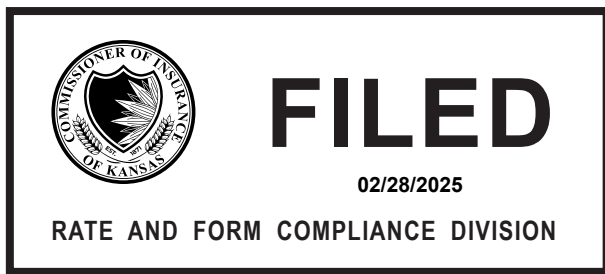




Kansas Title Insurance Rates and Charges



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)

<u>Type of Transaction</u>	<u>Rate</u>
Owner's Title Insurance Policies Policies of title insurance protecting the owner's interest in one-four family residences.	Schedule A
Mortgage Title Insurance Policies Policies of title insurance protecting the interest of the mortgage lenders.	Schedule A
Simultaneous-Issued Mortgage Policies Loan policies issued simultaneously with the issuance of an owner's policy where the loan amount exceeds the amount of the owner's policy	Schedule A
Endorsements 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.	Schedule A

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

Commercial Title Insurance Rates	
<u>Type of Transaction</u>	<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 Policies of title insurance protecting the lessee's interest in a lease on real property.	Schedule A
Simultaneous-Issued Leasehold Policy 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.	Schedule A
Endorsement to Owners Policies	Schedule A
Endorsement to Loan Policies	Schedule A



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 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 (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 nd 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		\$150	\$150
DOCUMENT PREPARATION when not included in closings:						
1. deeds	\$90		\$75.00		\$90	\$90
2. mortgages, notes	If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply

3. affidavits	If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
4. assignments, releases	If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
5. contract for deed/option contracts	If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
6. real estate contracts	If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
7. escrow deposit agreements	\$0		\$0		\$0	\$0
8. POA	\$0		\$75.00		\$0	\$0
FEES FOR ANCILLARY SERVICES						
1. Notary Public Fees	If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply	If applicable, 3 rd party charges 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 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

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

- 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.

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.

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
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

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
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

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
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

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.	\$150.00
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 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

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

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 Form 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

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
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

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

FILED

NOV 30 2021

VICKI SCHMIDT
Commissioner of Insurance

AMROCK

Kansas Title Insurance Rates and Charges

Effective: January 1, 2022

(Unless otherwise specified herein)

The following rates apply to the entire State of Kansas.



FILED

Residential Title Insurance Rates

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

NOV 20 2021

VICKI SCHMIDT
Commissioner of Insurance

<u>Type of Transaction</u>	<u>Rate</u>
Owner's Title Insurance Policies Policies of title insurance protecting the owner's interest in one-four family residences.	Schedule A
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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.

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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

State of Kansas

Effective: January 1, 2022

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AMROCK

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 Policies of title insurance protecting the lessee's interest in a lease on real property.	Schedule A
Simultaneous-Issued Leasehold Policy 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.	Schedule A
Endorsement to Owners Policies	Schedule A
Endorsement to Loan Policies	Schedule A

NOV 30 2021

VICKI SCHMIDT
Commissioner of Insurance

CHARGES FOR ESCROW, CLOSING AND/OR OTHER SERVICES

NOV 30 2021

Service	Charge for Rocket Mortgage Loans		Charge for JPMorgan Chase		VICKI SCHMIDT Comptroller of Insurance Itemized Charge for other clients	Bundled Charge for other 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		\$500	\$500
RESIDENTIAL REAL ESTATE CLOSING (Seller) Includes preparation of contracts, escrow agreements, and settlement statements.	\$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 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 nd 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		\$150	\$150
DOCUMENT PREPARATION when not included in closings:						
1. deeds	\$90		\$75.00		\$90	\$90
2. mortgages, notes	If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply

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3. affidavits	If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
4. assignments, releases	If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
5. contract for deed/option contracts	If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
6. real estate contracts	If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
7. escrow deposit agreements	\$0		\$0		\$0	\$0
8. POA	\$0		\$75.00		\$0	\$0
FEES FOR ANCILLARY SERVICES						
1. Notary Public Fees	If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply		If applicable, 3 rd party charges apply	If applicable, 3 rd party charges 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 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

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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- 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.

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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.

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.



