

ROYAL ABSTRACT

Kansas Schedule of Title Insurance Rates

December 5, 2024

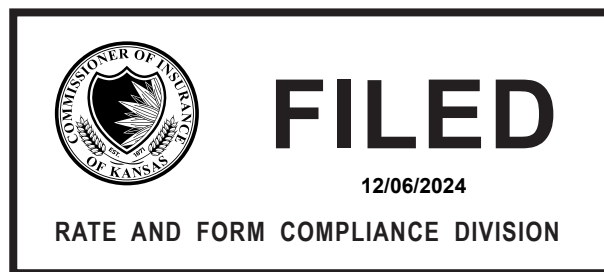


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KANSAS

Schedule of Title Insurance Rates

Effective October 12, 2021

GENERAL INFORMATION

This Schedule of Title Insurance Rates (this "Schedule") shall not be construed as establishing or changing the rules and procedures pertaining to the practices followed by Royal Abstract National LLC (the "Company").

This Schedule supersedes all previous rate schedules and filings.

SECTION A DEFINITIONS

- ALTA: American Land Title Association.
- Charge: The dollar amount to be paid for a title insurance product or service.
- Commercial: Any property that is not Residential and any property that is part Residential and part Commercial.
- Commitment: An offer furnished in connection with an application for title insurance stating the requirements, terms, and conditions upon which the Company is willing to insure an interest in the subject property.
- Company: Royal Abstract National LLC.
- Construction Loan: A loan for the purpose of construction of improvements or rehabilitation of improvements to the subject property.
- Loan Policy: A title insurance policy insuring a lender or assignee of a lender.
- Owner's Policy: A title insurance policy insuring an owner, optionee, vendee, or lessee.
- Rate: The unit price per exposure unit used to determine the Charge.
- Residential: Improved one-to-four family residential property; property that is zoned for improvement for one-to-four family residential dwelling on a parcel of land not exceeding ten (10) acres; or vacant, platted lots in a subdivision zoned exclusively for one-to-four family residential dwellings.

- Standard Exceptions: Industry-standard generic exceptions, other than exceptions specific to a particular property or particular transaction, that are filed with the Insurance Commissioner.

SECTION B GENERAL PROVISIONS

B.1 COMPUTATION OF RATES AND CHARGES

All Rates and Charges for title insurance are to be computed in accordance with this Schedule. Rates and Charges specified herein shall be charged on title insurance contracted for on or after the effective date of the filing. All Rates and Charges contemplated by this Schedule shall be rounded up to the next dollar at each calculation except as otherwise expressly provided. Any reference to “per \$1,000 of liability” shall mean and include “per \$1,000 of liability and any portion thereof.”

Whenever documents of any kind that impose liability on the Company are recorded in accordance with specific instructions, the Rates and Charges in accordance with this Schedule will accrue immediately upon closing or recording, whichever comes first. Any subsequent services rendered or insurance provided shall be additionally charged for in accordance with this Schedule.

B.2 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 full supporting information evidencing that the special treatment is not a violation of K.S.A. 40-2404(14) relating to rebates and other inducements in title insurance. Such Rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

SECTION C ENTIRE STATE

C.1 CENTRALIZED OWNER’S RATE

The Rate set forth in this section applies to the issuance of Owner’s Policies in all counties in the State of Kansas, and includes the issuance of any ALTA endorsements available in the State of Kansas (except for additional charges for endorsements set forth on Appendix A). This Rate is charged on all purchase transactions for Commercial Property in the State of Kansas. The Company does not and will not insure purchase transactions for Residential Property in the State of Kansas.

The Rate for Owner’s Policies subject to this section (inclusive of endorsement charges) is:

Amount of Insurance	Rate
Up to and including \$1,875,000	\$2,500
Above \$1,875,000	\$0.80 per \$1,000 of liability

C.2 CENTRALIZED LOAN RATE

The Rate set forth in this section applies to the issuance of Loan Policies in all counties in the State of Kansas, and includes the issuance of any ALTA endorsements available in the State of Kansas (except for additional charges for endorsements set forth on Appendix A). This Rate is charged on all loan transactions for Commercial Property in the State of Kansas. The Company does not and will not insure loan transactions for Residential Property in the State of Kansas.

