

♦TITLE INSURANCE
♦ABSTRACTS
♦REAL ESTATE CLOSINGS



In The Heart of the Solomon Valley

SCHEIBELER'S L.L.C.

314 W. Second ~ PO Box 256 ~ Minneapolis, Kansas 67467

PHONE 785-392-3145 ♦ FAX 785-392-3146

scheibeler@scheibelerstitle.com

19 September 2024

KANSAS DEPARTMENT OF INSURANCE

SBSKansas@naic.org
/KDOI@ks.gov

RE: Email of September 18, 2024 RE Statutory Information Submission

Scheibeler's is a Kansas land title agency representing First American Title Insurance operating in Ottawa County, Kansas which has a recorded population of 5,795 persons per the 2022 census.

Attached with this email is a copy of our current rate filing as of January 1, 2016. At the time of the rate increase a copy was submitted to KDOI as required to update the 1989 rate filing. This is the rates we are still using.

Please notify my office if you need additional information.

Sincerely,

T.A. Farrington
President
SCHEIBELER'S, LLC



FILED

09/19/2024

RATE AND FORM COMPLIANCE DIVISION

SCHEIBELER'S LLC
 314 W. Second Street
 Minneapolis, Kansas 67467
 Telephone/Fax (785) 392-3145

OWNER'S/MORTGAGE TITLE POLICY RATES
 Effective January 1, 2016

AMOUNT	RATE	AMOUNT	RATE
\$10,000 or Less	200	57,000.00	341
11,000.00	203	58,000.00	344
12,000.00	206	59,000.00	347
13,000.00	209	60,000.00	350
14,000.00	212	61,000.00	353
15,000.00	215	62,000.00	356
16,000.00	218	63,000.00	359
17,000.00	221	64,000.00	362
18,000.00	224	65,000.00	365
19,000.00	227	66,000.00	368
20,000.00	230	67,000.00	371
21,000.00	233	68,000.00	374
22,000.00	236	69,000.00	377
23,000.00	239	70,000.00	380
24,000.00	242	71,000.00	383
25,000.00	245	72,000.00	386
26,000.00	248	73,000.00	389
27,000.00	251	74,000.00	392
28,000.00	254	75,000.00	395
29,000.00	257	76,000.00	398
30,000.00	260	77,000.00	401
31,000.00	263	78,000.00	404
32,000.00	266	79,000.00	407
33,000.00	269	80,000.00	410
34,000.00	272	81,000.00	413
35,000.00	275	82,000.00	416
36,000.00	278	83,000.00	419
37,000.00	281	84,000.00	422
38,000.00	284	85,000.00	425
39,000.00	287	86,000.00	428
40,000.00	290	87,000.00	431
41,000.00	293	88,000.00	434
42,000.00	296	89,000.00	437
43,000.00	299	90,000.00	440
44,000.00	302	91,000.00	443
45,000.00	305	92,000.00	446
46,000.00	308	93,000.00	449
47,000.00	311	94,000.00	452
48,000.00	314	95,000.00	455
49,000.00	317	96,000.00	458
50,000.00	320	97,000.00	461
51,000.00	323	98,000.00	464
52,000.00	326	99,000.00	467
53,000.00	329	100,000.00	470
54,000.00	332		
55,000.00	335	<i>For Policies over \$100,000.00 add \$2.50 per \$1,000.00</i>	
56,000.00	338	<i>Simultaneous Issue of Mortgage Policy = \$100.00</i>	

REAL ESTATE
LOANS, BONDS



ABSTRACTS
INSURANCE

SCHEIBELER'S

Minneapolis, Kansas 67467

June 14, 1989

Kansas Insurance Department
420 S.W. 9th
Topeka, KS 66612-1678

RE: House Bill #2497 - Bulletin 1989-12

Gentlemen:

Per the above requirements, I am enclosing my charges for title insurance and related services for Scheibelers, Minneapolis, Kansas, as issuing agent for Columbian National Title Insurance in Ottawa and Saline Counties, Kansas. Also attached is a copy of our rate sheet.