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
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.	\$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 – 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
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 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.	\$150.00
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 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
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 Form 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, 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
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

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NOV 29 2018

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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)

<u>Type of Transaction</u>	<u>Rate</u>
Owner's Title Insurance Policies Policies of title insurance protecting the owner's interest in one-four family residences.	Schedule A
Mortgage Title Insurance Policies Policies of title insurance protecting the interest of the mortgage lenders.	Schedule A
Simultaneous-Issued Mortgage Policies Loan policies issued simultaneously with the issuance of an owner's policy where the loan amount exceeds the amount of the owner's policy	Schedule A
Endorsements 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.	Schedule A

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

State of Kansas

Effective: November 15, 2018

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Commercial Title Insurance Rates	
<u>Type of Transaction</u>	<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 Policies of title insurance protecting the lessee's interest in a lease on real property.	Schedule A
Simultaneous-Issued Leasehold Policy 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.	Schedule A
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 preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement, disbursement of funds	\$500	n/a	n/a	FILED NOV 29 2018 KEN SELZER Commissioner of Insurance n/a	\$500	\$500
RESIDENTIAL REAL ESTATE CLOSING (Seller) Includes preparation of contracts, escrow agreements, and settlement 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 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 nd 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 included in closings:						
1. deeds	\$90	\$70	\$72.50	\$90	\$90	\$90
2. mortgages, notes	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply



3. affidavits	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
4. assignments, releases	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
5. contract for deed/option contracts	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
6. real estate contracts	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
7. escrow deposit agreements	\$0	\$0	\$0	\$0	\$0	\$0
8. POA	\$0	\$0	\$72.50	\$0	\$0	\$0
FEES FOR ANCILLARY SERVICES						
1. Notary Public Fees	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
2. Wire Fee (Refinance Only)	\$0	\$0	\$0	\$0	\$25	\$0
3. Subordination Fee	\$150	\$150	\$175	\$0	\$150	\$150
4. Courier Fee	\$45	\$35	\$0	\$0	\$35	\$0
5. 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



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.

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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) 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



- 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;
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.



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.



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 20 2018 KEN SELZER Commissioner of Insurance
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



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
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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Commissioner of Insurance



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	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 NOV 29 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



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.	\$150.00
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 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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NOV 20 2018

KEN SELZER

Commissioner of Insurance



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 Form 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 NOV 20 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
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



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 20 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



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 FILED NOV 29 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



Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

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 Rates and Charges

ABROGATED

NOV 20 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)

<u>Type of Transaction</u>	<u>Rate</u> FILED
Owner's Title Insurance Policies Policies of title insurance protecting the owner's interest in one-four family residences.	Schedule A JUL 16 2018
Mortgage Title Insurance Policies Policies of title insurance protecting the interest of the mortgage lenders.	Schedule A KEN SELZER Commissioner of Insurance
Simultaneous-Issued Mortgage Policies Loan policies issued simultaneously with the issuance of an owner's policy where the loan amount exceeds the amount of the owner's policy	Schedule A ABROGATED
Endorsements 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.	Schedule A NOV 20 2018 KEN SELZER Commissioner of Insurance

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

State of Kansas

Effective: July 16, 2018

Page 2 of 16



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 Policies of title insurance protecting the lessee's interest in a lease on real property.	Schedule A FILED
Simultaneous-Issued Leasehold Policy 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.	Schedule A JUL 16 2018 KEN SELZER Commissioner of Insurance ABROGATED
Endorsement to Owners Policies	Schedule A
Endorsement to Loan Policies	Schedule A NOV 20 2018 KEN SELZER Commissioner of Insurance



CHARGES FOR ESCROW, CLOSING AND/OR OTHER SERVICES

Service	Charge for Quicken Loans	Charge for One Reverse Mortgage	Charge for JPMorgan Chase	Charge for Pacific Union Financial	Charge for other 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	\$500
RESIDENTIAL REAL ESTATE CLOSING (Seller) Includes preparation of contracts, escrow agreements, and settlement statements.	\$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 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 nd mortgage insured product.	\$250	n/a	\$315	\$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 (piggyback).	\$75	n/a	\$95	\$100	\$150
DOCUMENT PREPARATION when not included in closings:					
1. deeds	\$90	\$90	\$72.50	\$90	\$90
2. mortgages, notes	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply

AMROCK

3. affidavits	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
4. assignments, releases	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
5. contract for deed/option contracts	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
6. real estate contracts	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
7. escrow deposit agreements	\$0	\$0	\$0	\$0	\$0
8. POA	\$0	\$0	\$72.50	\$0	\$0
FEES FOR ANCILLARY SERVICES					
1. Notary Public Fees	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
2. Wire Fee (Refinance Only)	\$0	\$0	\$0	\$0	\$25
3. Subordination Fee	\$150	\$150	\$175	\$0	\$150
4. Courier Fee	\$45	\$45	\$0	\$0	\$45
5. 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
Search/Exam (Purchase)	\$150	\$150	\$175	\$150	\$150
Last Vesting Deed/Instant Data Product (LVD)	\$100	\$0	\$100	\$0	\$100
Tax Certificate	\$18	\$0	\$0	\$0	\$18



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.