The Rate for Loan Policies subject to this section (inclusive of endorsement charges) is:

Amount of Insurance	Rate
Up to and including \$1,875,000	\$3,500
Above \$1,875,000	\$1.10 per \$1,000 of liability

C.3 Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section D.6.

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section C.2, for the leasehold Owner's Policy. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section C.2 at the tier level of the excess liability.

(a) Conversion of an Insured Leasehold Estate to a Fee Estate •Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, the Charge is 30% of the Rate set forth in Section C.2 for a new fee Owner's Policy

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

C.4 Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. If the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy, the charges shall be \$150.00.
2. If the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy, the applicable Loan Policy Rate will apply.
3. If the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all

of the property described as land in the Loan Policy is described as land in the Owner's Policy, the applicable Loan Policy Rate will apply and the charge for the Owner's Policy shall be \$150.00.

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

1. If the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy the charge for any additional Loan Policy shall be \$150.00
2. If the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy, the applicable Loan Policy Rate will apply.
3. If the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy, the applicable Loan Policy Rate will apply to each such Loan Policy and the charge for the Owner's Policy shall be \$150.00.

C.5 Construction Loan Policies

The charge for a Loan Policy for a Construction Loan shall be the applicable Loan Policy Rate plus \$0.10 per \$1,000 of liability.

The Charge for a Rundown and Record Matters Date Down Endorsement on a Construction Loan Policy is set forth on Appendix A. The Company does not and will not disburse construction funds pursuant to a Construction Loan escrow and disbursing agreement.

C.6 Closing Fees

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

Purchase and Sale transaction:	\$1,750 paid by Seller and \$1,750 paid by Buyer.
Refinance transaction:	\$2,500 paid by borrower.

The fee includes review and escrow of documents, preparation of settlement statement and disbursement of funds. The Company does not prepare closing documents.

C.7 Search and Commitment Production Charges

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

The Company shall charge \$750 for production of a Commitment, provided that if the actual cost to the

Company of said search exceeds \$750 the charge shall be the actual cost of the search charged to the Company plus \$250. The Company shall charge \$150 for each update to a commitment, provided that if the actual cost to the Company of said search exceeds \$150 the charge shall be the actual cost of the search charged to the Company plus \$100.

C.8 Closing Protection Letters

The Company will not charge for closing protection letters unless the Company is charged by the underwriter in which event the Company shall charge the amount charged by the underwriter.

APPENDIX A ENDORSEMENT RATES

Filed endorsement Charges are as set forth in the charts below. The Charges contained herein are keyed to the coverages specifically referred to in each endorsement. Additional Charges may be made for inspections or additional work where warranted. Whenever a particular endorsement is modified to cover some other estate or interest than that described in the existing endorsement, a special price must be obtained for such modified endorsement to conform to the type of policy issued or coverage given. Endorsements may be charged as a bundled package at a rate equal to 10%-40% of the premium charged. As used in this chart, N/A = Not applicable and percentages refer to a percentage of the Rate based on the amount of insurance of the title insurance policy for which the endorsement is applicable, unless otherwise indicated.

Endorsements will be issued only if underwriting requirements are satisfied.

Endorsements may be issued subsequent to policy issuance on Commercial property. Where updated search work or underwriting is required for the issuance of the post-policy endorsement, the Company may Charge 10-25% of the applicable Rate set forth in the tables above. Not available for Residential properties.

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	10-06		Assignment	Owner - N/A Loan - \$75	Owner - N/A Loan - \$150
	10.1-06		Assignment and Date Down	Owner - N/A Loan - 25% of current applicable Rate for Loan Policies or a minimum Charge of \$250	Owner - N/A Loan - 25% of current applicable Rate for Loan Policies or a minimum Charge of \$500
	11-06		Mortgage Modification	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate
				Owner - N/A Loan - 25% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4	Owner - N/A Loan - 25% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4

