinance Title Insurance Rate for Loan Policies of Title Insurance:

When a mortgage is refinanced by the same mortgagor, or a land contract is paid off, the loan policy will be charged at the rate of:

Liability Amount	Per Thousand
Up to \$50,000	\$1.50
\$50,001 - \$100,000	\$1.20
\$100,001 - \$500,000	\$1.05
Over \$500,00	\$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.

State of Kansas

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C) The 1-4 Family Residential Second and Refinance Title Insurance Rate for Loan Policies of Title Insurance:

When the land covered by the loan policy is of the type 1-4 family Residential and the loan policy of title insurance will insure a mortgage in the second lien position or when the loan policy of title insurance will insure a mortgage in first lien position and is paying off and releasing existing mortgage(s) the land owner shall be entitled to the following reissue rates on the loan policy:

Liability Amount	Per Thousand
Up to \$50,000	\$1.50
\$50,001 - \$100,000	\$1.20
\$100,001 - \$500,000	\$1.05
Over \$500,00	\$0.90
Minimum Premium	\$10.00

FILED

MAR 0 1 2018

KEN SELZER
Commissioner of Insurance

ABROGATED

D) The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

JUL 1 6 2018

Amount of Insurance	Tiered Rate
\$1 - \$100,000	\$200
\$100,001 - \$300,000	\$325
\$300,001 - \$500,000	\$425
\$500,001 - \$700,000	\$525
\$700,001 - \$1,000,000	\$625
\$1,000,001 - \$1,500,000	\$725

KEN SELZER

ommissioner of Insurance

The Tiered Rate applies only to loan transactions which meet the following criteria:

- 1. The loan is not in excess of \$1,500,000;
- 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;
- The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
- 5. Orders must be opened with the Company's centralized processing center;
- 6. ALTA Short Form Commitment must be issued; and
- 7. ALTA Short Form Residential Loan Policy must be issued.

Note 1: Not applicable to construction loans or loan policies issued concurrently with owner's policies.

Note 2: There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

State of Kansas

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Note 3: In order to offer this rate, the lender must process transactions in a centralized environment.

E) Simultaneous Issuance of Loan and Owners Policies of Title Insurance:

When an owner's and one or more 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 \$75.00 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 property. All policies must bear identical date and the owner's policy must show the mortgage(s) as an exception under Schedule "B" thereof.

F) Owner's & Leasehold Policies of Title Insurance

ABROGATED

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

KEN SELZE

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

Liability Amount	Per Thousand
Up to \$50,000 100000	\$2.75
\$100,001 - \$500,000	\$2.00
\$500,001 - \$5,000,000	\$1.75
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 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 percent of the rate for the fee policy.

G) Premium for Title Report Guarantees:

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

State of Kansas

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#### H) Premium for Limited Coverage Junior Loan Policies:

The limited insurance provided by the Junior Loan Policy insures the secondary lender against loss or damage on account of the fact that (i) the borrower is not the record owner of the land, (ii) there are recorded monetary liens that are not in the policy, or (iii) there are recorded taxes or assessments of a government taxing authority, affecting the title to the land and not identified in the policy.

If the coverage is less than the \$150,000, the premium charge will be \$75. If the amount of insurance is greater than \$150,000, the premium charge will be \$110.

ALTA JR Loan Endorsement 1 JR1 \$25.00

ALTA JR Loan Endorsement 2 JR2 \$25.00

MAR 0 1 2018

KEN SELZER

Commissioner of Insurance

#### I) Endorsements:

Note: 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 appropriate to the risk assured.

JUL 1 6 2018 ALTA **Endorse** ment# Description Street Assessments Endorsement -\$100.00 insures the Insured mortgagee under a loan policy that there are no street improvements under construction or completed which at the date of issuance of the policy have resulted in a lien that is prior or at a later date may be prior to the lien of the insured Mortgage. \$50.00 2 Truth in Lending Endorsement - issued in connection with a loan policy to protect the insured lender against rescission under the Federal Truth in Lending Act. 3 Zoning Endorsement - issued in Residential Property: \$50.00 Commercial Property: \$200.00 connection with a loan policy or an owner's policy and insures the Insured against an adverse final court decree which prohibits the use or uses specified in the endorsement as allowed under the applicable zoning ordinances. 3.1 Zoning - Completed Structure Residential Property: \$50.00 Commercial Property: \$200.00 Endorsement provides the Insured under a loan policy or an owner's policy the identical coverage as provided in the Zoning Endorsement and, in addition, provides coverage against forced removal or alteration of any structure because of a

State of Kansas

Effective: February 28, 2018 Page 9 of 17



ALTA		
Endorse		
ment#	Description	Rate
	final court order finding that the	
	applicable zoning ordinances have been	
	violated with respect to (i) area, width or	
	depth of Land as a building site; (ii) floor	
	space area; (iii) building setback; (iv)	
	height of the structure; or (v) number of	
	parking spaces.	
4	Condominium Endorsement -	\$50.00 FILED
	insures the Insured under a loan policy	
	against a number of risks with respect to	MADA
	the condominium regime and	MAR <b>0</b> 1 2
	documentation when attached to a policy	VPN
	in which the insured Land is a	KEN SELZ
	condominium unit together with its	Commissioner of t
	percentage interest in the common area.	
4.1	Condominium Endorsement – insures	\$50.00 ABROGATED
	the Insured under a loan policy against a	MUNOGAILE
	number of risks with respect to the	
	condominium regime and documentation,	JUL 1 6 2018
	including liens due and payable as of the	
	date of policy, when attached to a policy	KEN SELZER
	the state of the s	Commissioner of Inc.
	in which the insured Land is a	101010111
	condominium unit together with its	
	percentage interest in the common area.	
5	Planned Unit Development Endorsement	\$50.00
	<ul> <li>affords multiple forms of coverage to an</li> </ul>	
	Insured under a loan policy when	
	attached to a policy in which the insured	
	Land is a Planned Unit Development.	
5.1	Planned Unit Development Endorsement	\$50.00
	<ul> <li>affords multiple forms of coverage to an</li> </ul>	
	Insured under a loan policy, including	
	coverage for liens due and payable at	
	date of policy, when attached to a policy	
	in which the insured Land is a Planned	
	Unit Development.	
6	Variable Rate Mortgage Endorsement -	\$50.00
	issued in connection with a loan policy	
	that insures a variable rate Mortgage.	
6.2	Variable Rate Mortgage - Negative	\$50.00
	Amortization Endorsement - issued in	
	connection with a loan policy that insures	
	a variable rate Mortgage securing a loan	
	in which the unpaid principal balance	
	increases as a result of the addition of	
	unpaid interest.	
		\$50.00
7	Manutactured Housing Unit Endorsement	400.00
7	Manufactured Housing Unit Endorsement - issued in connection with an owner's or	400.00
7	- issued in connection with an owner's or	460.00
7		400.00



ALT A Endorse			
ment #	Description	Rate	
7.1	Manufactured Housing - Conversion;	\$50.00	
	Loan Endorsement – issued in connection	400.00	
	with a loan policy where the Land		
	described in the policy is improved with a		
	manufactured housing unit, and provides		
	affirmative coverage as to the location of		
	the unit on the Land, the ownership of		
	both the unit and Land, the absence of	FILED	
	personal property liens on the unit, and	11111	
	further insures the enforceability of the		
	Mortgage against the Land in a single	MAR 0 1 201	18
	foreclosure proceeding.		
7.2	Manufactured Housing - Conversion;	\$50.00 KEN SELZEF	R
1.2	Owners – issued in connection with an	Commissioner of Ins	sura
		ABROGATED	
	owner's policy where the Land described	MENCOATED	
	in the policy is improved with a manufactured housing unit, and provides	11.11	
		JUL 1 <b>6</b> 2018	
	affirmative coverage as to the location of		
	the unit on the Land, the ownership of	KEN SELZER	
	both the unit and Land, and the absence	Commissioner of Insurance	
0.4	of personal property liens on the unit.		
8.1	Environmental Protection Lien	\$50.00	
	Endorsement – issued only in connection		
	with loan policies issued on Residential		
	Property and insures the priority of the		
	Mortgage lien against existing or		
	subsequently recorded federal or state		
	environmental protection liens, except		
	with respect to environmental protection		
	provided for by certain statutes identified in the endorsement.		
		\$150.00	
9	Restrictions, Encroachments, Minerals	\$150.00	
	Endorsement – offers the Insured under a		
	loan policy a variety of additional		
	affirmative coverages including, but not		
	limited to, insurance that there are no		
	covenants, conditions or restrictions		
	under which the lien of the Mortgage can		
	be divested, subordinated or		
	extinguished, or its validity, priority or		
	enforceability impaired; insurance against		
	present violations of covenants,		
	conditions or restrictions; and insurance		
	against encroachments and against		
	damage to existing improvements which		
	encroach upon easement areas or		
	damage resulting from the right to use the		
	surface of the Land for the extraction of		
	minerals.		
9.1	Restrictions, Encroachments, Minerals	\$150.00	
	Endorsement (Owner's Policy -		
	Unimproved Land) - offers the Insured		
	under an owner's policy insuring		
	unimproved Land a variety of additional		



ALTA		
ALTA		
Endorse		
ment#	Description	Rate
	affirmative coverages including, but not	
	limited to, insurance that there are no	
	present violations on the Land of	
	covenants, conditions, restrictions or	
	statutory setback requirements;	
	insurance that there are no encroachments onto the Land from	FILE
		1 1 100 100
	adjoining Land; insurance that there are no notices of environmental violation	MAD
	recorded; and insurance against damage	MAR 0 1
	to buildings constructed on the Land after	KEN SELZ
	the date of the policy from the exercise of	Commissioner of
.2	the right to extract or develop minerals.  Restrictions, Encroachments, Minerals	\$150.00
.2	Endorsement (Owner's Policy – Improved	\$150.00
	Land) – offers the Insured under an	ABROGATED
	owner's policy insuring improved Land a	ABROGATED
	variety of additional affirmative coverages	
	including, but not limited to, insurance	JUL <b>1 6</b> 2018
	that there are no present violations on the	
	Land of covenants, conditions,	KEN SELZER
	restrictions or statutory setback	Commissioner of Insurance
	requirements; insurance that there are no	Commissioner of meananes
	encroachments onto the Land from	
	adjoining Land; insurance that there are	
	no notices of environmental violation	
	recorded; and insurance against damage	
	to existing buildings resulting from the	
	exercise of a right of easement or a right	
	to extract or develop minerals.	
.3	Restrictions, Encroachments, Minerals	\$150.00
	Endorsement (Loan Policy) - offers the	
	Insured under a loan policy a variety of	
	additional affirmative coverages	
	including, but not limited to, insurance	
	that there are no covenants, conditions or	
	restrictions under which the lien of the	
	Mortgage can be divested, subordinated	
	or extinguished, or its validity, priority or	
	enforceability impaired; insurance against	
	present violations of covenants,	
	conditions or restrictions; and insurance	
	against encroachments and against	
	damage to existing improvements which	
	encroach upon easement areas or	
	damage to improvements, including, lawn,	
	shrubbery or trees located on the Land on	
	or after date of policy, resulting from the	
	right to use the surface of the Land for	
	the extraction of minerals.	



ALTA		
Endorse		
ment#	Description	Rate
<b>ment #</b> 9.4	Restrictions, Encroachments, Minerals – Owners Policy – Unimproved Land – offers the Insured under an owner's policy insuring unimproved Land a variety of additional affirmative coverages including, but not limited to, insurance that there are no present violations on the Land of covenants, conditions, restrictions or statutory setback requirements; insurance that there are no encroachments onto the Land from adjoining land; insurance that there are no notices of environmental violation recorded; and insurance against damage to improvements, other than lawn, shrubbery or trees, constructed on the	\$150.00  FILED  MAR 0 1 2018  KEN SELZER  Commissioner of Insura
	Land after the date of the policy from the exercise of the right to extract or develop minerals.	ABROGATED
9.5	Restrictions, Encroachments, Minerals –	\$150.00 UL 1 6 2018
	Owner's Policy – Improved Land – offers the Insured under an owner's policy insuring improved Land a variety of additional affirmative coverages including, but not limited to, insurance that there are no present violations on the Land of covenants, conditions, restrictions or statutory setback requirements; insurance that there are no encroachments onto the Land from the adjoining land; insurance that there are no notices of environmental violation recorded, and insurance against damage to improvements, other than lawn, shrubbery or trees, located on the Land on or after the date of the policy from the exercise of the right to extract or develop minerals.	Commissioner or his
10	Assignment Endorsement – insures the named assignee of a Mortgage insured under a loan policy against loss or damage resulting from (i) the failure of the referenced assignment to vest title of the insured Mortgage in the insured assignee, or (ii) any modification or release recorded prior to date of endorsement.	\$50.00
10.1	Assignment and Date Down Endorsement  - insures the named assignee of a  Mortgage insured by a loan policy but also insures against certain matters recorded between the date of policy and the date of endorsement.	\$50.00

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ALTA		
Endorse ment #	Description	Rate
11	Mortgage Modification Endorsement –	\$150.00
	insures the Insured under a loan policy	
	against loss or damage, as defined in the	
	endorsement, arising from the invalidity of	
	a lien of the insured Mortgage resulting	
	from modification of the insured	
	Mortgage.	
12	Aggregation Endorsement – amends	\$75.00 FILED
	Section 7 of the Conditions and	11222
	Stipulations of the loan policy to provide	HAD 0 = 2010
	that the amount of insurance available to	MAR <b>0 1</b> 2018
	cover liability for loss or damage under	
	the policy shall be the aggregate of the	KEN SELZER
	amount of insurance under the policy and	Commissioner of Insur
	any other policy identified in the	
	endorsement, subject to a maximum	
	stated amount.	
13	Leasehold-Owners Endorsement -	No additional Rate is applicable over and
	modifies and supplements the Conditions	above the applicable premium ( ) The OVA TED
	and Stipulations of the owner's policy	policy.
	when the estate insured is a leasehold	record to an engineer
	estate.	JUL <b>1 6</b> 2018
13.1	Leasehold-Loan Endorsement - modifies	No additional Rate is applicable over and
	and supplements the Conditions and	above the applicable premium to the sowner's
	Stipulations of the loan policy when the	policy. Commissioner of Insuran
	security covered by the insured Mortgage	
	is a leasehold estate.	
14	Future Advance-Priority Endorsement -	\$250.00
	provides coverage to a lender for loss the	
	lender might sustain in the event a future	
	advance does not have the same priority	
	as the original Mortgage as though the	
	advance had been made at the time the	
	Mortgage was made. It also covers the	
	lender's loss if each advance does not	
	create a valid and enforceable lien on the	
	title secured by the insured Mortgage and	
	the lender's loss sustained resulting from	
	invalidity or unenforceability of the	
	insured	
	Mortgage because of re-advance and	
	repayments of the Mortgage, lack of an	
	outstanding indebtedness before any	
	advance, and failure of the lender to	
	comply with the requirements of state law	
	to secure the advances. It also includes	
	ALTA Form 6 endorsement coverage.	
	ALIA FOITH O CHAOISCHICH COVERAGE.	