If you require further information or documentation, please let me know.

Sincerely,

T. A. Farrington
License #05606





STATE OF KANSAS

KANSAS INSURANCE DEPARTMENT

420 S.W. 9th
Topeka 66612-1678 913-296-3071

1-800-432-2484
Consumer Assistance
Division calls only

FLETCHER BELL
Commissioner

June 7, 1989

FARRINGTON TERRY A
302 S ROTHSAV AV
MINNEAPOLIS

KS 67467

Bulletin 1989-12
House Bill #2497

We have not received a response from you regarding our Bulletin 1989-12 dated May 17, 1989.

Please note that House Bill No. 2497, a copy of which was attached to our Bulletin, requires all title insurance agents and agencies to file all material required by Section 1(d)(2) of the law which relates to charges made in connection with the issuance, sale and servicing of title insurance policies or real estate transactions on property located in counties having a population of more than 10,000.

Furthermore, please note that House Bill No. 2497 established the location of the property involved, not the location of your office(s), as the basis for whether or not a filing must be made. We are using the last decennial census (1980) as the basis for determining the population of a county.

Please also be advised that if you are not presently involved in the issuance, sale and servicing of title insurance policies or real estate transactions on property located in a county having a population of more than 10,000, but become involved in the future, you must make a rate filing prior to quoting rates or issuing policies.

Additionally, all title agents and agencies subject to the legislation must make the required filing prior to July 1, 1989.

Please contact our office if we can be of any assistance to you in this matter.

Very truly yours,

Fletcher Bell
Commissioner of Insurance

Jerry W. Tompkins
Fire & Casualty Policy Examiner

JWT:dbf
3367



Charge for Escrow, Closing and/or Other ServicesServiceChargeCOMMERCIAL ESCROW CLOSING\$ Not Offered

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

RESIDENTIAL REAL ESTATE CLOSING\$ Not Offered

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

RESIDENTIAL REAL ESTATE CLOSING\$ Not Offered

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

RESIDENTIAL LOAN CLOSING\$ Not Offered

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

DOCUMENT PREPARATION when not included in closings:

\$ _____

1. deeds 10.00
2. mortgages, notes 10.00
3. affidavits 10.00
4. assignments, releases 10.00
5. contract for deed/option contracts 35.00
6. real estate contracts 35.00
7. escrow deposit agreements 10.00

FEEES FOR ANCILLARY SERVICES

\$ _____

notary public fees No Charge
 cash Not Offered
 contract for deed Not Offered
 seller carry back Not Offered
 assumption Not Offered
 equity purchase Not Offered
 exchange of property Not Offered
 loan closing for third party lender 75.00
 other



FORECLOSURE COMMITMENT

commitment issued for filing foreclosure proceedings.

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

\$ 65.00
\$ Policy Premium *

LOT SALE TO BUYER
(not builder)

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

\$ Policy Premium *
\$ Policy Premium *

PLATTING COMMITMENT

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

\$ Policy Premium *

INFORMATIONAL COMMITMENT

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

\$ Policy Premium *

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

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

\$ Not Offered

MECHANICS LIEN WORK OUT

obtaining lien waivers, disbursing funds to pay claimants

\$ Not Offered

EXCHANGE CLOSING

closing transaction having more than one parcel of real property

\$ Not Offered

DISBURSEMENT OF FUNDS

no closing services but asked to disburse money

\$ No Charge

DISBURSEMENT OF FUNDS

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

\$ No Charge

INDEMNITY DEPOSIT

held in escrow, no closing

\$ No Charge

OTHER (Specify)

\$ _____
\$ _____
\$ _____

* Per Attached Rate Card Exhibit "B"