	Modified 11-06		Modified ALTA 11-06 - Mortgage Modification with Policy Date Down - Kansas	years, then 35% until 10 years, then full Rate, subject to a minimum Rate of \$250; if additional land (including easements and other interests) are added, an additional \$200 per tract or interest will be added to the Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability	years, then 35% until 10 years, then full Rate, subject to a minimum Rate of \$500; if additional land (including easements and other interests) are added, an additional \$200 per tract or interest will be added to the Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability
	11.1-06		Mortgage Modification with Subordination - Kansas	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate
	11.2-06		Mortgage Modification with Additional Amount of Insurance	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	15-06		Non-Imputation - Full Equity Transfer	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A
	15.1-06		Non-Imputation - Additional Insured	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A
	15.2-06		Non-Imputation - Partial Equity Transfer	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A
	16-06		Mezzanine Financing	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A
	23-06		Co-Insurance - Single Policy	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	23.1-06		Co-Insurance - Multiple Policies	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
107.2-06			Increase Amount of Insurance	Owner - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Owner Policies at the tier level for the increased liability Loan - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability	Owner - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Owner Policies at the tier level for the increased liability Loan - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
			Date Down - Record Matters Only - Kansas	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150

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OCT 12 2021

VICKI SCHMIDT
Commissioner of Insurance

October 12, 2021

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Effective October 12, 2021

GENERAL INFORMATION

This Schedule of Title Insurance Rates (this "Schedule") shall not be construed as establishing or changing the rules and procedures pertaining to the practices followed by Royal Abstract National LLC (the "Company").

This Schedule supersedes all previous rate schedules and filings.

**SECTION A
DEFINITIONS**

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OCT 12 2021

**VICKI SCHMIDT
Commissioner of Insurance**

- ALTA: American Land Title Association.
- Charge: The dollar amount to be paid for a title insurance product or service.
- Commercial: Any property that is not Residential and any property that is part Residential and part Commercial.
- Commitment: An offer furnished in connection with an application for title insurance stating the requirements, terms, and conditions upon which the Company is willing to insure an interest in the subject property.
- Company: Royal Abstract National LLC.
- Construction Loan: A loan for the purpose of construction of improvements or rehabilitation of improvements to the subject property.
- Loan Policy: A title insurance policy insuring a lender or assignee of a lender.
- Owner's Policy: A title insurance policy insuring an owner, optionee, vendee, or lessee.
- Rate: The unit price per exposure unit used to determine the Charge.
- Residential: Improved one-to-four family residential property; property that is zoned for improvement for one-to-four family residential dwelling on a parcel of land not exceeding ten (10) acres; or vacant, platted lots in a subdivision zoned exclusively for one-to-four family residential dwellings.

- Standard Exceptions: Industry-standard generic exceptions, other than exceptions specific to a particular property or particular transaction, that are filed with the Insurance Commissioner.

SECTION B GENERAL PROVISIONS

B.1 COMPUTATION OF RATES AND CHARGES

All Rates and Charges for title insurance are to be computed in accordance with this Schedule. Rates and Charges specified herein shall be charged on title insurance contracted for on or after the effective date of the filing. All Rates and Charges contemplated by this Schedule shall be rounded up to the next dollar at each calculation except as otherwise expressly provided. Any reference to "per \$1,000 of liability" shall mean and include "per \$1,000 of liability and any portion thereof."

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Commissioner of Insurance

Whenever documents of any kind that impose liability on the Company are recorded in accordance with specific instructions, the Rates and Charges in accordance with this Schedule will accrue immediately upon closing or recording, whichever comes first. Any subsequent services rendered or insurance provided shall be additionally charged for in accordance with this Schedule.

B.2 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 full supporting information evidencing that the special treatment is not a violation of K.S.A. 40-2404(14) relating to rebates and other inducements in title insurance. Such Rates must be filed with the Commissioner of Insurance prior to quotation or being made effective.

SECTION C ENTIRE STATE

C.1 CENTRALIZED OWNER'S RATE

The Rate set forth in this section applies to the issuance of Owner's Policies in all counties in the State of Kansas, and includes the issuance of any ALTA endorsements available in the State of Kansas (except for additional charges for endorsements set forth on Appendix A). This Rate is charged on all purchase transactions for Commercial Property in the State of Kansas. The Company does not and will not insure purchase transactions for Residential Property in the State of Kansas.

The Rate for Owner's Policies subject to this section (inclusive of endorsement charges) is:

Amount of Insurance	Rate
Up to and including \$1,875,000	\$1,500
Above \$1,875,000	\$0.80 per \$1,000 of liability

C.2 CENTRALIZED LOAN RATE

The Rate set forth in this section applies to the issuance of Loan Policies in all counties in the State of Kansas, and includes the issuance of any ALTA endorsements available in the State of Kansas (except for additional charges for endorsements set forth on Appendix A). This Rate is charged on all loan transactions for Commercial Property in the State of Kansas. The Company does not and will not insure loan transactions for Residential Property in the State of Kansas.