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ALT A Endorse ment #	Description	Rate
14.1	Future Advance-Knowledge Endorsement – similar to ALTA Form 14 but is available for loans under which the loan documents provide that the lender has the option of not making an advance for any reason. The coverage is identical to ALTA Form 14 except that there is an additional exclusion from coverage for loss due to intervening liens of which the lender has actual knowledge at the time of making an advance.	\$250.00
14.2	Future Advance-Letter of Credit	\$250.00 MAR 0 1 2018
	Endorsement – similar to ALTA From 14 but is appropriate to be used when the insured Mortgage secures repayment of future advances made under a letter of credit, surety agreement (bond), or	KEN SELZER Commissioner of Insurance
14.3	reimbursement agreement.  Future Advance-Reverse Mortgage Endorsement – issued in connection with	\$250.00 ABROGATED
	reverse mortgages that include staged advances under the loan.	JUL 1 6 2018
15	Nonimputation-Full Equity Transfer Endorsement – issued in connection with a new owner's policy that insures title in the existing entity that owns the Land but said owning entity is losing all of its partners, members, or shareholder (prior equity holders) and gaining new equity holders in a full equity transfer of the entity. This endorsement puts the incoming equity holders in a similar position to a bona fide purchaser without knowledge of any prior unknown acts of the entity or knowledge of its prior equity holders which may affect title by providing that such prior acts or knowledge will not be imputed to the insured entity.	\$150.00  KEN SELZER  Commissioner of Insurance



ALTA		
Endorse		
ment #	Description	Rate
15.1	Description Nonimputation-Additional Insured	\$150.00
15.1	Endorsement – issued to an existing	\$130.00
	owner's policy insuring title in both the	
	owning entity and a new partner, member	
	or shareholder (new equity holders) of the	
	insured entity which new equity holder	
	may be added as an Insured under the	
	existing owner's policy. Under this	
	endorsement, existing knowledge, acts, or	
	inaction of the entity and its other	
	partners, members, or shareholders	FILED
	(existing equity holder(s)), up to the date	
	of the policy, that may affect title and	MAR 0 1 2018
	have not been disclosed to the new equity	WAN U LONG
	holder(s) will not be imputed to the new	KEN SELZER
	equity holder(s) as additional Insureds.	
15.2	Nonimputation-Partial Equity Transfer	\$150.00 Commissioner of Inst
	Endorsement – issued with a new owner's	
	policy in a transaction where an incoming	
	partner, member, or shareholder (new	
	equity holder) is purchasing an equity	ABROGATE
	interest in the entity that holds title to the	
	Land and the new equity holder is	IIII 1 0 204
	requesting its own owner's policy which	JUL <b>1 6</b> 201
	excludes liability for the undisclosed pre-	VEN OF
	existing knowledge, acts or inaction of the	KEN SELZER
	entity and its other partners, members or	Commissioner of Inst
	shareholders.	4050.00
16	Mezzanine Financing Endorsement -	\$250.00
	issued to either an existing owner's policy	
	or a new owner's policy showing title	
	vested in an entity and naming that entity	
	as Insured in a transaction in which there	
	is also a mezzanine loan being made to	
	the partners, members, or shareholders (equity holders) of the owning entity	
	secured by a pledge of the equity holder's	
	interest in the entity. This endorsement	
	assigns to the mezzanine lender the right	
	to receive payments otherwise payable to	
	the Insured under the policy.	
17	Access and Entry Endorsement – issued	\$150.00
	in connection with an owner's or loan	4100.00
	policy and provides coverage for loss or	
	damage if the Insured lacks both actual	
	vehicular and pedestrian access to and	
	from a specifically identified street or	
	road, if the street is not physically open	
	and publicly maintained or if the Insured	
	has no right to use the existing curb cuts	
	or entries off of the street or road onto the	
	Land.	
	Lanu.	



ALT A Endorse ment #	Description	Rate
17.1	Indirect Access and Entry Endorsement – provides the same coverages to an owner's or loan policy as the ALTA Form 17, but is intended to be used when access is provided by virtue of a specifically identified appurtenant easement.	\$250.00
18	Single Tax Parcel Endorsement – issued with an owner's or loan policy and insures that the Land specifically identified in the policy is a single and separate tax parcel and not part of a larger parcel of land.	\$75.00 MAR 0 ; 2018  KEN SELZER
18.1	Multiple Tax Parcel Endorsement – similar to the ALTA Form 18 but issued in connection with multiple tax parcels included within the legal description of the Land; protects the Insured against loss if the Land specifically identified is not assessed for real estate tax purposes under the tax identification numbers listed in the endorsement or if those tax numbers include any other land other than what is identified.	\$75.00 Commissioner of Insurance  ABROGATED  JUL 1 6 2018
19	Contiguity-Multiple Parcels Endorsement – issued with an owner's policy or loan policy and insures against loss or damage if the boundaries to multiple parcels described in the endorsement are not contiguous as described or if there are any strips, gaps or gores separating the contiguous boundaries described in the endorsement.	\$100.00  KEN SELZER  Commissioner of Insurance
19.1	Contiguity-Single Parcel Endorsement – similar to ALTA Form 19 but issued when there is only a single parcel described in the policy, which parcel, however, is contiguous to some other land described in the endorsement but not insured in the policy	\$135.00
20	First Loss-Multiple Parcel Transactions Endorsement – issued in connection with a loan policy and provides that, in the event of a loss insured against under the policy, the Insurer's liability shall be determined without requiring the maturity of the entire indebtedness and without requiring the Insured to pursue its remedies against any additional Property securing the indebtedness.	\$250.00

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JUL 1 6 2018

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Commissioner of Insurance

# Kansas Title Insurance Rates and Charges

Effective: March 8, 2017 (Unless otherwise specified herein)

The following rates apply to the entire State of Kansas.



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#### Residential Title Insurance Rates

(Charges made in policies issued on transactions involving 1-4 single-family dwelling units)

Type of Transaction	Rate
Owner's Title Insurance Policies	Schedule A
Policies of title insurance protecting the owner's interest in one-four	
family residences.	
Mortgage Title Insurance Policies	Schedule A
Policies of title insurance protecting the interest of the mortgage	
lenders.	
Simultaneous-Issued Mortgage Policies	Schedule A
Loan policies issued simultaneously with the issuance of an owner's	
policy where the loan amount exceeds the amount of the owner's policy	
Second Mortgage Policies	Schedule A
Loan policies issued on the 2 <sup>nd</sup> , 3 <sup>rd</sup> , or more mortgages.	
Refinance Policies	Schedule A
Loan policies issued on property as a result of refinancing a previous	
first mortgage loan.	
Reissue Rate Policies	Schedule A
A rate charge for owners or mortgage policies on property previously	
examined and a copy of the prior title evidence is surrendered.	
Endorsements	Schedule A
Coverages added to or changed made in the insurance contract	
resulting in difference or additional risk and issued subsequent to the	
date of the policy.	

#### Commercial Title Insurance Rates

(Coverage's made for policies issued on transactions involving industrial, commercial, multi-family, and farm transactions.)

Policies over \$500,000.

Rates for policies over \$500,000 must be considered on a case-by-case basis. Reissue credits may be available, or other factors may reduce our work charges. Special coverage's are often required and require special pricing considerations. The following rates are meant to serve as a guideline and starting point. They may be increased to reflect risk and work factors.

State of Kansas

Effective: March 8, 2017

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Commercial Title Insurance Rates				
Type of Transaction	Rate			
Owner's Title Insurance Policies	Schedule A			
Policies of title insurance protecting the owner's interest on commercial property.				
Policies will be issued to owners, contract vendees and lessees.	FEB <b>0 7</b> 2017			
Mortgage Title Insurance Policies	Schedule A			
Policies of title insurance protecting the interest of the lenders in an amount not to	KEN SELZER			
exceed 120% of loan amount.	Commissioner of Insurar			
Simultaneous-Issued Mortgage Policy	Schedule A			
Policies of title insurance protecting interest of lenders not exceeding the amount of				
the owner's policy and issued simultaneously therewith.				
Simultaneous-Issued Mortgage Policy	Schedule A			
Policies of title insurance protecting interest of lenders and the loan amount				
exceeds the amount of the owner's policy.				
Leasehold Title Insurance Policy	Schedule A			
Policies of title insurance protecting the lessee's interest in a lease on real property.				
Simultaneous-Issued Leasehold Policy	Schedule A			
Policies of title insurance protecting the lessee's interest in a lease on real property				
and issued simultaneously with an owners or mortgage policy not exceeding the				
amount of owner's policy issued to lessee.				
Refinance Policy	Schedule A			
Loan policy issued on property as a result of refinancing a previous loan.				
Secord Mortgage Policies	Schedule A			
Loan policies issued on 2 <sup>nd</sup> , 3 <sup>rd</sup> , or more mortgages.				
Reissue Policies	Schedule A			
Policies issued on previously insured property				
Policy				
Calling for periodic endorsements for increasing liability and extending time of				
policy:				
Endorsement to Owners Policies	Schedule A			
Endorsement to Loan Policies	Schedule A			



## CHARGE FOR ESCROW, CLOSING AND/OR OTHER

SERVICES

	JLI	(VICES		E11	En	
	Charge	Charge	Charge		Charge	Charge
	for	for One	for	Charge	for Pacific	for
	Quicken	Reverse	JPMorgan	for Citi	7 Zunion	other
Comileo	Loans	THE RESIDENCE OF THE PARTY OF T	Chase			clients
Service	Loans	Mortgage	Chase	Bank S	Financial	Chemis
COMMERCIAL ESCROW CLOSING -			(	Commissione	r of Insurance	
Includes preparation of contracts, escrow			Ì		64.747.5.0.7748082	
agreements, transfer of title documents						
(deed, mortgage, notes, assignments,						
etc.), settlement statement, disbursement	<b>#</b> F00		- /-	- /-	/-	¢=00
of funds	\$500	n/a	n/a	n/a	n/a	\$500
RESIDENTIAL LOAN CLOSING - Includes				10		
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 in conjunction with				4.50	4.50	* * * * =
an insured product.	\$405	\$650	\$315	\$450	\$450	\$425
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 in conjunction with						
a non-simultaneous 2 <sup>nd</sup> mortgage insured	4050		<b>#24</b> F	4250	<b>\$450</b>	¢250
product.	\$250	n/a	\$315	\$350	\$450	\$350
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 in conjunction with						
an uninsured product closing						
simultaneously with another product	ф <b>7</b> Г	- /-	¢0E	¢100	t100	¢150
(piggyback).	\$75	n/a	\$95	\$100	\$100	\$150
DOCUMENT PREPARATION when not						
included in closings:						
1. deeds	\$70	\$70	\$72.50	\$100	\$75	\$70
I. UCCUS	Ψ/0	Ψ10	Ψ12.00	Ψ100	ΨΙΟ	ΨΙΟ