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

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



Commercial Title Insurance Rates

(Properties Except 1-4 Single Family Dwelling Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>OWNERS TITLE INSURANCE POLICY</u> policies will be issued to owners, contract vendees and lessees	\$ <u>Policy Premium</u> *
<u>MORTGAGE TITLE INSURANCE POLICY</u> issued to lenders in an amount not to exceed 120% of loan amount	\$ <u>Policy Premium</u> *
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> not exceeding the amount of owners policy issued simultaneous therewith	\$ <u>15.00</u>
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> where the amount of coverage exceeds the owners policy	\$ <u>Policy Premium</u> *
<u>SIMULTANEOUS-ISSUED LEASEHOLD POLICY</u> not exceeding the amount of owners policy issued to lessee	\$ <u>15.00</u>
<u>REFINANCE POLICIES</u> - Loan Policy issued on property as a result of refinancing a previous loan	\$ <u>Policy Premium</u> *
<u>SECOND MORTGAGE POLICIES</u> - loan policy issued on 2nd, 3rd or more loans	\$ <u>Policy Premium</u> *
<u>REISSUE POLICIES</u> - policies issued on previously insured property	\$ <u>Policy Premium</u> *
<u>NEW CONSTRUCTION PENDING DISBURSEMENT POLICY</u> calling for periodic endorsements for increasing liability and extending time of policy	\$ <u>Policy Premium</u> Based on Final Liability *
<u>NEW CONSTRUCTION OWNERS POLICY</u>	\$ <u>Policy Premium</u> *
<u>NEW CONSTRUCTION LOAN POLICY</u> issued to construction lender on construction loan (includes binder or construction loan policies)	\$ <u>Policy Premium</u> *
<u>HOLD OPEN CHARGES</u>	\$ <u>No Charge</u> above base policy premium *

* Per Attached Rate Card Exhibit "B"



ENDORSEMENT TO OWNERS POLICIES

\$ 30.00

- 1.
- 2.
- 3.

ENDORSEMENT TO LOAN POLICIES

\$ 30.00

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

OTHER (Specify)

\$ _____
\$ _____
\$ _____



Residential Title Insurance Rates

(1-4 Single Family Living Units)

TYPE OF TRANSACTIONRATESPECIAL COVERAGES

\$ Varies According to Risk-
 Normally No Added Charge
 Any added charges will be
 treated per U & U Rule **

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

\$ 15.00

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

\$ Policy Premium *

HOLD OPEN CHARGES

\$ No Charge

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

\$ Policy Premium *

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

\$ Policy Premium *

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

\$ 15.00

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

\$ Policy Premium *

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

\$ Policy Premium *

* Per Attached Rate Card Exhibit "B"

** Note U & U Rule Exhibit "A"



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

\$ Policy Premium

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

\$ Policy Premium
No Special Rate Offered *

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

\$ Policy Premium
No Special Rate Offered *

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

\$ Policy Premium
No Special Rate Offered *

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

\$ Policy Premium
No Special Rate Offered *

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

\$ Not Offered

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

\$ Varies According to Risk **

\$ _____
\$ _____
\$ _____

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

\$ Policy Premium *

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

* Per Attached Rate Card Exhibit "B"

** Note U & U Rule Exhibit "A"



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

\$ Policy Premium *

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

\$ 65.00

OTHER - (Specify)

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

* Per Attached Rate Card Exhibit "B"

FCBWIA (ATTACHMENTS)
TXTEULL

EXHIBIT "B"