FILED

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 16 2018
KEN SELZER
Commissioner of Insurance

Schedule A – Loan Policies of Title Insurance

ABROGATED

A) Premium for Loan Policies of Residential Title Insurance:

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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



- 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;
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.



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.

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b) The Rate for Leasehold Policies Issued Simultaneously with Fee Policy.

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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.



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 JUL 16 2018 KEN SELZER Commissioner of Insurance 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 Lending Act.	\$50.00 NOV 20 2018 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 Property: \$50.00 Commercial Property: \$200.00 Commercial Property: \$50.00
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 FILED JUL 16 2018 KEN SELZER Commissioner of Insurance
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 20 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 Land for the extraction of minerals.	\$150.00 FILED JUL 16 2018 KEN SELZER Commissioner of Insurance
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 ABROGATED NOV 20 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.	\$150.00 FILED JUL 16 2018 KEN SELZER Commissioner of Insurance
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 20 2018 KEN SELZER Commissioner 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 FILED JUL 16 2018
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. NOV 20 2018 KEN SELZER Commissioner of Insurance
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 FILED
14.2	Future Advance-Letter of Credit Endorsement – similar to ALTA Form 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 JUL 16 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 20 2018 KEN SELZER Commissioner of Insurance
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 16 2018 KEN SELZER Commissioner of Insurance ABROGATED NOV 20 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
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 Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

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

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Commissioner of Insurance

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)

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

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

State of Kansas

Effective: February 28, 2018

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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 Policies of title insurance protecting interest of lenders and the loan amount exceeds the amount of the owner's policy.	Schedule A
Leasehold Title Insurance Policy Policies of title insurance protecting the lessee's interest in a lease on real property.	Schedule A
Simultaneous-Issued Leasehold Policy 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.	Schedule A
Refinance Policy Loan policy issued on property as a result of refinancing a previous loan.	Schedule A
Second Mortgage Policies Loan policies issued on 2 nd , 3 rd , 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

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**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 Pacific Union Financial	Charge for other 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	FILED MAR 01 2018 KEN SELZER Commissioner of Insurance ABROGATED JUL 16 2018 KEN SELZER Commissioner of Insurance	\$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.	\$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 nd 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 (piggyback).	\$75	n/a	\$95	\$100	\$100	\$150
DOCUMENT PREPARATION when not included in closings:						
1. deeds	\$70	\$70	\$72.50	\$100	\$75	\$70



2. mortgages, notes	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
3. affidavits	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
4. assignments, releases	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
5. contract for deed/option contracts	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
6. real estate contracts	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
7. escrow deposit agreements	\$0	\$0	\$0	\$150	\$0	\$0
8. POA	\$0	\$0	\$72.50	\$0	\$0	\$0
FEES FOR ANCILLARY SERVICES						
1. Notary Public Fees	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
2. Wire Fee	\$0	\$0	\$0	\$0	\$0	\$25
3. Subordination Fee	\$150	\$150	\$175	\$0	\$0	\$150
4. Courier Fee	\$45	\$45	\$0	\$0	\$0	\$35
5. Recording Service	\$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 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

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.

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Schedule A – Loan Policies of Title Insurance

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Commissioner of Insurance
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A) Premium for Loan Policies of Residential Title Insurance:

JUL 16 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) 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:

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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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

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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.

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

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:

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:

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

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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.

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ALTA 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 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	Residential Property: \$50.00 Commercial Property: \$200.00

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ALT A 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 - 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 FILED MAR 01 2018 KEN SELZER Commissioner of Insurance
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 ABROGATED JUL 16 2018 KEN SELZER Commissioner of Insurance
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 - 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

ALT A Endorsement #	Description	Rate
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
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	\$150.00

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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 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 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
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.	\$150.00

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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 FILED MAR 01 2018 KEN SELZER Commissioner of Insurance ABROGATED
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 JUL 16 2018 KEN SELZER Commissioner of Insurance
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 – 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 MAR 01 2018 KEN SELZER Commissioner of Insurance
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. ABROGATED JUL 16 2018
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. KEN SELZER Commissioner of Insurance
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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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 Endorsement – similar to ALTA Form 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

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ALT A Endorse ment #	Description	Rate
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
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

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ALTA 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
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 indebtedness.	\$250.00

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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)