State of Kansas



	If	If	If	lf If	lf If	If
	applicable,	applicable,	applicable,	applicable,	applicable,	applicable,
	3 <sup>rd</sup> party					
	charges	charges	charges	charges	charges	charges
<ol><li>mortgages, notes</li></ol>	apply	apply	apply	apply	apply	apply
	lf	lf	lf	lf	lf	lf
	applicable,	applicable,	applicable,	applicable,	applicable,	<sub>y</sub> applicable,
	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	Brd party-	3 <sup>rd</sup> party
	charges	charges	charges	charges	charges	charges
3. affidavits	apply	apply	apply	apply	KENAPHILZER	
	lf	lf	lf		hissioner of Ins	
	applicable,	applicable,	applicable,	applicable,	applicable,	applicable,
	3 <sup>rd</sup> party					
	charges	charges	charges	charges	charges	charges
<ol><li>assignments, releases</li></ol>	apply	apply	apply	apply	apply	apply
	lf	lf	lf	lf	lf	lf
	applicable,	applicable,	applicable,	applicable,	applicable,	applicable,
	3 <sup>rd</sup> party					
<ol><li>contract for deed/option</li></ol>	charges	charges	charges	charges	charges	charges
contracts	apply	apply	apply	apply	apply	apply
	lf	If	lf	lf	lf	lf
	applicable,	applicable,	applicable,	applicable,	applicable,	applicable,
	3 <sup>rd</sup> party					
	charges	charges	charges	charges	charges	charges
<ol><li>real estate contracts</li></ol>	apply	apply	apply	apply	apply	apply
<ol><li>escrow deposit agreements</li></ol>	\$0	\$0	\$0	\$150	\$0	\$0
8. POA	\$0	\$0	\$72.50	\$0	\$0	\$0
FEES FOR ANCILLARY SERVICES			ii ii			
	lf	lf	lf	lf	lf	lf
	applicable,	applicable,	applicable,	applicable,	applicable,	applicable,
	3 <sup>rd</sup> party	3rd party				
	charges	charges	charges	charges	charges	charges
<ol> <li>Notary Public Fees</li> </ol>	apply	apply	apply	apply	apply	apply
2. Wire Fee	\$0	\$0	\$0	\$0	\$0	\$25
<ol><li>Subordination Fee</li></ol>	\$150	\$150	\$175	\$0	\$0	\$150
4. Courier Fee	\$45	\$45	\$0	\$0	\$0	\$35
<ol><li>Recording Service</li></ol>	\$0	\$0	\$15	\$0	\$0	\$0
6. Loan Payoff Fee	\$0	\$0	\$14.50	\$0	\$0	\$0
INFORMATIONAL COMMITMENT - Issued						
for "amount to be agreed upon" where						
customer wants check of title before	1					
sale/mortgage	\$150	\$150	\$150	\$150	\$0	\$150
OTHER (Specify):						
Search/Exam	\$150	\$0	\$175	\$0	\$0	\$0
Last Vesting Deed/Instant Data Product						
(LVD)	\$100	\$0	\$100	\$100	\$0	\$100
Tax Certificate	\$18	\$0	\$0	\$0	\$0	\$25

## Title Insurance Special Rule for Rating Unique or Unusual Conditions

State of Kansas



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

Requests for treatment under this rule shall be submitted to the insurance commissioner and shall be accompanied by evidence specifically setting forth the reasons for the request along with the 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 being made effective.

KEN SELZER

Commissioner of Insurance

#### Schedule A - Loan Policies of Title Insurance

A) Premium for Loan Policies of Residential Title Insurance:

Liability Amount	Per Thousand
Up to \$50,000	\$2.50
\$50,001 - \$100,000	\$2.00
\$100,001 - \$500,000	\$1.75
\$500,001 - \$10,000,000	\$1.50
\$10,000,001 - \$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) Refinance Title Insurance Rate for Loan Policies of Title Insurance:

When a mortgage is refinanced by the same mortgagor, or a land contract is paid off, the loan policy will be charged at the rate of:

Liability Amount	Per Thousand
Up to \$50,000	\$1.50
\$50,001 - \$100,000	\$1.20
\$100,001 - \$500,000	\$1.05
Over \$500,00	\$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.

State of Kansas



C) The 1-4 Family Residential Second and Refinance Title Insurance Rate for Loan Policies of Title Insurance:

When the land covered by the loan policy is of the type 1-4 family Residential and the loan policy of title insurance will insure a mortgage in the second lien position or when the loan policy of title insurance will insure a mortgage in first lien position and is paying off and releasing existing mortgage(s) the land owner shall be entitled to the following reissue rates on the loan policy:

Liability Amount	Per Thousand
Up to \$50,000	\$1.50
\$50,001 - \$100,000	\$1.20
\$100,001 - \$500,000	\$1.05
Over \$500,00	\$0.90
Minimum Premium	\$10.00

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Commissioner of Insurance

D) The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Tiered Rate
\$1 - \$100,000	\$200
\$100,001 - \$300,000	\$325
\$300,001 - \$500,000	\$425
\$500,001 - \$700,000	\$525
\$700,001 - \$1,000,000	\$625
\$1,000,001 - \$1,500,000	\$725

The Tiered Rate applies only to loan transactions which meet the following criteria:

- 1. The loan is not in excess of \$1,500,000:
- 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. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
- 5. Orders must be opened with the Company's centralized processing center;
- 6. ALTA Short Form Commitment must be issued; and
- 7. ALTA Short Form Residential Loan Policy must be issued.

Note 1: Not applicable to construction loans or loan policies issued concurrently with owner's policies.

State of Kansas



Note 2: There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

Note 3: In order to offer this rate, the lender must process transactions in a centralized environment.

E) Simultaneous Issuance of Loan and Owners Policies of Title Insurance: KEN SELZER

Commissioner of Insurance

When an owner's and one or more 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 \$75.00 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 property. All policies must bear identical date and the owner's policy must show the mortgage(s) as an exception under Schedule "B" thereof.

- F) 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 property. The premium charge for original owner's or leasehold insurance shall be:

Liability Amount	Per Thousand
Up to \$50,000 100000	\$2.75
\$100,001 - \$500,000	\$2.00
\$500,001 - \$5,000,000	\$1.75
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 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 percent of the rate for the fee policy.

G) Premium for Title Report Guarantees:

	iability Amount		
--	-----------------	--	--

State of Kansas

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

#### H) Premium for Limited Coverage Junior Loan Policies:

The limited insurance provided by the Junior Loan Policy insures the secondary lender against loss or damage on account of the fact that (i) the borrower is not the record owner of the land, (ii) there are recorded monetary liens that are not in the policy, or (iii) there are recorded taxes or assessments of a government taxing authority, affecting the title to the land and not identified in the policy.

If the coverage is less than the \$150,000, the premium charge will be \$75. If the amount of insurance is greater than \$150,000, the premium charge will be \$110.

ALTA JR Loan Endorsement 1 JR1 \$25.00

ALTA JR Loan Endorsement 2 JR2 \$25.00

#### I) Endorsements:

Note: 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.

ALT A Endorse ment #	Description	Rate
1	Street Assessments Endorsement -	\$100.00
	insures the Insured mortgagee under a	
	loan policy that there are no street	
	improvements under construction or	
	completed which at the date of issuance	
	of the policy have resulted in a lien that is	
	prior or at a later date may be prior to the	
	lien of the insured Mortgage.	
2	Truth in Lending Endorsement - issued in	\$50.00
	connection with a loan policy to protect	
	the insured lender against rescission	
	under the Federal Truth in Lending Act.	
3	Zoning Endorsement – issued in	Residential Property: \$50.00
	connection with a loan policy or an	Commercial Property: \$200.00
	owner's policy and insures the Insured	
	against an adverse final court decree	
	which prohibits the use or uses specified	
	in the endorsement as allowed under the	

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ALT A		
Endorse ment #	Doporintion	Pata
ment #	Description applicable zoning ordinances.	Rate
3.1	Zoning - Completed Structure Endorsement -	Residential Property: \$50.00 FILED Commercial Property: \$200.00
	provides the Insured under a loan policy or an owner's policy the identical	FEB <b>0 7</b> 2017
	coverage as provided in the Zoning Endorsement and, in addition, provides coverage against forced removal or alteration of any structure because of a final court order finding that the applicable zoning ordinances have been violated with respect to (i) area, width or depth of Land as a building site; (ii) floor space area; (iii) building setback; (iv) height of the structure; or (v) number of parking spaces.	KEN SELZER Commissioner of Insurar
4	Condominium Endorsement -	\$50.00
	insures the Insured under a loan policy against a number of risks with respect to the condominium regime and documentation when attached to a policy in which the insured Land is a condominium unit together with its	
	percentage interest in the common area.	
4.1	Condominium Endorsement – insures the Insured under a loan policy against a number of risks with respect to the condominium regime and documentation, including liens due and payable as of the date of policy, when attached to a policy in which the insured Land is a condominium unit together with its percentage interest in the common area.	\$50.00
5	Planned Unit Development Endorsement  – affords multiple forms of coverage to an Insured under a loan policy when attached to a policy in which the insured Land is a Planned Unit Development.	\$50.00
5.1	Planned Unit Development Endorsement – affords multiple forms of coverage to an Insured under a loan policy, including coverage for liens due and payable at date of policy, when attached to a policy in which the insured Land is a Planned Unit Development.	\$50.00



ALT A Endorse		
ment #	Description	Rate
6	Variable Rate Mortgage Endorsement – issued in connection with a loan policy that insures a variable rate Mortgage.	\$50.00
6.2	Variable Rate Mortgage – Negative Amortization Endorsement – issued in connection with a loan policy that insures	\$50.00 FILED
	a variable rate Mortgage securing a loan in which the unpaid principal balance	FEB 0 7 2017
	increases as a result of the addition of unpaid interest.	KEN SELZER Commissioner of Insura
7	Manufactured Housing Unit Endorsement – issued in connection with an owner's or loan policy where the Land described in the policy is improved with a manufactured housing unit.	\$50.00
7.1	Manufactured Housing – Conversion; Loan Endorsement – issued in connection with a loan policy where the Land described in the policy is improved with a manufactured housing unit, and provides affirmative coverage as to the location of the unit on the Land, the ownership of both the unit and Land, the absence of personal property liens on the unit, and	\$50.00
	further insures the enforceability of the Mortgage against the Land in a single foreclosure proceeding.	
7.2	Manufactured Housing – Conversion; Owners – issued in connection with an owner's policy where the Land described in the policy is improved with a manufactured housing unit, and provides affirmative coverage as to the location of the unit on the Land, the ownership of both the unit and Land, and the absence of personal property liens on the unit.	\$50.00
8.1	Environmental Protection Lien Endorsement – issued only in connection with loan policies issued on Residential Property and insures the priority of the Mortgage lien against existing or subsequently recorded federal or state environmental protection liens, except with respect to environmental protection provided for by certain statutes identified in the endorsement.	\$50.00
9	Restrictions, Encroachments, Minerals Endorsement – offers the Insured under a loan policy a variety of additional affirmative coverages including, but not	\$150.00



ALT A		
Endorse		
ment #	Description	Rate
	limited to, insurance that there are no	
	covenants, conditions or restrictions	
	under which the lien of the Mortgage can	FILED
	be divested, subordinated or	la las las La
	extinguished, or its validity, priority or	
	enforceability impaired; insurance against	FEB <b>0</b> 7 2017
	present violations of covenants,	
	conditions or restrictions; and insurance	KEN \$ELZER
	against encroachments and against	Commissioner of Insurance
	damage to existing improvements which	
	encroach upon easement areas or	
	damage resulting from the right to use the	
	surface of the Land for the extraction of	
0.1	minerals.	¢450.00
9.1	Restrictions, Encroachments, Minerals	\$150.00
	Endorsement (Owner's Policy –	
	Unimproved Land) – offers the Insured	
	under an owner's policy insuring unimproved Land a variety of additional	
	affirmative coverages including, but not	
	limited to, insurance that there are no	
	present violations on the Land of	
	covenants, conditions, restrictions or	
	statutory setback requirements;	
	insurance that there are no	
	encroachments onto the Land from	
	adjoining Land; insurance that there are	
	no notices of environmental violation	
	recorded; and insurance against damage	8
	to buildings constructed on the Land after	
	the date of the policy from the exercise of	
	the right to extract or develop minerals.	
9.2	Restrictions, Encroachments, Minerals	\$150.00
	Endorsement (Owner's Policy - Improved	
	Land) - offers the Insured under an	
	owner's policy insuring improved Land a	
	variety of additional affirmative coverages	
	including, but not limited to, insurance	
	that there are no present violations on the	
	Land of covenants, conditions,	
	restrictions or statutory setback	· ·
	requirements; insurance that there are no	
	encroachments onto the Land from	
	adjoining Land; insurance that there are	
	no notices of environmental violation	3
	recorded; and insurance against damage	
	to existing buildings resulting from the	
	exercise of a right of easement or a right	
	to extract or develop minerals.	