Rate Card for Ottawa and Saline Counties, Kansas

AMT. - RATE	AMT. - RATE	AMT. - RATE	AMT. - RATE	AMT. - RATE
\$5000 or less - \$ 65.00	\$25,000 - \$152.00	\$45,000 - \$220.00	\$65,000 - \$281.00	\$ 85,000 - \$341.00
6,000 - 70.00	26,000 - 156.00	46,000 - 223.00	66,000 - 284.00	86,000 - 344.00
7,000 - 75.00	27,000 - 160.00	47,000 - 226.00	67,000 - 287.00	87,000 - 347.00
8,000 - 80.00	28,000 - 164.00	48,000 - 229.00	68,000 - 290.00	88,000 - 350.00
9,000 - 85.00	29,000 - 168.00	49,000 - 232.00	69,000 - 293.00	89,000 - 353.00
10,000 - 90.00	30,000 - 172.00	50,000 - 235.00	70,000 - 296.00	90,000 - 355.00
11,000 - 95.00	31,000 - 176.00	51,000 - 238.00	71,000 - 299.00	91,000 - 359.00
12,000 - 100.00	32,000 - 180.00	52,000 - 241.00	72,000 - 302.00	92,000 - 362.00
13,000 - 104.00	33,000 - 184.00	53,000 - 244.00	73,000 - 305.00	93,000 - 365.00
14,000 - 108.00	34,000 - 187.00	54,000 - 247.00	74,000 - 308.00	94,000 - 368.00
15,000 - 112.00	35,000 - 190.00	55,000 - 250.00	75,000 - 311.00	95,000 - 371.00
16,000 - 116.00	36,000 - 193.00	56,000 - 253.00	76,000 - 314.00	96,000 - 374.00
17,000 - 120.00	37,000 - 196.00	57,000 - 258.00	77,000 - 317.00	97,000 - 377.00
18,000 - 124.00	38,000 - 199.00	58,000 - 261.00	78,000 - 320.00	98,000 - 380.00
19,000 - 128.00	39,000 - 202.00	59,000 - 264.00	79,000 - 323.00	99,000 - 383.00
20,000 - 132.00	40,000 - 205.00	60,000 - 267.00	80,000 - 326.00	100,000 - 386.00
21,000 - 136.00	41,000 - 208.00	61,000 - 270.00	81,000 - 329.00	
22,000 - 140.00	42,000 - 211.00	62,000 - 273.00	82,000 - 332.00	
23,000 - 144.00	43,000 - 214.00	63,000 - 276.00	83,000 - 335.00	
24,000 - 148.00	44,000 - 217.00	64,000 - 279.00	84,000 - 338.00	

Rates Effective
January 1, 1983



EXHIBIT "A"

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 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 WITHIN THIRTY (30) DAYS AFTER BEING MADE EFFECTIVE.





STATE OF KANSAS

KANSAS INSURANCE DEPARTMENT

420 S.W. 9th
Topeka 66612-1678 913-296-3071

1-800-432-2484
Consumer Assistance
Division calls only

FLETCHER BELL
Commissioner

July 11, 1989

Scheibeler's
Minneapolis, KS 67467

Attention: T. A. Farrington

1989 House Bill No. 2497
Bulletin 1989-12

Gentlemen:

This will acknowledge receipt of your letter of June 14, 1989 whereby you submitted a filing consisting of your current Schedule of Charges for title insurance.

We have completed a preliminary review of the filing and have the following comments:

1. Please clarify your rate for all services and types of transactions for which your filing indicates "Policy Premium."
2. The filed rate for Special Coverages is not permissible under K.S.A. 40-1111, as amended by House Bill No. 2497 which states: "no charge may be made by any title insurance agent... that is not been filed with the commissioner." Please delete the objectionable language from your filing and indicate a charge or Schedule of Charges for Special Coverages.

However, we note your filing of a U&U Rule. You may wish to verify that an individual risk filing will be made for each Special Coverage per your U&U Rule on file.

3. Please amend your filing with respect to Endorsements. The charge must be filed per our earlier comment. In lieu of filing a specific charge or schedule of charges, please verify that an individual risk filing per your U&U Rule on file will be made for an Endorsement.
4. Please submit the names of all agents for whom this filing is made.