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

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 Policies of title insurance protecting the owner's interest on commercial property. Policies will be issued to owners, contract vendees and lessees.	Schedule A FILED FEB 07 2017
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 KEN SELZER Commissioner of Insurance
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 exceeds the amount of the owner's policy.	Schedule A
Leasehold Title Insurance Policy Policies of title insurance protecting the lessee's interest in a lease on real property.	Schedule A
Simultaneous-Issued Leasehold Policy 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.	Schedule A
Refinance Policy Loan policy issued on property as a result of refinancing a previous loan.	Schedule A
Secord Mortgage Policies Loan policies issued on 2 nd , 3 rd , 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

Service	Charge for Quicken Loans	Charge for One Reverse Mortgage	Charge for JPMorgan Chase	Charge for Citi Bank	Charge for Pacific Union Financial	Charge for other 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	\$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.	\$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 nd 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 (piggyback).	\$75	n/a	\$95	\$100	\$100	\$150
DOCUMENT PREPARATION when not included in closings:						
1. deeds	\$70	\$70	\$72.50	\$100	\$75	\$70

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2. mortgages, notes	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
3. affidavits	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
4. assignments, releases	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
5. contract for deed/option contracts	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
6. real estate contracts	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
7. escrow deposit agreements	\$0	\$0	\$0	\$150	\$0	\$0
8. POA	\$0	\$0	\$72.50	\$0	\$0	\$0
FEES FOR ANCILLARY SERVICES						
1. Notary Public Fees	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
2. Wire Fee	\$0	\$0	\$0	\$0	\$0	\$25
3. Subordination Fee	\$150	\$150	\$175	\$0	\$0	\$150
4. Courier Fee	\$45	\$45	\$0	\$0	\$0	\$35
5. Recording Service	\$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 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



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.

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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.



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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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.



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.

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

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:

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:

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 - 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: \$200.00

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ALT A Endorsement #	Description	Rate
	applicable zoning ordinances.	
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 FILED FEB 07 2017 KEN SELZER Commissioner of Insurance
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 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 Endorsement #	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 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
9	Restrictions, Encroachments, Minerals Endorsement – offers the Insured under a loan policy a variety of additional affirmative coverages including, but not	\$150.00

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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 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 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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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.	\$150.00
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

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ALT A Endorsement #	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.	\$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
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

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ALTA 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.	\$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.	\$250.00
14.2	Future Advance-Letter of Credit Endorsement - similar to ALTA Form 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

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ALT A Endorsement #	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 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
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

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ALTA 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
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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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
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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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
jnorman@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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Kansas Title Insurance Rates and Charges

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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)

<u>Type of Transaction</u>	<u>Rate</u>
Owner's Title Insurance Policies Policies of title insurance protecting the owner's interest in one-four family residences.	Schedule A
Mortgage Title Insurance Policies Policies of title insurance protecting the interest of the mortgage lenders.	Schedule A
Simultaneous-Issued Mortgage Policies Loan policies issued simultaneously with the issuance of an owner's policy where the loan amount exceeds the amount of the owner's policy	Schedule A
Second Mortgage Policies Loan policies issued on the 2 nd , 3 rd , or more mortgages.	Schedule A FILED
Refinance Policies Loan policies issued on property as a result of refinancing a previous first mortgage loan.	Schedule A DEC 02 2015
Reissue Rate Policies A rate charge for owners or mortgage policies on property previously examined and a copy of the prior title evidence is surrendered.	Schedule A KENNELER Commissioner of Insurance
Endorsements 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.	Schedule A

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	
<u>Type of Transaction</u>	<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	Rate
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 exceeds the amount of the owner's policy.	Schedule A
Leasehold Title Insurance Policy Policies of title insurance protecting the lessee's interest in a lease on real property.	Schedule A
Simultaneous-Issued Leasehold Policy 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.	Schedule A
Refinance Policy Loan policy issued on property as a result of refinancing a previous loan.	Schedule A
Secord Mortgage Policies Loan policies issued on 2 nd , 3 rd , 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

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**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 other 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	\$500

State of Kansas

Effective: January 1, 2016



**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 other clients
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 nd mortgage insured product.	\$250	n/a	\$315	\$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
2. mortgages, notes	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
3. affidavits	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
4. assignments, releases	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply

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**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 other clients
5. contract for deed/option contracts	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
6. real estate contracts	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
7. escrow deposit agreements	\$0	\$0	\$0	\$150	n/a	\$0
8. POA	\$0	\$0	\$72.50	\$0	\$0	\$0
FEES FOR ANCILLARY SERVICES						
1. Notary Public Fees	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	\$185	If applicable, 3 rd party charges apply
2. Wire Fee	\$0	\$0	\$0	\$0	\$0	\$25
3. Subordination Fee	\$150	\$150	\$175	\$0	\$0	\$150
4. Courier Fee	\$45	\$45	\$0	\$0	\$33	\$35
5. Recording Service	\$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 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

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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

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

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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) 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:



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

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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.