ALT A Endorse		
ment #	Description	Rate
9.3	Restrictions, Encroachments, Minerals Endorsement (Loan Policy) – offers the Insured under a loan policy a variety of additional affirmative coverages including, but not limited to, insurance that there are no covenants, conditions or restrictions under which the lien of the Mortgage can be divested, subordinated or extinguished, or its validity, priority or enforceability impaired; insurance against present violations of covenants, conditions or restrictions; and insurance against encroachments and against damage to existing improvements which encroach upon easement areas or damage to improvements, including, lawn, shrubbery or trees located on the Land on or after date of policy, resulting from the right to use the surface of the Land for the extraction of minerals.	FILED FEB 0 7 2017 KEN SELZER Commissioner of Insura
9.4	Restrictions, Encroachments, Minerals – Owners Policy – Unimproved Land – offers the Insured under an owner's policy insuring unimproved Land a variety of additional affirmative coverages including, but not limited to, insurance that there are no present violations on the Land of covenants, conditions, restrictions or statutory setback requirements; insurance that there are no encroachments onto the Land from adjoining land; insurance that there are no notices of environmental violation recorded; and insurance against damage to improvements, other than lawn, shrubbery or trees, constructed on the Land after the date of the policy from the exercise of the right to extract or develop minerals.	\$150.00



ALT A Endorse ment #	Description	Rate	
9.5	Restrictions, Encroachments, Minerals – Owner's Policy – Improved Land – offers the Insured under an owner's policy	\$150.00	
	insuring improved Land a variety of additional affirmative coverages including, but not limited to, insurance	FILI	ED
	that there are no present violations on the Land of covenants, conditions,	FEB 0	7 2017
	restrictions or statutory setback requirements; insurance that there are no encroachments onto the Land from the adjoining land; insurance that there are no notices of environmental violation recorded, and insurance against damage to improvements, other than lawn, shrubbery or trees, located on the Land on or after the date of the policy from the exercise of the right to extract or develop minerals.	KEN SE Commissioner	
10	Assignment Endorsement – insures the named assignee of a Mortgage insured under a loan policy against loss or damage resulting from (i) the failure of the referenced assignment to vest title of the insured Mortgage in the insured assignee, or (ii) any modification or release recorded prior to date of endorsement.	\$50.00	
10.1	Assignment and Date Down Endorsement  - insures the named assignee of a  Mortgage insured by a loan policy but also insures against certain matters recorded between the date of policy and the date of endorsement.	\$50.00	
11	Mortgage Modification Endorsement – insures the Insured under a loan policy against loss or damage, as defined in the endorsement, arising from the invalidity of a lien of the insured Mortgage resulting from modification of the insured Mortgage.	\$150.00	
12	Aggregation Endorsement – amends Section 7 of the Conditions and Stipulations of the loan policy to provide that the amount of insurance available to cover liability for loss or damage under the policy shall be the aggregate of the amount of insurance under the policy and any other policy identified in the endorsement, subject to a maximum stated amount.	\$75.00	



ALT A Endorse ment #	Description	Rate	
13	Leasehold-Owners Endorsement – modifies and supplements the Conditions and Stipulations of the owner's policy when the estate insured is a leasehold estate.	No additional Rate is applicable over and above the applicable premium for the owner's policy.	
13.1	Leasehold-Loan Endorsement - modifies and supplements the Conditions and Stipulations of the loan policy when the security covered by the insured Mortgage is a leasehold estate.	No additional Rate is applicable over and above the applicable premium for the owner's policy.	
14	Future Advance-Priority Endorsement – provides coverage to a lender for loss the lender might sustain in the event a future advance does not have the same priority as the original Mortgage as though the	\$250.00 FILED FEB 0 7 2017	
	advance had been made at the time the Mortgage was made. It also covers the lender's loss if each advance does not create a valid and enforceable lien on the title secured by the insured Mortgage and the lender's loss sustained resulting from invalidity or unenforceability of the insured	KEN SELZER Commissioner of Insu	ranc
	Mortgage because of re-advance and repayments of the Mortgage, lack of an outstanding indebtedness before any advance, and failure of the lender to comply with the requirements of state law to secure the advances. It also includes ALTA Form 6 endorsement coverage.		
14.1	Future Advance-Knowledge Endorsement – similar to ALTA Form 14 but is available for loans under which the loan documents provide that the lender has the option of not making an advance for any reason. The coverage is identical to ALTA Form 14 except that there is an additional exclusion from coverage for loss due to intervening liens of which the lender has actual knowledge at the time of making an advance.	\$250.00	
14.2	Future Advance-Letter of Credit Endorsement – similar to ALTA From 14 but is appropriate to be used when the insured Mortgage secures repayment of future advances made under a letter of credit, surety agreement (bond), or reimbursement agreement.	\$250.00	



ALT A			
Endorse ment #	Description	Poto	
14.3	Description Future Advance-Reverse Mortgage	Rate \$250.00	
14.5	Endorsement – issued in connection with	\$250.00	
	reverse mortgages that include staged		
	advances under the loan.		
15	Nonimputation-Full Equity Transfer	\$150.00	
10	Endorsement – issued in connection with	4100.00	
	a new owner's policy that insures title in		
	the existing entity that owns the Land but	Come & S. Sense Sens	
	said owning entity is losing all of its	FILED	
	partners, members, or shareholder (prior		
	equity holders) and gaining new equity	FEB 0 7 2017	7
	holders in a full equity transfer of the	1 LD V 3 2011	I
	entity. This endorsement puts the	KEN SELZER	5
	incoming equity holders in a similar		
	position to a bona fide purchaser without	Commissioner of Insu	ulai
	knowledge of any prior unknown acts of		
	the entity or knowledge of its prior equity		
	holders which may affect title by providing		
	that such prior acts or knowledge will not		
	be imputed to the insured entity.		
15.1	Nonimputation-Additional Insured	\$150.00	
	Endorsement - issued to an existing	100 (100 (100 (100 (100 (100 (100 (100	
	owner's policy insuring title in both the		
	owning entity and a new partner, member		
	or shareholder (new equity holders) of the		
	insured entity which new equity holder		
	may be added as an Insured under the		
	existing owner's policy. Under this		
	endorsement, existing knowledge, acts, or		
	inaction of the entity and its other		
	partners, members, or shareholders		
	(existing equity holder(s)), up to the date		
	of the policy, that may affect title and		
	have not been disclosed to the new equity		
	holder(s) will not be imputed to the new		
15.0	equity holder(s) as additional Insureds.	t150.00	
15.2	Nonimputation-Partial Equity Transfer	\$150.00	
	Endorsement – issued with a new owner's policy in a transaction where an incoming		
	partner, member, or shareholder (new		
	equity holder) is purchasing an equity		
	interest in the entity that holds title to the		
	Land and the new equity holder is		
	requesting its own owner's policy which		
	excludes liability for the undisclosed pre-		
1	existing knowledge, acts or inaction of the		
	entity and its other partners, members or		
	shareholders.		



ALT A Endorse			
ment #	Description	Rate	
16	Mezzanine Financing Endorsement – issued to either an existing owner's policy or a new owner's policy showing title vested in an entity and naming that entity as Insured in a transaction in which there	\$250.00	
	is also a mezzanine loan being made to the partners, members, or shareholders (equity holders) of the owning entity	FIL	ED
	secured by a pledge of the equity holder's interest in the entity. This endorsement	FEB 0	
	assigns to the mezzanine lender the right to receive payments otherwise payable to the Insured under the policy.	KEN S Commissione	ELZER r of Insurance
17	Access and Entry Endorsement – issued in connection with an owner's or loan policy and provides coverage for loss or damage if the Insured lacks both actual vehicular and pedestrian access to and from a specifically identified street or road, if the street is not physically open and publicly maintained or if the Insured	\$150.00	
	has no right to use the existing curb cuts or entries off of the street or road onto the Land.		
17.1	Indirect Access and Entry Endorsement – provides the same coverages to an owner's or loan policy as the ALTA Form 17, but is intended to be used when access is provided by virtue of a specifically identified appurtenant easement.	\$250.00	
18	Single Tax Parcel Endorsement – issued with an owner's or loan policy and insures that the Land specifically identified in the policy is a single and separate tax parcel and not part of a larger parcel of land.	\$75.00	
18.1	Multiple Tax Parcel Endorsement – similar to the ALTA Form 18 but issued in connection with multiple tax parcels included within the legal description of the Land; protects the Insured against loss if the Land specifically identified is not assessed for real estate tax purposes under the tax identification numbers listed in the endorsement or if those tax numbers include any other land other than what is identified.	\$75.00	



ALT A Endorse ment #	Description	Rate	
19	Contiguity-Multiple Parcels Endorsement – issued with an owner's policy or loan policy and insures against loss or damage if the boundaries to multiple parcels described in the endorsement are not contiguous as described or if there are any strips, gaps or gores separating the contiguous boundaries described in the endorsement.	\$100.00	.ED
19.1	Contiguity-Single Parcel Endorsement – similar to ALTA Form 19 but issued when there is only a single parcel described in the policy, which parcel, however, is contiguous to some other land described in the endorsement but not insured in the policy	\$135.00 KEN S Commissione	ELZER or of Insurance
20	First Loss-Multiple Parcel Transactions Endorsement – issued in connection with a loan policy and provides that, in the event of a loss insured against under the policy, the Insurer's liability shall be determined without requiring the maturity of the entire indebtedness and without requiring the Insured to pursue its remedies against any additional Property securing the indebtedness.	\$250.00	

#### **James Norman**

From:

James Norman

Sent:

Tuesday, February 07, 2017 9:17 AM

To:

'Pastora, Brina'

Subject:

**RE: Revised Rates and Charges** 

Thank you.

#### **James Norman**

Policy Examiner Kansas Insurance Department 420 SW 9th St., Topeka, KS 66612 Facebook | Twitter | www.ksinsurance.org 785.296-3405 | Fax 785.296.3673 inorman@ksinsurance.org

From: Pastora, Brina [mailto:BrinaPastora@TitleSource.com]

Sent: Tuesday, February 07, 2017 9:17 AM

To: James Norman Cc: Cook, Edward

Subject: Revised Rates and Charges

Hello Mr. Norman,

Please find our revised filing attached.

Thank you,



Brina Pastora - Pricing Analyst First National Building | Remote 662 Woodward | Detroit, MI 48226 (888) 848-5355 ext. 72955 toll free (313) 877-2955 direct | (877) 380-4249 direct fax BrinaPastora@titlesource.com | titlesource.com

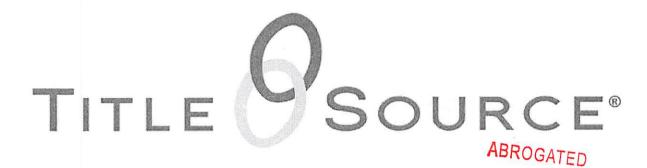








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JUL 1 6 2018

Kansas Title Insurance Rates and Charges

FILED

DEC 02 2015

KEN SELZER
Commissioner of Insurance

Effective: January 1, 2016
(Unless otherwise specified herein)

The following rates apply to the entire State of Kansas.



#### Residential Title Insurance Rates

(Charges made in policies issued on transactions involving 1-4 single-family dwelling units)

Type of Transaction	Rate
Owner's Title Insurance Policies	Schedule A
Policies of title insurance protecting the owner's interest in one-four	
family residences.	
Mortgage Title Insurance Policies	Schedule A
Policies of title insurance protecting the interest of the mortgage	
lenders.	
Simultaneous-Issued Mortgage Policies	Schedule A
Loan policies issued simultaneously with the issuance of an owner's	
policy where the loan amount exceeds the amount of the owner's policy	
Second Mortgage Policies	Schedule A
Loan policies issued on the 2 <sup>nd</sup> , 3 <sup>rd</sup> , or more mortgages.	FILED
Refinance Policies	Schedule A
Loan policies issued on property as a result of refinancing a previous	DEC <b>02</b> 2015
first mortgage loan.	
Reissue Rate Policies	SKIFELAER
Trace dialge for entire of merigage penetes on property providesly	nmissioner of Insurance
examined and a copy of the prior title evidence is surrendered.	
Endorsements	Schedule A
Coverages added to or changed made in the insurance contract	
resulting in difference or additional risk and issued subsequent to the	
date of the policy.	

#### Commercial Title Insurance Rates

(Coverage's made for policies issued on transactions involving industrial, commercial, multi-family, and farm transactions.)

Policies over \$500,000.

Rates for policies over \$500,000 must be considered on a case-by-case basis. Reissue credits may be available, or other factors may reduce our work charges. Special coverage's are often required and require special pricing considerations. The following rates are meant to serve as a guideline and starting point. They may be increased to reflect risk and work factors.