10-10-68

[illegible]

RECEIVED
JUL 1 1960
FLETCHER BELL
BUREAU OF INSURANCE

INSURANCE DEPARTMENT

Topeka

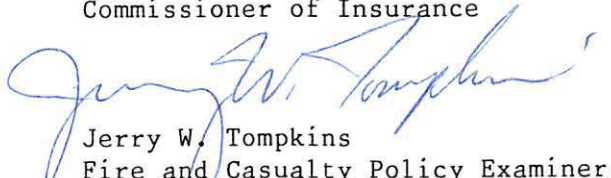
Scheibeler's
July 11, 1989
Page 2

5. Your filing memorandum indicates your filing is applicable for Ottawa and Saline Counties. Please verify that your agency and agent(s) make charges only in connection with the issuance, sale and servicing of title insurance policies per real estate transactions on property located in these two (2) counties.

Please let us know if you have any questions regarding the above comments. We are retaining this matter in our abeyance anticipating your early reply.

Very truly yours,

Fletcher Bell
Commissioner of Insurance


Jerry W. Tompkins
Fire and Casualty Policy Examiner

JWT:jbfc
4047





STATE OF KANSAS

KANSAS INSURANCE DEPARTMENT

420 S.W. 9th
Topeka 66612-1678 913-296-3071

1-800-432-2484
Consumer Assistance
Division calls only

FLETCHER BELL
Commissioner

June 7, 1989

FARRINGTON TERRY A
302 S ROTHSAY AV
MINNEAPOLIS KS 67467

Bulletin 1989-12
House Bill #2497

We have not received a response from you regarding our Bulletin 1989-12 dated May 17, 1989.

Please note that House Bill No. 2497, a copy of which was attached to our Bulletin, requires all title insurance agents and agencies to file all material required by Section 1(d)(2) of the law which relates to charges made in connection with the issuance, sale and servicing of title insurance policies or real estate transactions on property located in counties having a population of more than 10,000.

Furthermore, please note that House Bill No. 2497 established the location of the property involved, not the location of your office(s), as the basis for whether or not a filing must be made. We are using the last decennial census (1980) as the basis for determining the population of a county.

Please also be advised that if you are not presently involved in the issuance, sale and servicing of title insurance policies or real estate transactions on property located in a county having a population of more than 10,000, but become involved in the future, you must make a rate filing prior to quoting rates or issuing policies.

Additionally, all title agents and agencies subject to the legislation must make the required filing prior to July 1, 1989.

Please contact our office if we can be of any assistance to you in this matter.

Very truly yours,

Fletcher Bell
Commissioner of Insurance

Jerry W. Tompkins
Fire & Casualty Policy Examiner

JWT:dbf
3367



REAL ESTATE
LOANS, BONDS



ABSTRACTS
INSURANCE

SCHEIBELER'S

Minneapolis, Kansas 67467

June 14, 1989

Kansas Insurance Department
420 S.W. 9th
Topeka, KS 66612-1678

RE: House Bill #2497 - Bulletin 1989-12

Gentlemen:

Per the above requirements, I am enclosing my charges for title insurance and related services for Scheibelers, Minneapolis, Kansas, as issuing agent for Columbian National Title Insurance in Ottawa and Saline Counties, Kansas. Also attached is a copy of our rate sheet.

If you require further information or documentation, please let me know.

Sincerely,

T. A. Farrington
License #05606



RECEIVED
KANSAS INSURANCE DEPT.
JUN 15 1989

Charge for Escrow, Closing and/or Other ServicesServiceChargeCOMMERCIAL ESCROW CLOSING\$ Not Offered

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

RESIDENTIAL REAL ESTATE CLOSING\$ Not Offered

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

RESIDENTIAL REAL ESTATE CLOSING\$ Not Offered

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

RESIDENTIAL LOAN CLOSING\$ Not Offered

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

DOCUMENT PREPARATION when not included in closings:

\$ _____

1. deeds 10.00
2. mortgages, notes 10.00
3. affidavits 10.00
4. assignments, releases 10.00
5. contract for deed/option contracts 35.00
6. real estate contracts 35.00
7. escrow deposit agreements 10.00

FEES FOR ANCILLARY SERVICES

notary public fees No Charge
 cash Not Offered
 contract for deed Not Offered
 seller carry back Not Offered
 assumption Not Offered
 equity purchase Not Offered
 exchange of property Not Offered
 loan closing for third party lender 75.00
 other

\$ _____



FORECLOSURE COMMITMENT

commitment issued for filing foreclosure proceedings.