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

State of Kansas

Effective: January 1, 2016

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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:

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:

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:



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.

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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 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

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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 - 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 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
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

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ALT A Endorse ment #	Description	Rate
	- issued in connection with an 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 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
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

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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 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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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.	\$150.00
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

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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.	\$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
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

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ALT A Endorsement #	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	<p>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.</p>	<p>\$250.00</p> <p style="text-align: right; color: red;"> FILED DEC 02 2015 KEN SELZER Commissioner of Insurance </p>
14.1	<p>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.</p>	\$250.00
14.2	<p>Future Advance-Letter of Credit Endorsement – similar to ALTA Form 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.</p>	\$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 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
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

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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.	<div style="text-align: center;"> <p>FILED</p> <p>DEC 02 2015</p> <p>KEN SELZER Commissioner of Insurance</p> </div>
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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ALT A 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

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Kansas Title Insurance Rates and Charges

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

The following rates apply to the entire State of Kansas.



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APR - 6 2012

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Residential Title Insurance Rates

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

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

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

State of Kansas

Effective: April 2, 2012

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APR - 6 2012

Commercial Title Insurance Rates	
<u>Type of Transaction</u>	<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 owners policy and issued simultaneously therewith.	Schedule A
Simultaneous-Issued Mortgage Policy Policies of title insurance protecting interest of lenders and the loan amount exceeds the amount of the owners policy.	Schedule A
Leasehold Title Insurance Policy Policies of title insurance protecting the lessee's interest in a lease on real property.	Schedule A
Simultaneous-Issued Leasehold Policy 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 owners policy issued to lessee.	Schedule A
Refinance Policy Loan policy issued on property as a result of refinancing a previous loan.	Schedule A
Secord Mortgage Policies Loan policies issued on 2 nd , 3 rd , 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

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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 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 non-simultaneous 2 nd 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
2. mortgages, notes	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
3. affidavits	If applicable, 3 rd party charges	If applicable, 3 rd party charges	If applicable, 3 rd party charges	If applicable, 3 rd party charges	If applicable, 3 rd party charges	If applicable, 3 rd party charges

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CHARGE FOR ESCROW, CLOSING AND/OR OTHER SERVICES

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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
	apply	apply	apply	apply	apply	apply
4. assignments, releases	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
5. contract for deed/option contracts	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
6. real estate contracts	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply
7. escrow deposit agreements	\$0	\$0	\$0	\$150	n/a	\$0
8. POA	\$0	\$0	\$72.50	\$0	\$0	\$0
FEES FOR ANCILLARY SERVICES						
1. notary public fees	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	If applicable, 3 rd party charges apply	\$185	If applicable, 3 rd party charges apply
2. Wire Fee	\$25	\$0	\$0	\$0	\$0	\$25
3. Subordination Fee	\$150	\$150	\$0	\$0	\$0	\$150
4. Courier Fee	\$45	\$45	\$30	\$0	\$33	\$35
5. Recording Service	\$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 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

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APR - 6 2012

Title Insurance
Special Rule for Rating Unique or Unusual Conditions

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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

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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) 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:

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

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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.

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:

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:

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

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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

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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.

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
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:

ALT A Endorsement #	Description	Rate
	applicable zoning ordinances.	\$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 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
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

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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 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 <div style="text-align: right; color: red;"> FILED APR - 6 2012 SANDY PRAEGER Commissioner of Insurance </div>
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 <div style="text-align: right; color: red;"> ABROGATED DEC 02 2015 KEN SELZER Commissioner of Insurance </div>
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.	\$150.00 <div style="text-align: right; color: red;"> Commissioner of Insurance </div>

ALT A Endorsement #	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 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
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.

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ALTA 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.	\$250.00 ABROGATED DEC 02 2015 KEN SELZER Commissioner of Insurance
14.2	Future Advance-Letter of Credit Endorsement – similar to ALTA Form 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 FILED APR - 6 2012 SANDY PRAEGER Commissioner of Insurance
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

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ALTA 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
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
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

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Commissioner of Insurance



Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

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,

TITLE  SOURCE

Tara Alexander - Director, Map IT
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248.312.2682 *direct* | 877.380.7067 *direct fax*
TaraAlexander@titlesource.com titlesource.com



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