Commercial Title Insurance Ra	ites
Type of Transaction	<u>Rate</u>
Owner's Title Insurance Policies	Schedule A

State of Kansas

Effective: January 1, 2016 Page 2 of 18



Commercial Title Insurance Rates		
Type of Transaction	<u>Rate</u>	
Policies of title insurance protecting the owner's interest on commercial property. Policies will be issued to owners, contract vendees and lessees.		
Mortgage Title Insurance Policies  Policies of title insurance protecting the interest of the lenders in an amount not to exceed 120% of loan amount.	Schedule A	
Simultaneous-Issued Mortgage Policy Policies of title insurance protecting interest of lenders not exceeding the amount of the owner's policy and issued simultaneously therewith.	Schedule A	
Simultaneous-Issued Mortgage Policy Policies of title insurance protecting interest of lenders and the loan amount	Schedule A	
exceeds the amount of the owner's policy.		
Leasehold Title Insurance Policy	Schedule A	
Policies of title insurance protecting the lessee's interest in a lease on real property.	FILED	
Simultaneous-Issued Leasehold Policy	Schedule A	
Policies of title insurance protecting the lessee's interest in a lease on real property	DEC 00 000	
and issued simultaneously with an owners or mortgage policy not exceeding the	DEC 02 2015	
amount of owner's policy issued to lessee.	VEN CELZED	
Refinance Policy Com	KEN SELZER Schedule A missioner of Insurance	
Loan policy issued on property as a result of refinancing a previous loan.	Thousand of hisurance	
Secord Mortgage Policies	Schedule A	
Loan policies issued on 2 <sup>nd</sup> , 3 <sup>rd</sup> , or more mortgages.		
Reissue Policies	Schedule A	
Policies issued on previously insured property		
Policy		
Calling for periodic endorsements for increasing liability and extending time of		
policy:		
Endorsement to Owners Policies	Schedule A	
Endorsement to Loan Policies	Schedule A	

# CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES

	Charge for	Charge for One	Charge for JPMorgan	Charge for Citi	Charge for Nation-	Charge for other
Service	Quicken Loans	Reverse Mortgage	Chase	Bank	Star	clients
COMMERCIAL ESCROW CLOSING - Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement, disbursement						
of funds	\$500	n/a	n/a	n/a	n/a	,

State of Kansas

Effective: January 1, 2016 Page 3 of 18



## CHARGE FOR ESCROW, CLOSING AND/OR OTHER

## **SERVICES**

		TTIOLO	,			
Sorvino	Charge for Quicken	for One Reverse	for JPMorgan Chase	Charge for Citi Bank	Charge for Nation- Star	Charge for other clients
Service	Loans	Mortgage	Chase	Dalik	Star	Cherits
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 in conjunction with an insured product.	\$405	\$650	\$315	\$450	\$350	\$425
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 in conjunction with a non-simultaneous 2 <sup>nd</sup> mortgage insured				DEC	0 2 2015	
product. RESIDENTIAL LOAN CLOSING - Includes	\$250	n/a	\$315		SEL\$258 ner of Insurar	\$350
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 in conjunction with an uninsured product closing simultaneously with another product						
(piggyback).	\$75	n/a	\$95	\$100	\$100	\$150
DOCUMENT PREPARATION when not included in closings:						
1. deeds	\$70	\$70	\$72.50	\$100	\$70	\$70
	If applicable, 3 <sup>rd</sup> party charges	If applicable 3 <sup>rd</sup> party charges				
2. mortgages, notes	apply  If applicable, 3 <sup>rd</sup> party charges	apply  If applicable, 3rd party	apply  If  applicable,  3 <sup>rd</sup> party	apply  If applicable, 3rd party charges	apply  If applicable, 3rd party charges	If applicable 3rd party charges
3. affidavits	apply	charges apply	charges apply	apply	apply	apply
c. amauno	If	If	If	If	If	If
	applicable, 3 <sup>rd</sup> party charges	applicable 3 <sup>rd</sup> party charges				
4. assignments, releases	apply	apply	apply	apply	apply	apply

State of Kansas

Effective: January 1, 2016



# CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES

	Charge	Charge	Charge		Charge	Charge
	for	for One	for	Charge	for	for
	Quicken	Reverse	JPMorgan	for Citi	Nation-	other
Service	Loans	Mortgage	Chase	Bank	Star	clients
	If	If	If	If	If	If
	applicable,	applicable,	applicable,	applicable,	applicable,	applicable,
	3rd party					
5. contract for deed/option	charges	charges	charges	charges	charges	charges
contracts	apply	apply	apply	apply	apply	apply
MINISTER CONTROL OF THE STATE O	If	If	If	If	If	lf
	applicable,	applicable,	applicable,	applicable,	applicable,	applicable,
	3rd party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party
	charges	charges	charges	charges	charges	charges
<ol><li>real estate contracts</li></ol>	apply	apply	apply	apply	apply	apply
<ol><li>escrow deposit agreements</li></ol>	\$0	\$0	\$0	\$150	n/a	\$0
8. POA	\$0	\$0	\$72.50	\$0	\$0	1LC\$0
FEES FOR ANCILLARY SERVICES						
	lf	lf	lf	lf	DEC	0 2 2 ff 15 applicable,
	applicable,	applicable,	applicable,	applicable,		applicable,
	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	KEN:	SE3 <sup>rd</sup> party charges er of psyran
	charges	charges	charges	charges	Commission	charges
<ol> <li>Notary Public Fees</li> </ol>	apply	apply	apply	apply	\$185	applyran
2. Wire Fee	\$0	\$0	\$0	\$0	\$0	\$25
<ol><li>Subordination Fee</li></ol>	\$150	\$150	\$175	\$0	\$0	\$150
4. Courier Fee	\$45	\$45	\$0	\$0	\$33	\$35
<ol><li>Recording Service</li></ol>	\$0	\$0	\$15	\$0	\$0	\$0
6. Loan Payoff Fee	\$0	\$0	\$14.50	\$0	\$0	\$0
INFORMATIONAL COMMITMENT - Issued						
for "amount to be agreed upon" where						
customer wants check of title before				12		
sale/mortgage	\$150	\$150	\$150	\$150	\$150	\$150
OTHER (Specify):						
Search/Exam	\$150	\$0	\$175	\$0	\$195	\$0
Last Vesting Deed/Instant Data Product						
(LVD)	\$100	\$0	\$100	\$100	\$100	\$100
Tax Certificate	\$18	\$0	\$0	\$0	\$35	\$25

# Title Insurance Special Rule for Rating Unique or Unusual Conditions

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

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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 the full

State of Kansas

Effective: January 1, 2016



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 being made effective.

#### Schedule A - Loan Policies of Title Insurance

A) Premium for Loan Policies of Residential Title Insurance:

Liability Amount	Per Thousand			
Up to \$50,000	\$2.50			
\$50,001 - \$100,000	\$2.00			
\$100,001 - \$500,000	\$1.75			
\$500,001 - \$10,000,000	\$1.50			
\$10,000,001 - \$15,000,000	\$1.25			
Over \$15,000,000	\$1.00			
Minimum Premium	\$10.00			

FILED

DEC 02 2015

KEN SELZER
Commissioner of Insurance

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) Refinance Title Insurance Rate for Loan Policies of Title Insurance:

When a mortgage is refinanced by the same mortgagor, or a land contract is paid off, the loan policy will be charged at the rate of:

Liability Amount	Per Thousand
Up to \$50,000	\$1.50
\$50,001 - \$100,000	\$1.20
\$100,001 - \$500,000	\$1.05
Over \$500,00	\$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 1-4 Family Residential Second and Refinance Title Insurance Rate for Loan Policies of Title Insurance:

When the land covered by the loan policy is of the type 1-4 family Residential and the loan policy of title insurance will insure a mortgage in the second lien position or when the loan policy of title insurance will insure a mortgage in first lien position and is paying off and releasing existing mortgage(s) the land owner shall be entitled to the following reissue rates on the loan policy:

State of Kansas

Effective: January 1, 2016 Page 6 of 18



Liability Amount	Per Thousand
Up to \$50,000	\$1.50
\$50,001 - \$100,000	\$1.20
\$100,001 - \$500,000	\$1.05
Over \$500,00	\$0.90
Minimum Premium	\$10.00

D) The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Amount of Insurance	Tiered Rate
\$1 - \$100,000	\$200
\$100,001 - \$300,000	\$325
\$300,001 - \$500,000	\$425
\$500,001 - \$700,000	\$525
\$700,001 - \$1,000,000	\$625
\$1,000,001 - \$1,500,000	\$725

FILED

DEC 02 2015

KEN SELZER
Commissioner of Insurance

The Tiered Rate applies only to loan transactions which meet the following criteria:

- 1. The loan is not in excess of \$1,500,000;
- 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. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
- 5. Orders must be opened with the Company's centralized processing center;
- 6. ALTA Short Form Commitment must be issued; and
- 7. ALTA Short Form Residential Loan Policy must be issued.

Note 1: Not applicable to construction loans or loan policies issued concurrently with owner's policies.

Note 2: There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

Note 3: In order to offer this rate, the lender must process transactions in a centralized environment.

E) Simultaneous Issuance of Loan and Owners Policies of Title Insurance:

State of Kansas

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When an owner's and one or more 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 \$75.00 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 property. All policies must bear identical date and the owner's policy must show the mortgage(s) as an exception under Schedule "B" thereof.

- F) Owner's & Leasehold Policies of Title Insurance
  - a) The premium for Owners or Leasehold Owners Policies of Title Insurance are:

FILED

An owner's policy, insuring fee simple estate, will not be issued for less than the full value of the property. The premium charge for original owner's or leasehold insurance shall be: 2015

Liability Amount	Per Thousand
Up to \$50,000 100000	\$2.75
\$100,001 - \$500,000	\$2.00
\$500,001 - \$5,000,000	\$1.75
Minimum Premium	\$10.00

KEN SELZER
Commissioner of Insurance

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 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 percent of the rate for the fee policy.

G) Premium for Title Report Guarantees:

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

H) Premium for Limited Coverage Junior Loan Policies:

State of Kansas

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The limited insurance provided by the Junior Loan Policy insures the secondary lender against loss or damage on account of the fact that (i) the borrower is not the record owner of the land, (ii) there are recorded monetary liens that are not in the policy, or (iii) there are recorded taxes or assessments of a government taxing authority, affecting the title to the land and not identified in the policy.

If the coverage is less than the \$150,000, the premium charge will be \$75. If the amount of insurance is greater than \$150,000, the premium charge will be \$110.

ALTA JR Loan Endorsement 1 JR1 \$25.00 ALTA JR Loan Endorsement 2 JR2 \$25.00

#### I) Endorsements:

Note: 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.

DEC 0 2 2015

ALT A Endorse ment #	Description	KEN SELZER  Commissioner of Insurance  Rate
1	Street Assessments Endorsement – insures the Insured mortgagee under a loan policy that there are no street improvements under construction or completed which at the date of issuance of the policy have resulted in a lien that is prior or at a later date may be prior to the lien of the insured Mortgage.	\$100.00
2	Truth in Lending Endorsement - issued in connection with a loan policy to protect the insured lender against rescission under the Federal Truth in Lending Act.	\$50.00
3	Zoning Endorsement – issued in connection with a loan policy or an owner's policy and insures the Insured against an adverse final court decree which prohibits the use or uses specified in the endorsement as allowed under the applicable zoning ordinances.	Residential Property: \$50.00 Commercial Property: \$200.00
3.1	Zoning – Completed Structure Endorsement - provides the Insured under a loan policy or an owner's policy the identical coverage as provided in the Zoning Endorsement and, in addition, provides coverage against forced removal or	Residential Property: \$50.00 Commercial Property: \$200.00

State of Kansas



ALT A Endorse ment #	Description	Rate
	alteration of any structure because of a final court order finding that the applicable zoning ordinances have been violated with respect to (i) area, width or depth of Land as a building site; (ii) floor space area; (iii) building setback; (iv) height of the structure; or (v) number of parking spaces.	
4	Condominium Endorsement -	\$50.00
	insures the Insured under a loan policy against a number of risks with respect to the condominium regime and documentation when attached to a policy in which the insured Land is a condominium unit together with its percentage interest in the common area.	FILED DEC 0 2 2015
4.1	Condominium Endorsement - insures	\$50.00
	the Insured under a loan policy against a	KEN SELZER
	number of risks with respect to the	Commissioner of Insuran
	condominium regime and documentation,	
	including liens due and payable as of the	
	date of policy, when attached to a policy	
	in which the insured Land is a	
	condominium unit together with its	
	percentage interest in the common area.	
5	Planned Unit Development Endorsement  - affords multiple forms of coverage to an Insured under a loan policy when attached to a policy in which the insured Land is a Planned Unit Development.	\$50.00
5.1	Planned Unit Development Endorsement - affords multiple forms of coverage to an Insured under a loan policy, including coverage for liens due and payable at date of policy, when attached to a policy in which the insured Land is a Planned Unit Development.	\$50.00
6	Variable Rate Mortgage Endorsement – issued in connection with a loan policy that insures a variable rate Mortgage.	\$50.00
6.2	Variable Rate Mortgage – Negative Amortization Endorsement – issued in connection with a loan policy that insures a variable rate Mortgage securing a loan in which the unpaid principal balance increases as a result of the addition of unpaid interest.	\$50.00
7	Manufactured Housing Unit Endorsement	\$50.00



ALT A Endorse ment #	Description	Rate	
	<ul> <li>issued in connection with an owner's or loan policy where the Land described in the policy is improved with a manufactured housing unit.</li> </ul>		
7.1	Manufactured Housing – Conversion; Loan Endorsement – issued in connection with a loan policy where the Land described in the policy is improved with a manufactured housing unit, and provides affirmative coverage as to the location of the unit on the Land, the ownership of both the unit and Land, the absence of personal property liens on the unit, and further insures the enforceability of the Mortgage against the Land in a single foreclosure proceeding.	\$50.00	
7.2	Manufactured Housing – Conversion; Owners – issued in connection with an owner's policy where the Land described in the policy is improved with a manufactured housing unit, and provides affirmative coverage as to the location of the unit on the Land, the ownership of both the unit and Land, and the absence	\$50.00 FILED  DEC 0 2 2015  KEN SELZER Commissioner of Insu	
8.1	of personal property liens on the unit.  Environmental Protection Lien  Endorsement – issued only in connection with loan policies issued on Residential Property and insures the priority of the Mortgage lien against existing or subsequently recorded federal or state environmental protection liens, except with respect to environmental protection provided for by certain statutes identified in the endorsement.	\$50.00	
9	Restrictions, Encroachments, Minerals Endorsement – offers the Insured under a loan policy a variety of additional affirmative coverages including, but not limited to, insurance that there are no covenants, conditions or restrictions under which the lien of the Mortgage can be divested, subordinated or extinguished, or its validity, priority or enforceability impaired; insurance against present violations of covenants, conditions or restrictions; and insurance against encroachments and against damage to existing improvements which encroach upon easement areas or damage resulting from the right to use the	\$150.00	