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

\$ 65.00
\$ Policy Premium

LOT SALE TO BUYER
(not builder)

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

\$ Policy Premium
\$ Policy Premium

PLATTING COMMITMENT

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

\$ Policy Premium

INFORMATIONAL COMMITMENT

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

\$ Policy Premium

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

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

\$ Not Offered

MECHANICS LIEN WORK OUT

obtaining lien waivers, disbursing funds to pay claimants

\$ Not Offered

EXCHANGE CLOSING

closing transaction having more than one parcel of real property

\$ Not Offered

DISBURSEMENT OF FUNDS

no closing services but asked to disburse money

\$ No Charge

DISBURSEMENT OF FUNDS

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

\$ No Charge

INDEMNITY DEPOSIT

held in escrow, no closing

\$ No Charge

OTHER (Specify)

\$ _____
\$ _____
\$ _____



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

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



Commercial Title Insurance Rates

(Properties Except 1-4 Single Family Dwelling Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>OWNERS TITLE INSURANCE POLICY</u> policies will be issued to owners, contract vendees and lessees	\$ <u>Policy Premium</u>
<u>MORTGAGE TITLE INSURANCE POLICY</u> issued to lenders in an amount not to exceed 120% of loan amount	\$ <u>Policy Premium</u>
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> not exceeding the amount of owners policy issued simultaneous therewith	\$ <u>15.00</u>
<u>SIMULTANEOUS-ISSUED MORTGAGE POLICY</u> where the amount of coverage exceeds the owners policy	\$ <u>Policy Premium</u>
<u>SIMULTANEOUS-ISSUED LEASEHOLD POLICY</u> not exceeding the amount of owners policy issued to lessee	\$ <u>15.00</u>
<u>REFINANCE POLICIES</u> - Loan Policy issued on property as a result of refinancing a previous loan	\$ <u>Policy Premium</u>
<u>SECOND MORTGAGE POLICIES</u> - loan policy issued on 2nd, 3rd or more loans	\$ <u>Policy Premium</u>
<u>REISSUE POLICIES</u> - policies issued on previously insured property	\$ <u>Policy Premium</u>
<u>NEW CONSTRUCTION PENDING DISBURSEMENT</u> <u>POLICY</u> calling for periodic endorsements for increasing liability and extending time of policy	\$ <u>Policy Premium</u> Based on Final Liability
<u>NEW CONSTRUCTION OWNERS POLICY</u>	\$ <u>Policy Premium</u>
<u>NEW CONSTRUCTION LOAN POLICY</u> issued to construction lender on construction loan (includes binder or construction loan policies)	\$ <u>Policy Premium</u>
<u>HOLD OPEN CHARGES</u>	\$ <u>No Charge</u>



RECEIVED
KANSAS INSURANCE DEPT.
JUN 15 1989

ENDORSEMENT TO OWNERS POLICIES

\$ 30.00

- 1.
- 2.
- 3.