The Rate for Loan Policies subject to this section (inclusive of endorsement charges) is:

Amount of Insurance	Rate
Up to and including \$1,875,000	\$1,500
Above \$1,875,000	\$0.80 per \$1,000 of liability

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C.3 Concurrent (Simultaneous-Issue) Leasehold Owner's Policy

OCT 12 2021

When a leasehold Owner's Policy is issued concurrently with a fee Owner's Policy covering the same property, the Charge for the fee Owner's Policy is as set forth in Section D.6.

**VICKI SCHMIDT
Commissioner of Insurance**

When the amount of insurance for the leasehold Owner's Policy is the same as or less than that for the fee Owner's Policy, the Charge is 30% of the Rate set forth in Section C.2, for the leasehold Owner's Policy. On the leasehold Owner's Policy, liability in excess of the amount of the fee Owner's Policy will be billed at the Rate in Section C.2 at the tier level of the excess liability.

(a) Conversion of an Insured Leasehold Estate to a Fee Estate •Commercial Only

When the owner of a leasehold estate insured by the Company acquires the fee estate encumbered by the lease, the Charge is 30% of the Rate set forth in Section C.2 for a new fee Owner's Policy

The new fee Owner's Policy must contain all of the Standard Exceptions as to matters after the date of policy on the previously issued leasehold Owner's Policy. All endorsements issued with the leasehold Owner's Policy may be reissued with the fee Owner's Policy as long as the coverage provided by the endorsements is limited to the Date of Policy on the previously issued leasehold Owner's Policy. In order for this section to apply, no additional endorsements, other than those endorsements issued with the leasehold Owner's Policy, may be issued with the fee Owner's Policy. If the Insured requires additional endorsements, the rates for those endorsements shall be charged pursuant to Appendix A.

C.4 Concurrent (Simultaneous-Issue) Loan Policy

This section applies when a Loan Policy is issued concurrently with an Owner's Policy as part of the same transaction, and both the Loan Policy and Owner's Policy are written on the Company. The Charge for the Owner's Policy shall be calculated at the applicable Owner's Policy Rate and the Charge for the Loan Policy is as follows:

1. If the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in the Loan Policy is described as land in the Owner's Policy, the charges shall be \$150.00.
2. If the Loan Policy is for an amount not exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy, the applicable Loan Policy Rate will apply.
3. If the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and all

of the property described as land in the Loan Policy is described as land in the Owner's Policy, the applicable Loan Policy Rate will apply and the charge for the Owner's Policy shall be \$150.00.

When a transaction involves more than one Loan Policy, the above Charges shall apply to the Loan Policy issued in the largest amount. The following Charges shall apply to the remaining concurrently issued Loan Policies:

1. If the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy the charge for any additional Loan Policy shall be \$150.00
2. If the total of all concurrent Loan Policies is for an amount not exceeding the amount of the Owner's Policy, and the concurrent Loan Policies describe additional land that is not described within the Owner's Policy, the applicable Loan Policy Rate will apply.
3. If the total of all concurrent Loan Policies is for an amount exceeding the amount of the Owner's Policy, and all of the property described as land in all of the concurrent Loan Policies is described as land in the Owner's Policy, the applicable Loan Policy Rate will apply to each such Loan Policy and the charge for the Owner's Policy shall be \$150.00.

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Commissioner of Insurance

C.5 Construction Loan Policies

The charge for a Loan Policy for a Construction Loan shall be the applicable Loan Policy Rate plus \$0.10 per \$1,000 of liability.

The Charge for a Rundown and Record Matters Date Down Endorsement on a Construction Loan Policy is set forth on Appendix A. The Company does not and will not disburse construction funds pursuant to a Construction Loan escrow and disbursing agreement.

C.6 Closing Fees

The fees below may be allocated by agreement between the parties. In the event of no agreement, buyer and seller will each pay half of the total fee.

Purchase and Sale transaction:	\$1,250 paid by Seller and \$1,250 paid by Buyer.
Refinance transaction:	\$1,500 paid by borrower.