ALT A Endorse ment #	Description	Rate
	surface of the Land for the extraction of minerals.	
9.1	Restrictions, Encroachments, Minerals Endorsement (Owner's Policy – Unimproved Land) – offers the Insured under an owner's policy insuring unimproved Land a variety of additional affirmative coverages including, but not limited to, insurance that there are no present violations on the Land of covenants, conditions, restrictions or statutory setback requirements; insurance that there are no encroachments onto the Land from adjoining Land; insurance that there are no notices of environmental violation recorded; and insurance against damage	\$150.00
	to buildings constructed on the Land after the date of the policy from the exercise of	FILED
9.2	Restrictions, Encroachments, Minerals Endorsement (Owner's Policy – Improved Land) – offers the Insured under an owner's policy insuring improved Land a variety of additional affirmative coverages including, but not limited to, insurance that there are no present violations on the Land of covenants, conditions, restrictions or statutory setback requirements; insurance that there are no encroachments onto the Land from adjoining Land; insurance that there are no notices of environmental violation recorded; and insurance against damage to existing buildings resulting from the exercise of a right of easement or a right to extract or develop minerals.	\$150.00    DEC   0 2 2015    KEN SELZER   Commissioner of Insurance



ALT A		
Endorse		
ment #	Description	Rate
9.3	Restrictions, Encroachments, Minerals Endorsement (Loan Policy) – offers the Insured under a loan policy a variety of additional affirmative coverages including, but not limited to, insurance that there are no covenants, conditions or restrictions under which the lien of the Mortgage can be divested, subordinated or extinguished, or its validity, priority or enforceability impaired; insurance against present violations of covenants, conditions or restrictions; and insurance against encroachments and against damage to existing improvements which encroach upon easement areas or damage to improvements, including, lawn, shrubbery or trees located on the Land on	\$150.00
	or after date of policy, resulting from the right to use the surface of the Land for	FILED
9.4	the extraction of minerals.  Restrictions, Encroachments, Minerals – Owners Policy – Unimproved Land – offers the Insured under an owner's policy	\$150.00 DEC <b>0 2</b> 2015 KEN SELZER
	insuring unimproved Land a variety of additional affirmative coverages including, but not limited to, insurance that there are no present violations on the Land of covenants, conditions, restrictions or statutory setback requirements; insurance that there are no encroachments onto the Land from adjoining land; insurance that there are no notices of environmental violation recorded; and insurance against damage to improvements, other than lawn, shrubbery or trees, constructed on the Land after the date of the policy from the exercise of the right to extract or develop minerals.	Commissioner of Insura



ALT A Endorse ment #	Description	Rate
9.5	Restrictions, Encroachments, Minerals – Owner's Policy – Improved Land – offers the Insured under an owner's policy insuring improved Land a variety of additional affirmative coverages including, but not limited to, insurance that there are no present violations on the Land of covenants, conditions, restrictions or statutory setback requirements; insurance that there are no encroachments onto the Land from the adjoining land; insurance that there are no notices of environmental violation recorded, and insurance against damage to improvements, other than lawn, shrubbery or trees, located on the Land on or after the date of the policy from the exercise of the right to extract or develop minerals.	FILED DEC 0 2 2015
10	Assignment Endorsement – insures the named assignee of a Mortgage insured under a loan policy against loss or damage resulting from (i) the failure of the referenced assignment to vest title of the insured Mortgage in the insured assignee, or (ii) any modification or release recorded prior to date of endorsement.	\$50.00  KEN SELZER  Commissioner of Insur
10.1	Assignment and Date Down Endorsement - insures the named assignee of a Mortgage insured by a loan policy but also insures against certain matters recorded between the date of policy and the date of endorsement.	\$50.00
11	Mortgage Modification Endorsement – insures the Insured under a loan policy against loss or damage, as defined in the endorsement, arising from the invalidity of a lien of the insured Mortgage resulting from modification of the insured Mortgage.	\$150.00
12	Aggregation Endorsement – amends Section 7 of the Conditions and Stipulations of the loan policy to provide that the amount of insurance available to cover liability for loss or damage under the policy shall be the aggregate of the amount of insurance under the policy and any other policy identified in the endorsement, subject to a maximum stated amount.	\$75.00



ALT A Endorse ment #	Description	Rate
13	Leasehold-Owners Endorsement – modifies and supplements the Conditions and Stipulations of the owner's policy when the estate insured is a leasehold estate.	No additional Rate is applicable over and above the applicable premium for the owner's policy.
13.1	Leasehold-Loan Endorsement - modifies and supplements the Conditions and Stipulations of the loan policy when the security covered by the insured Mortgage is a leasehold estate.	No additional Rate is applicable over and above the applicable premium for the owner's policy.
14	Future Advance-Priority Endorsement – provides coverage to a lender for loss the lender might sustain in the event a future advance does not have the same priority as the original Mortgage as though the advance had been made at the time the Mortgage was made. It also covers the lender's loss if each advance does not create a valid and enforceable lien on the title secured by the insured Mortgage and the lender's loss sustained resulting from invalidity or unenforceability of the insured Mortgage because of re-advance and repayments of the Mortgage, lack of an outstanding indebtedness before any advance, and failure of the lender to comply with the requirements of state law to secure the advances. It also includes ALTA Form 6 endorsement coverage.	FILED  DEC 0 2 2015  KEN SELZER  Commissioner of Insurance
14.1	Future Advance-Knowledge Endorsement – similar to ALTA Form 14 but is available for loans under which the loan documents provide that the lender has the option of not making an advance for any reason. The coverage is identical to ALTA Form 14 except that there is an additional exclusion from coverage for loss due to intervening liens of which the lender has actual knowledge at the time of making an advance.	\$250.00
14.2	Future Advance-Letter of Credit Endorsement – similar to ALTA From 14 but is appropriate to be used when the insured Mortgage secures repayment of future advances made under a letter of credit, surety agreement (bond), or reimbursement agreement.	\$250.00



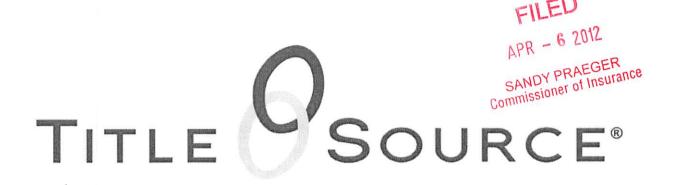
ALT A		
Endorse ment #	Description	Rate
14.3	Future Advance-Reverse Mortgage Endorsement – issued in connection with reverse mortgages that include staged advances under the loan.	\$250.00
15	Nonimputation-Full Equity Transfer Endorsement – issued in connection with a new owner's policy that insures title in the existing entity that owns the Land but said owning entity is losing all of its partners, members, or shareholder (prior equity holders) and gaining new equity holders in a full equity transfer of the entity. This endorsement puts the incoming equity holders in a similar position to a bona fide purchaser without	\$150.00
	knowledge of any prior unknown acts of the entity or knowledge of its prior equity holders which may affect title by providing	FILED
	that such prior acts or knowledge will not be imputed to the insured entity.	DEC <b>0 2</b> 2015
15.1	Nonimputation-Additional Insured Endorsement – issued to an existing owner's policy insuring title in both the owning entity and a new partner, member or shareholder (new equity holders) of the insured entity which new equity holder may be added as an Insured under the existing owner's policy. Under this endorsement, existing knowledge, acts, or inaction of the entity and its other partners, members, or shareholders (existing equity holder(s)), up to the date of the policy, that may affect title and have not been disclosed to the new equity holder(s) will not be imputed to the new equity holder(s) as additional Insureds.	\$150.00 KEN SELZER Commissioner of Insurance
15.2	Nonimputation-Partial Equity Transfer Endorsement – issued with a new owner's policy in a transaction where an incoming partner, member, or shareholder (new equity holder) is purchasing an equity interest in the entity that holds title to the Land and the new equity holder is requesting its own owner's policy which excludes liability for the undisclosed preexisting knowledge, acts or inaction of the entity and its other partners, members or shareholders.	\$150.00



ALT A Endorse ment #	Description	Rate
16	Mezzanine Financing Endorsement – issued to either an existing owner's policy or a new owner's policy showing title vested in an entity and naming that entity as Insured in a transaction in which there is also a mezzanine loan being made to the partners, members, or shareholders (equity holders) of the owning entity secured by a pledge of the equity holder's interest in the entity. This endorsement assigns to the mezzanine lender the right to receive payments otherwise payable to the Insured under the policy.	\$250.00
17	Access and Entry Endorsement – issued in connection with an owner's or loan policy and provides coverage for loss or damage if the Insured lacks both actual vehicular and pedestrian access to and from a specifically identified street or road, if the street is not physically open and publicly maintained or if the Insured has no right to use the existing curb cuts or entries off of the street or road onto the Land.	\$150.00  FILED  DEC 0 2 2015  KEN SELZER  Commissioner of Insurance
17.1	Indirect Access and Entry Endorsement – provides the same coverages to an owner's or loan policy as the ALTA Form 17, but is intended to be used when access is provided by virtue of a specifically identified appurtenant easement.	\$250.00
18	Single Tax Parcel Endorsement – issued with an owner's or loan policy and insures that the Land specifically identified in the policy is a single and separate tax parcel and not part of a larger parcel of land.	\$75.00
18.1	Multiple Tax Parcel Endorsement – similar to the ALTA Form 18 but issued in connection with multiple tax parcels included within the legal description of the Land; protects the Insured against loss if the Land specifically identified is not assessed for real estate tax purposes under the tax identification numbers listed in the endorsement or if those tax numbers include any other land other than what is identified.	\$75.00



ALT A Endorse ment #	Description	Rate
19	Contiguity-Multiple Parcels Endorsement - issued with an owner's policy or loan policy and insures against loss or damage if the boundaries to multiple parcels described in the endorsement are not contiguous as described or if there are any strips, gaps or gores separating the contiguous boundaries described in the endorsement.	\$100.00
19.1	Contiguity-Single Parcel Endorsement – similar to ALTA Form 19 but issued when there is only a single parcel described in the policy, which parcel, however, is contiguous to some other land described in the endorsement but not insured in the policy	\$135.00 FILED
20	First Loss-Multiple Parcel Transactions Endorsement – issued in connection with a loan policy and provides that, in the event of a loss insured against under the policy, the Insurer's liability shall be determined without requiring the maturity of the entire indebtedness and without requiring the Insured to pursue its remedies against any additional Property securing the indebtedness.	\$250.00  DEC 0 2 2015  KEN SELZER  Commissioner of Insurance



# Kansas Title Insurance Rates and Charges

**ABROGATED** 

DEC 0 2 2015

KEN SELZER Commissioner of Insurance

Effective: April 2, 2012 (Unless otherwise specified herein)

The following rates apply to the entire State of Kansas.



FILED APR - 6 2012

SANDY PRAEGER
Commissioner of Insurance

### Residential Title Insurance Rates

(Charges made in policies issued on transactions involving 1-4 single-family dwelling units)

Type of Transaction	Rate	
Owner's Title Insurance Policies	Schedule A	
Policies of title insurance protecting the owner's interest in one-four family		
residences.		
Mortgage Title Insurance Policies	Schedule A	
Policies of title insurance protecting the interest of the mortgage lenders.		
Simultaneous-Issued Mortgage Policies	Schedule A	
Loan policies issued simultaneously with the issuance of an owner's policy		
where the loan amount exceeds the amount of the owner's policy		
Second Mortgage Policies	Schedule AAB	DOOLTER
Loan policies issued on the 2 <sup>nd</sup> , 3 <sup>rd</sup> , or more mortgages.	AD	RUCATED
Refinance Policies	Schedule A DE	C 0 0 000
Loan policies issued on property as a result of refinancing a previous first	DE	C U Z 2015
mortgage loan.		
Reissue Rate Policies	Schedule A	N SELZER oner of Insurance
A rate charge for owners or mortgage policies on property previously		oner of insurance
examined and a copy of the prior title evidence is surrendered.		
Endorsements	Schedule A	
Coverage's added to or changed made in the insurance contract resulting in		
difference or additional risk and issued subsequent to the date of the policy.		

### **Commercial Title Insurance Rates**

(Coverage's made for policies issued on transactions involving Industrial, commercial, multi-family, and farm transactions.)

Policies over \$500,000.

Rates for policies over \$500,000 must be considered on a case-by-case basis. Reissue credits may be available, or other factors may reduce our work charges. Special coverage's are often required and require special pricing considerations. The following rates are meant to serve as a guideline and starting point. They may be increased to reflect risk and work factors.