ENDORSEMENT TO LOAN POLICIES

\$ 30.00

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

OTHER (Specify)

\$ _____
\$ _____
\$ _____



RECEIVED
KANSAS INSURANCE DEPT
JUN 15 1989

Residential Title Insurance Rates

(1-4 Single Family Living Units)

TYPE OF TRANSACTION

RATE

SPECIAL COVERAGES

\$ Varies According to Risk-
Normally No Added Charge

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

\$ 15.00

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

\$ Policy Premium

HOLD OPEN CHARGES

\$ No Charge

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

\$ Policy Premium

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

\$ Policy Premium

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

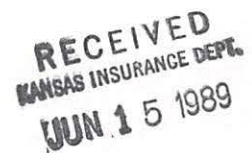
\$ 15.00

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

\$ Policy Premium

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

\$ Policy Premium



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

\$ Policy Premium

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

\$ Policy Premium
No Special Rate Offered

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

\$ Policy Premium
No Special Rate Offered

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

\$ Policy Premium
No Special Rate Offered

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

\$ Policy Premium
No Special Rate Offered

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

\$ Not Offered

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

\$ Varies According to Risk

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

\$ Policy Premium

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



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

\$ Policy Premium

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

\$ 65.00

OTHER - (Specify)

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

FCBWIA(ATTACHMENTS)
TXTBULL

AMT. - RATE	AMT. - RATE	AMT. - RATE	AMT. - RATE	AMT. - RATE
\$5000 or less - \$ 65.00	\$25,000 - \$152.00	\$45,000 - \$220.00	\$65,000 - \$281.00	\$ 85,000 - \$341.00
6,000 - 70.00	26,000 - 156.00	46,000 - 223.00	66,000 - 284.00	86,000 - 344.00
7,000 - 75.00	27,000 - 160.00	47,000 - 226.00	67,000 - 287.00	87,000 - 347.00
8,000 - 80.00	28,000 - 164.00	48,000 - 229.00	68,000 - 290.00	88,000 - 350.00
9,000 - 85.00	29,000 - 168.00	49,000 - 232.00	69,000 - 293.00	89,000 - 353.00
10,000 - 90.00	30,000 - 172.00	50,000 - 235.00	70,000 - 296.00	90,000 - 355.00
11,000 - 95.00	31,000 - 176.00	51,000 - 238.00	71,000 - 299.00	91,000 - 359.00
12,000 - 100.00	32,000 - 180.00	52,000 - 241.00	72,000 - 302.00	92,000 - 362.00
13,000 - 104.00	33,000 - 184.00	53,000 - 244.00	73,000 - 305.00	93,000 - 365.00
14,000 - 108.00	34,000 - 187.00	54,000 - 247.00	74,000 - 308.00	94,000 - 368.00
15,000 - 112.00	35,000 - 190.00	55,000 - 250.00	75,000 - 311.00	95,000 - 371.00
16,000 - 116.00	36,000 - 193.00	56,000 - 253.00	76,000 - 314.00	96,000 - 374.00
17,000 - 120.00	37,000 - 196.00	57,000 - 258.00	77,000 - 317.00	97,000 - 377.00
18,000 - 124.00	38,000 - 199.00	58,000 - 261.00	78,000 - 320.00	98,000 - 380.00
19,000 - 128.00	39,000 - 202.00	59,000 - 264.00	79,000 - 323.00	99,000 - 383.00
20,000 - 132.00	40,000 - 205.00	60,000 - 267.00	80,000 - 326.00	100,000 - 386.00
21,000 - 136.00	41,000 - 208.00	61,000 - 270.00	81,000 - 329.00	
22,000 - 140.00	42,000 - 211.00	62,000 - 273.00	82,000 - 332.00	
23,000 - 144.00	43,000 - 214.00	63,000 - 276.00	83,000 - 335.00	
24,000 - 148.00	44,000 - 217.00	64,000 - 279.00	84,000 - 338.00	

RECEIVED
 KANSAS INSURANCE DEPT.
 JUN 15 1989

Rates Effective
 January 1, 1983

FILED
 JUL 1 1989
 KITCHER BELL
 COMM. OF INSURANCE

RECEIVED
 KANSAS INSURANCE DEPT.
 JUN 15 1989

E X A M P L E

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 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 WITHIN THIRTY (30) DAYS AFTER BEING MADE EFFECTIVE.



RECEIVED
KANSAS INSURANCE DEPT.
JUN 15 1989