The fee includes review and escrow of documents, preparation of settlement statement and disbursement of funds. The Company does not prepare closing documents.

C.7 Search and Commitment Production Charges

This section applies where an Owner's Policy or Loan Policy is contemplated within six months of the Commitment date. The Charge shall be credited toward the Charge due for any policy issued pursuant to the Commitment. If a policy is never issued, this Charge shall apply as the cancellation Charge.

The Company shall charge \$750 for production of a Commitment, provided that if the actual cost to the

Company of said search exceeds \$750 the charge shall be the actual cost of the search charged to the Company plus \$250. The Company shall charge \$150 for each update to a commitment, provided that if the actual cost to the Company of said search exceeds \$150 the charge shall be the actual cost of the search charged to the Company plus \$100.

C.8 Closing Protection Letters

The Company will not charge for closing protection letters unless the Company is charged by the underwriter in which event the Company shall charge the amount charged by the underwriter.

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VICKI SCHMIDT
Commissioner of Insurance

APPENDIX A ENDORSEMENT RATES

Filed endorsement Charges are as set forth in the charts below. The Charges contained herein are keyed to the coverages specifically referred to in each endorsement. Additional Charges may be made for inspections or additional work where warranted. Whenever a particular endorsement is modified to cover some other estate or interest than that described in the existing endorsement, a special price must be obtained for such modified endorsement to conform to the type of policy issued or coverage given.

As used in this chart, N/A = Not applicable and percentages refer to a percentage of the Rate based on the amount of insurance of the title insurance policy for which the endorsement is applicable, unless otherwise indicated.

Endorsements will be issued only if underwriting requirements are satisfied.

Endorsements may be issued subsequent to policy issuance on Commercial property. Where updated search work or underwriting is required for the issuance of the post-policy endorsement, the Company may Charge 10-25% of the applicable Rate set forth in the tables above. Not available for Residential properties.

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	10-06		Assignment	Owner - N/A Loan - \$75	Owner - N/A Loan - \$150
	10.1-06		Assignment and Date Down	Owner - N/A Loan - 25% of current applicable Rate for Loan Policies or a minimum Charge of \$250	Owner - N/A Loan - 25% of current applicable Rate for Loan Policies or a minimum Charge of \$500
	11-06		Mortgage Modification	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate
				Owner - N/A Loan - 25% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4	Owner - N/A Loan - 25% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4

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	Modified 11-06		Modified ALTA 11-06 - Mortgage Modification with Policy Date Down - Kansas	years, then 35% until 10 years, then full Rate, subject to a minimum Rate of \$250; if additional land (including easements and other interests) are added, an additional \$200 per tract or interest will be added to the Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability	years, then 35% until 10 years, then full Rate, subject to a minimum Rate of \$500; if additional land (including easements and other interests) are added, an additional \$200 per tract or interest will be added to the Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability
	11.1-06		Mortgage Modification with Subordination - Kansas	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate
	11.2-06		Mortgage Modification with Additional Amount of Insurance	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability	Owner - N/A Loan - 10% of Rate tied to the amount of insurance on Schedule A on the original loan policy based upon the current applicable Rate for Loan Policies up to 4 years, then 20% until 10 years, then full Rate; any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
	15-06		Non-Imputation - Full Equity Transfer	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A
	15.1-06		Non-Imputation - Additional Insured	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A
	15.2-06		Non-Imputation - Partial Equity Transfer	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A
	16-06		Mezzanine Financing	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A	Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500 Loan - N/A
	23-06		Co-Insurance - Single Policy	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
	23.1-06		Co-Insurance - Multiple Policies	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150
107.2-06			Increase Amount of Insurance	Owner - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Owner Policies at the tier level for the increased liability Loan - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability	Owner - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Owner Policies at the tier level for the increased liability Loan - \$25 plus any increase in the amount of insurance shall be paid at current applicable Rate for Loan Policies at the tier level for the increased liability

CLTA NO.	ALTA NO.	FA NO.	DESCRIPTION	RESIDENTIAL RATE	COMMERCIAL RATE
			Date Down - Record Matters Only - Kansas	Owner - \$150 Loan - \$150	Owner - \$150 Loan - \$150

FILED

OCT 12 2021

VICKI SCHMIDT
Commissioner of Insurance