Commercial Title Insurance Rates				
Type of Transaction	Rate			
Owner's Title Insurance Policies	Schedule A			

State of Kansas

Effective: April 2, 2012

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Commercial Title Insurance Rates	SANDY PRAEGER
Type of Transaction	ommissioner of Insurance Rate
Policies of title insurance protecting the owner's interest on commercial proper Policies will be issued to owners, contract vendees and lessees.	rty.
Mortgage Title Insurance Policies Policies of title insurance protecting the interest of the lenders in an amount nexceed 120% of loan amount.	ot to Schedule A
Simultaneous-Issued Mortgage Policy Policies of title insurance protecting interest of lenders not exceeding the amount the owners policy and issued simultaneously therewith.	Schedule A unt of
Simultaneous-Issued Mortgage Policy Policies of title insurance protecting interest of lenders and the loan amount exthe amount of the owners policy.	Schedule A xceeds
Leasehold Title Insurance Policy Policies of title insurance protecting the lessee's interest in a lease on real pro	
Simultaneous-Issued Leasehold Policy  Policies of title insurance protecting the lessee's interest in a lease on real pro and issued simultaneously with an owners or mortgage policy not exceeding the amount of owners policy issued to lessee.	perty & 2015
Refinance Policy  Loan policy issued to lessee.  KEN SE  Commissioner  Loan policy issued on property as a result of refinancing a previous loan.	of Insurance
Secord Mortgage Policies  Loan policies issued on 2 <sup>nd</sup> , 3 <sup>rd</sup> , or more mortgages.	Schedule A
Reissue Policies Policies issued on previously insured property	Schedule A
Policy Calling for periodic endorsements for increasing liability and extending time of	policy:
Endorsement to Owners Policies	Schedule A
Endorsement to Loan Policies	Schedule A

## TITLE SOURCE

FILED

APR - 6 2012

SANDY PRAEGER

### CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES

Service	Charge for Quicken Loans	Charge for One Reverse Mortgage	Charge for JPMorgan Chase	Charge for Citi Bank	Charge for Nation- Star	Charge for all other clients
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	\$500	n/a	n/a	n/a	n/a	\$500
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 in conjunction						
with an insured product.	\$400	\$650	\$340	\$450	\$350	\$425
RESIDENTIAL LOAN CLOSING - Includes	Ψ400	\$050	Ψ540	ABROG		Ψ425
preparation of all loan documents				MBROC	AILD	
required by the lender including, but not				5-0.00	WARDER 1	
limited to mortgage, deed of trust,				DEC 0 2	2015	
notes, riders, assignments, government				100000000000000000000000000000000000000		
regulation reports and disclosures,				KEN SE	LZER	
disbursement of funds in conjunction			Co	mmissioner	of Insurance	
with an non-simultaneous 2 <sup>nd</sup> mortgage						
insured product.	\$250	n/a	\$340	\$350	\$250	\$350
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 in conjunction						
with an uninsured product closing						
simultaneously with another product						
(piggyback).	\$75	n/a	\$95	\$100	\$100	\$150
DOCUMENT PREPARATION when not		.,,=		,		, ====
included in closings:						
1. deeds	\$70	\$70	\$72.50	\$100	\$70	\$70
	If	If	If	If	lf	If
	applicable,	applicable,	applicable,	applicable,	applicable,	applicable,
	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3rd party	3 <sup>rd</sup> party
2	charges	charges	charges	charges	charges	charges
2. mortgages, notes	apply	apply	apply	apply	apply	apply
	lf	lf	lf	lf	lf	lf
	applicable,	applicable,	applicable,	applicable,	applicable,	applicable,
3. affidavits	3rd party	3rd party	3 <sup>rd</sup> party	3rd party	3rd party	3rd party
J. amuavits	charges	charges	charges	charges	charges	charges

State of Kansas



### FILED

APR - 6 2012

### CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES issigner of Insurance

CHARGETOR		Charge	Charge	I DER GER VIOL	Charge	Charge
	Charge	Charge		Ohaura		
	for	for One	for	Charge	for	for all
	Quicken	Reverse	JPMorgan	for Citi	Nation-	other
Service	Loans	Mortgage	Chase	Bank	Star	clients
	apply	apply	apply	apply	apply	apply
	lf If	If	If	If	lf	lf
	applicable,	applicable,	applicable,	applicable,	applicable,	applicable,
	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party
	charges	charges	charges	charges	charges	charges
<ol><li>assignments, releases</li></ol>	apply	apply	apply	apply	apply	apply
	If	If	If	If	If	lf
	applicable,	applicable,	applicable,	applicable,	applicable,	applicable,
	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party
<ol><li>contract for deed/option</li></ol>	charges	charges	charges	charges	charges	charges
contracts	apply	apply	apply	apply	apply	apply
	If	lf	If	If	lf	lf
	applicable,	applicable,	applicable,	applicable,	applicable,	applicable,
	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party
	charges	charges	charges	changes (		charges
real estate contracts	apply	apply	apply	apply	apply	apply
<ol><li>escrow deposit agreements</li></ol>	\$0	\$0	\$0	\$150	n/a	\$0
8. POA	\$0	\$0	\$72.50	\$650	2 250	\$0
FEES FOR ANCILLARY SERVICES	***************************************					
	If	If	lf	KENS	ELZER	lf
	applicable,	applicable,	applicable,	<b>Calpion cappe</b>	r of Insurance	applicable,
	3 <sup>rd</sup> party	3 <sup>rd</sup> party	3 <sup>rd</sup> party	) party	and and	5 party
= EVI =	charges	charges	charges	charges		charges
<ol> <li>notary public fees</li> </ol>	apply	apply	apply	apply	\$185	apply
2. Wire Fee	\$25	\$0	\$0	\$0	\$0	\$25
Subordination Fee	\$150	\$150	\$0	\$0	\$0	\$150
4. Courier Fee	\$45	\$45	\$30	\$0	\$33	\$35
<ol><li>Recording Service</li></ol>	\$0	\$0	\$15	\$0	\$0	\$0
Loan Payoff Fee	\$0	\$0	\$14.50	\$0	\$0	\$0
INFORMATIONAL COMMITMENT - Issued						
for "amount to be agreed upon" where						
customer wants check of title before						
sale/mortgage	\$150	\$150	\$150	\$150	\$150	\$150
OTHER (Specify):						
Search/Exam	\$150	\$0	\$175	\$0	\$195	\$0
Last Vesting Deed/Instant Data Product						
(LVD)	\$100	\$0	\$100	\$100	\$100	\$100
Tax Certificate	\$18	\$0	\$0	\$0	\$35	\$25



**FILED**APR - 6 2012

### Title Insurance SANDY PRAEGER Special Rule for Rating Unique or Unusual Condition commissioner of Insurance

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

Requests for treatment under this rule shall be submitted to the insurance commissioner and shall be accompanied by evidence specifically setting forth the reasons for the request along with the 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 being made effective.

#### Schedule A - Loan Policies of Title Insurance

A) Premium for Loan Policies of Residential Title Insurance:

Liability Amount	Per Thousand
Up to \$50,000	\$2.50
\$50,001 - \$100,000	\$2.00
\$100,001 - \$500,000	\$1.75
\$500,001 - \$10,000,000	\$1.50
\$10,000,001 - \$15,000,000	\$1.25
Over \$15,000,000	\$1.00
Minimum Premium	\$10.00

ABROGATED

DEC 0 2 2015

KEN SELZER

Commissioner of Insurance

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) Refinance Title Insurance Rate for Loan Policies of Title Insurance:

When a mortgage is refinanced by the same mortgagor, or a land contract is paid off, the loan policy will be charged at the rate of:

Liability Amount	Per Thousand
Up to \$50,000	\$1.50
\$50,001 - \$100,000	\$1.20
\$100,001 - \$500,000	\$1.05
Over \$500,00	\$0.90
Minimum Premium	\$10.00

State of Kansas



SANDY PRAEGER Commissioner of Insurance

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 1-4 Family Residential Second and Refinance Title Insurance Rate for Loan Policies of Title Insurance:

When the land covered by the loan policy is of the type 1-4 family Residential and the loan policy of title insurance will insure a mortgage in the second lien position or when the loan policy of title insurance will insure a mortgage in first lien position and is paying off and releasing existing mortgage(s) the land owner shall be entitled to the following reissue rates on the loan policy:

Liability Amount	Per Thousand
Up to \$50,000	\$1.50
\$50,001 - \$100,000	\$1.20
\$100,001 - \$500,000	\$1.05
Over \$500,00	\$0.90
Minimum Premium	\$10.00

ABROGATED

DEC 0 2 2015

D) The charge for a loan policy issued in connection with loan transactions which meet the criteria set forth below shall be as follows:

Commissioner of Insurance

Amount of Insurance	Tiered Rate
\$1-\$100,000	\$200
\$100,001 - \$300,000	\$325
\$300,001 - \$500,000	\$425
\$500,001 - \$700,000	\$525
\$700,001 - \$1,000,000	\$625
\$1,000,001 - \$1,500,000	\$725

The Tiered Rate applies only to loan transactions which meet the following criteria:

- 1. The loan is not in excess of \$1,500,000;
- 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. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
- 5. Orders must be opened with the Company's centralized processing center;
- 6. ALTA Short Form Commitment must be issued; and
- 7. ALTA Short Form Residential Loan Policy must be issued.

State of Kansas

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Note 1: Not applicable to construction loans or loan policies issued concurrently with owner's policies.

Note 2: There is no additional charge for any endorsements customarily issued concurrently with a policy priced pursuant to this Section when requested at the time of policy issuance.

Note 3: In order to offer this rate, the lender must process transactions in a centralized power environment.

APR - 6 2012

E) Simultaneous Issuance of Loan and Owners Policies of Title Insurance:

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When an owner's and one or more 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 \$75.00 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 property. All policies must bear identical date and the owner's policy must show the mortgage(s) as an exception under Schedule "B" thereof.

Commissioner of Insurance

- F) 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 property. The premium charge for original owner's or leasehold insurance shall be:

Liability Amount	Per Thousand
Up to \$50,000 100000	\$2.75
\$100,001 - \$500,000	\$2.00
\$500,001 - \$5,000,000	\$1.75
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 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 percent of the rate for the fee policy.

State of Kansas

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### G) Premium for Title Report Guarantees:

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

FILED

APR - 6 2012

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### H) Premium for Limited Coverage Junior Loan Policies:

The limited insurance provided by the Junior Loan Policy insures the secondary lender against loss or damage on account of the fact that (i) the borrower is not the record owner of the land, (ii) there are recorded monetary liens that are not in the policy, or (iii) there are recorded taxes or assessments of a government taxing authority, affecting the title to the land and not identified in the policy.

If the coverage is less than the \$150,000, the premium charge will be \$75. If the coverage is greater than \$150,000, the premium charge will be \$110.

DEC 0 2 2015

ALTA JR Loan Endorsement 1 JR1 \$25.00

ALTA JR Loan Endorsement 2 JR2 \$25.00

KEN SELZER
Commissioner of Insurance

### I) Endorsements:

Note: 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.

ALT A Endorse ment #	Description	Rate
1	Street Assessments Endorsement – insures the Insured mortgagee under a loan policy that there are no street improvements under construction or completed which at the date of issuance of the policy have resulted in a lien that is prior or at a later date may be prior to the lien of the insured Mortgage.	\$100.00
2	Truth in Lending Endorsement - issued in connection with a loan policy to protect the insured lender against rescission under the Federal Truth in Lending Act.	\$50.00
3	Zoning Endorsement – issued in connection with a loan policy or an owner's policy and insures the Insured against an adverse final court decree which prohibits the use or uses specified in the endorsement as allowed under the	Residential Property: \$50.00 Commercial Property:

State of Kansas

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ALT A Endorse ment #	Description	Rate
	applicable zoning ordinances.	\$200.00
3.1	Zoning – Completed Structure Endorsement -	Residential Property:
	provides the Insured under a loan policy or an owner's policy the identical coverage as provided in the Zoning Endorsement and, in addition, provides coverage against forced removal or alteration of any structure because of a final court order finding that the applicable zoning ordinances have been violated with respect to (i) area, width or depth of Land as a building site; (ii) floor space area; (iii) building setback; (iv) height of the structure; or (v) number of parking spaces.	\$50.00 Commercial Property: \$200.00
4	Condominium Endorsement -	\$50.00
•	insures the Insured under a loan policy against a number of risks with respect to the condominium regime and documentation when attached to a policy in which the insured Land is a condominium unit together with its percentage interest in the common area.	APR - 6 2012  SANDY PRAEGER Commissioner of Insurance
4.1	Condominium Endorsement – insures the Insured under a loan policy	\$50.00
	against a number of risks with respect to the condominium regime and	
	documentation, including liens due and payable as of the date of policy,	
	when attached to a policy in which the insured Land is a condominium unit	
	together with its percentage interest in the common area.	
5	Planned Unit Development Endorsement – affords multiple forms of	\$50.00ABROGATED
J	coverage to an Insured under a loan policy when attached to a policy in	400.00
	which the insured Land is a Planned Unit Development.	DEC 0 2 2015
5.1	Planned Unit Development Endorsement – affords multiple forms of	\$50.00
	coverage to an Insured under a loan policy, including coverage for liens due	KEN SELZER
	and payable at date of policy, when attached to a policy in which the insured	Commissioner of Insuran
	Land is a Planned Unit Development.	AND DO NOT THE OWNER OF THE PARTY OF THE PAR
6	Variable Rate Mortgage Endorsement – issued in connection with a loan policy that insures a variable rate Mortgage.	\$50.00
6.2	Variable Rate Mortgage - Negative Amortization Endorsement - issued in	\$50.00
	connection with a loan policy that insures a variable rate Mortgage securing	
	a loan in which the unpaid principal balance increases as a result of the	
	addition of unpaid interest.	<b>#</b> 50.00
7	Manufactured Housing Unit Endorsement – issued in connection with an	\$50.00
	owner's or loan policy where the Land described in the policy is improved with a manufactured housing unit.	
7.1	Manufactured Housing - Conversion; Loan Endorsement - issued in	\$50.00
7.1	connection with a loan policy where the Land described in the policy is	\$50.00
	improved with a manufactured housing unit, and provides affirmative	
	coverage as to the location of the unit on the Land, the ownership of both	
	the unit and Land, the absence of personal property liens on the unit, and	
	further insures the enforceability of the Mortgage against the Land in a	
	single foreclosure proceeding.	
7.2	Manufactured Housing - Conversion; Owners - issued in connection with an	\$50.00
	owner's policy where the Land described in the policy is improved with a	
	manufactured housing unit, and provides affirmative coverage as to the	
	location of the unit on the Land, the ownership of both the unit and Land,	
	and the absence of personal property liens on the unit.	



ALT A Endorse ment #	Description	Rate
8.1	Environmental Protection Lien Endorsement – issued only in connection with loan policies issued on Residential Property and insures the priority of the Mortgage lien against existing or subsequently recorded federal or state environmental protection liens, except with respect to environmental protection provided for by certain statutes identified in the endorsement.	\$50.00
9	Restrictions, Encroachments, Minerals Endorsement – offers the Insured under a loan policy a variety of additional affirmative coverages including, but not limited to, insurance that there are no covenants, conditions or restrictions under which the lien of the Mortgage can be divested, subordinated or extinguished, or its validity, priority or enforceability impaired; insurance against present violations of covenants, conditions or restrictions; and insurance against encroachments and against damage to existing improvements which encroach upon easement areas or damage resulting from the right to use the surface of the Land for the extraction of minerals.	\$150.00
9.1	Restrictions, Encroachments, Minerals Endorsement (Owner's Policy – Unimproved Land) – offers the Insured under an owner's policy insuring unimproved Land a variety of additional affirmative coverages including, but not limited to, insurance that there are no present violations on the Land of covenants, conditions, restrictions or statutory setback requirements; insurance that there are no encroachments onto the Land from adjoining	\$150.00 LED  APR - 6 2012  SANDY PRAEGER Commissioner of Insurar
9.2	Restrictions, Encroachments, Minerals Endorsement (Owner's Policy – Improved Land) – offers the Insured under an owner's policy insuring improved Land a variety of additional affirmative coverages including, but not limited to, insurance that there are no present violations on the Land covenants, conditions, restrictions or statutory setback requirements; insurance that there are no encroachments onto the Land from adjoining Land; insurance that there are no notices of environmental violation recorded; and insurance against damage to existing buildings resulting from the exercise of a right of easement or a right to extract or develop minerals	0 2 2015
9.3	Restrictions, Encroachments, Minerals Endorsement (Loan Policy) Coffersissis the Insured under a loan policy a variety of additional affirmative coverages including, but not limited to, insurance that there are no covenants, conditions or restrictions under which the lien of the Mortgage can be divested, subordinated or extinguished, or its validity, priority or enforceability impaired; insurance against present violations of covenants, conditions or restrictions; and insurance against encroachments and against damage to existing improvements which encroach upon easement areas or damage to improvements, including, lawn, shrubbery or trees located on the Land on or after date of policy, resulting from the right to use the surface of the Land for the extraction of minerals.	oftel 59, 90 surance



ALT A Endorse ment #	Description	Rate
9.4	Restrictions, Encroachments, Minerals – Owners Policy – Unimproved Land – offers the Insured under an owner's policy insuring unimproved Land a variety of additional affirmative coverages including, but not limited to, insurance that there are no present violations on the Land of covenants, conditions, restrictions or statutory setback requirements; insurance that there are no encroachments onto the Land from adjoining land; insurance that there are no notices of environmental violation recorded; and insurance against damage to improvements, other than lawn, shrubbery or trees, constructed on the Land after the date of the policy from the exercise of the right to extract or develop minerals.	\$150.00
9.5	Restrictions, Encroachments, Minerals – Owner's Policy – Improved Land – offers the Insured under an owner's policy insuring improved Land a variety of additional affirmative coverages including, but not limited to, insurance that there are no present violations on the Land of covenants, conditions, restrictions or statutory setback requirements; insurance that there are no encroachments onto the Land from the adjoining land; insurance that there are no notices of environmental violation recorded, and insurance against damage to improvements, other than lawn, shrubbery or trees, located on the Land on or after the date of the policy from the exercise of the right to	\$150.00 FILED
10	extract or develop minerals.  Assignment Endorsement – insures the named assignee of a Mortgage insured under a loan policy against loss or damage resulting from (i) the failure of the referenced assignment to vest title of the insured Mortgage in the insured assignee, or (ii) any modification or release recorded prior to date of endorsement.	\$50,00R - 6 2012 SANDY PRAEGE Commissioner of Insura
10.1	Assignment and Date Down Endorsement – insures the named assignee of a Mortgage insured by a loan policy but also insures against certain matters	\$50.00 GATED
11	Mortgage Modification Endorsement – insures the Insured under a loan policy against loss or damage, as defined in the endorsement, arising from the invalidity of a lien of the insured Mortgage resulting from modification of the insured Mortgage.	\$150.00 <b>2</b> 2015
12	Aggregation Endorsement – amends Section 7 of the Conditions and KEN S Stipulations of the loan policy to provide that the amount of insucermission available to cover liability for loss or damage under the policy shall be the aggregate of the amount of insurance under the policy and any other policy identified in the endorsement, subject to a maximum stated amount.	ESIZEIO er of Insurance
13	<b>Leasehold-Owners Endorsement</b> – modifies and supplements the Conditions and Stipulations of the owner's policy when the estate insured is a leasehold estate.	No additional Rate is applicable over and above the applicable premium for the owner's policy.
13.1	Leasehold-Loan Endorsement - modifies and supplements the Conditions and Stipulations of the loan policy when the security covered by the insured Mortgage is a leasehold estate.	No additional Rate is applicable over and above the applicable premium for the owner's policy.

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ALT A Endorse ment #	Description	Rate
14	Future Advance-Priority Endorsement – provides coverage to a lender for loss the lender might sustain in the event a future advance does not have the same priority as the original Mortgage as though the advance had been made at the time the Mortgage was made. It also covers the lender's loss if each advance does not create a valid and enforceable lien on the title secured by the insured Mortgage and the lender's loss sustained resulting from invalidity or unenforceability of the insured Mortgage because of re-advance and repayments of the Mortgage, lack of an outstanding indebtedness before any advance, and failure of the lender to comply with the requirements of state law to secure the advances. It also includes ALTA Form 6 endorsement coverage.	\$250.00
14.1	Future Advance-Knowledge Endorsement – similar to ALTA Form 14 but is available for loans under which the loan documents provide that the lender has the option of not making an advance for any reason. The coverage is identical to ALTA Form 14 except that there is an additional exclusion from coverage for loss due to intervening liens of which the lender has actual knowledge at the time of making an advance.	EC <b>0 2</b> 2015
14.2	Future Advance-Letter of Credit Endorsement – similar to ALTA From 19 is appropriate to be used when the insured Mortgage secures repayment of future advances made under a letter of credit, surety agreement (bond), or reimbursement agreement.	stoner of Insurance
14.3	Future Advance-Reverse Mortgage Endorsement – issued in connection with reverse mortgages that include staged advances under the loan.	\$250.00
15	Nonimputation-Full Equity Transfer Endorsement – issued in connection with a new owner's policy that insures title in the existing entity that owns the Land but said owning entity is losing all of its partners, members, or shareholder (prior equity holders) and gaining new equity holders in a full equity transfer of the entity. This endorsement puts the incoming equity holders in a similar position to a bona fide purchaser without knowledge of any prior unknown acts of the entity or knowledge of its prior equity holders which may affect title by providing that such prior acts or knowledge will not be imputed to the insured entity.	\$150.00  FILED  APR - 6 2012  SANDY PRAEGER Commissioner of Insura
15.1	Nonimputation-Additional Insured Endorsement – issued to an existing owner's policy insuring title in both the owning entity and a new partner, member or shareholder (new equity holders) of the insured entity which new equity holder may be added as an Insured under the existing owner's policy. Under this endorsement, existing knowledge, acts, or inaction of the entity and its other partners, members, or shareholders (existing equity holder(s)), up to the date of the policy, that may affect title and have not been disclosed to the new equity holder(s) will not be imputed to the new equity holder(s) as additional Insureds.	\$150.00
15.2	Nonimputation-Partial Equity Transfer Endorsement – issued with a new owner's policy in a transaction where an incoming partner, member, or shareholder (new equity holder) is purchasing an equity interest in the entity that holds title to the Land and the new equity holder is requesting its own owner's policy which excludes liability for the undisclosed pre-existing knowledge, acts or inaction of the entity and its other partners, members or shareholders.	\$150.00



ALT A Endorse ment #	Description	Rate
16	Mezzanine Financing Endorsement – issued to either an existing owner's policy or a new owner's policy showing title vested in an entity and naming that entity as Insured in a transaction in which there is also a mezzanine loan being made to the partners, members, or shareholders (equity holders) of the owning entity secured by a pledge of the equity holder's interest in the entity. This endorsement assigns to the mezzanine lender the right to receive payments otherwise payable to the Insured under the policy.	\$250.00
17	Access and Entry Endorsement – issued in connection with an owner's or loan policy and provides coverage for loss or damage if the Insured lacks both actual vehicular and pedestrian access to and from a specifically identified street or road, if the street is not physically open and publicly maintained or if the Insured has no right to use the existing curb cuts or entries off of the street or road onto the Land.	\$150.00
17.1	Indirect Access and Entry Endorsement – provides the same coverages to an owner's or loan policy as the ALTA Form 17, but is intended to be used when access is provided by virtue of a specifically identified appurtenant easement.	\$250.00 DEC <b>0 2</b> 2015
18	easement.  Single Tax Parcel Endorsement – issued with an owner's or loan policy and insures that the Land specifically identified in the policy is a single and separate tax parcel and not part of a larger parcel of land.	
18.1	Multiple Tax Parcel Endorsement – similar to the ALTA Form 18 but issued in connection with multiple tax parcels included within the legal description of the Land; protects the Insured against loss if the Land specifically identified is not assessed for real estate tax purposes under the tax identification numbers listed in the endorsement or if those tax numbers include any other land other than what is identified.	\$75.00
19	Contiguity-Multiple Parcels Endorsement – issued with an owner's policy or loan policy and insures against loss or damage if the boundaries to multiple parcels described in the endorsement are not contiguous as described or if there are any strips, gaps or gores separating the contiguous boundaries described in the endorsement.	\$100.00
19.1	Contiguity-Single Parcel Endorsement – similar to ALTA Form 19 but issued when there is only a single parcel described in the policy, which parcel, however, is contiguous to some other land described in the endorsement but not insured in the policy	\$135.00
20	First Loss-Multiple Parcel Transactions Endorsement – issued in connection with a loan policy and provides that, in the event of a loss insured against under the policy, the Insurer's liability shall be determined without requiring the maturity of the entire indebtedness and without requiring the Insured to pursue its remedies against any additional Property securing the	\$250.00 FILED
	indebtedness.	APR - 6 201

SANDY PRAEGER Commissioner of Insurance

State of Kansas



April 6, 2012

Ms. Tara Alexander Director TitleSource 1450 West Long Lake Road, Suite 400 Troy, MI, 48098 COPY

Re:

Filing of Title Insurance Rates & Charges Your Correspondence Dated: April 2, 2012

Dear Ms. Alexander:

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

This material has been placed on file April 6, 2012.

Sincerely,

Martin J. Hazen Property & Casualty Policy Examiner

Phone: (785) 296-3405

Email: mjhazen@ksinsurance.org

### **Marty Hazen**

From:

Alexander, Tara < TaraAlexander@TitleSource.com>

Sent:

Monday, April 02, 2012 8:27 AM

To:

Marty Hazen

**Subject:** 

Title Source updated rate filing

**Attachments:** 

TSI KS Title Insurance Rates and Charges 20120402.pdf

Hi Marty -

Attached is an updated rate and fees filing for Title Source.

Please let me know if any changes should be made.

Thank you,

Tara Alexander - Director, Map IT 1450 W. Long Lake Road, Suite 400 Troy, MI 48098 888.848.5355 ext. 22682 toll free 248.312.2682 direct | 877.380.7067 direct fax TaraAlexander@titlesource.com titlesource.com







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