



# RATES AND RULES

FOR THE STATE OF

# KANSAS

**EFFECTIVE:** November 1, 2023



## **STANDARD RISK RATES**

These rates are for ordinary real estate transactions for title insurance coverage provided by the standard forms of ALTA policies and/or endorsements. These rates assume that the Company will be supplied with evidence satisfactory to the Company that title has been determined based upon a competent examination of title. Fees and charges in connection with the searching, examination, certification and closing of title are not included in these rates, and the Company may make additional charges for these and other services when applicable.

## **RIGHT OF THE COMPANY TO ADJUST CHARGES/DECLINE TO INSURE**

The Company may adjust charges in especially difficult titles or for special risk considerations, or for coverage requested by the insured that is not provided in the standard ALTA forms of policies. The Company may also decline to insure any title. It may, at any time, at its sole discretion, refuse or cancel any application by canceling its charges and notifying the applicant.

## **RIGHT TO WITHHOLD ISSUANCE OF POLICY**

A fundamental principle of insurance is that the insurer does not undertake a risk unless it has been paid the required premium for the policy. Therefore, the Company will not issue a policy of title insurance until all applicable charges have been paid in full.

## **AMOUNT OF INSURANCE**

Owner's title insurance policies will not be issued for less than the full value of the property as determined by:

1. the contract purchase price for the property including the value of any assumed liens or obligations;
2. the appraised value of the property; or
3. a good faith estimate of the value of the property; except when the Company is a co-insurer with one or more other title insurers, or when the interest of the insured owner is a leasehold or other interest in the property which is less than fee ownership, in which case no owners title insurance policy will be issued for less than the value of the insured's interest in the property.

Mortgagee title insurance policies will be issued in the amount equal to the face value of the insured mortgage, except:

1. If the Company is a co-insurer with other title insurers, the amount of insurance may be less than the face amount of the mortgage, provided the total liability of all co-insurers complies with the amount of insurance requirements set forth in this section;
2. If the value of the insured property or the equity of the mortgagor is less than the face amount of the mortgage, the amount of insurance may be equal to the value of the property or the equity of the mortgagor in the property;
3. If the mortgage includes provisions for negative amortization, shared appreciation, or interest or other costs to be added to the indebtedness or secured by the mortgage, the policy may be written in an amount greater than the face amount of the mortgage;

4. If the indebtedness secured by the mortgage is also secured by mortgages on other property, the policy may be written in an amount equal to the amount of the indebtedness allocated by the insured to be secured by the property provided the values of the other property or properties is equal to or greater than the amount of the indebtedness allocated to the other properties.

Owners and loan policies of title insurance may be issued in amounts less than the minimum amounts stated above if that amount is greater than the Title Insurance Industry Capacity. Title Insurance Industry Capacity is defined by the total liability which can be assumed by the Company plus the total amount of any co-insurance and/or reinsurance which is available through other title insurance companies.

## COMMITMENTS

A properly completed title insurance commitment is a formal and legally binding contract to insure title to real property. In some jurisdictions, a commitment is called a binder. Maximum care must be exercised in the issuance of a title commitment due to the great potential for liability and claim every time a title commitment is issued. Subject to its terms and expiration, the commitment can be relied upon by the insured to obtain a title policy subject only to the exceptions set out therein.

A commitment for title insurance shall be effective for six (6) months. The Company may issue a written endorsement extending the effective period of the commitment provided that:

1. A request for extension is received prior to expiration of the commitment
2. The extension is for no more than six (6) months
3. The effective date of the commitment remains unchanged
4. The commitment is not extended for a total period of more than two (2) years

**INTRODUCTION:** The rates for the various types of title insurance policies and endorsements offered by Secured Land Transfers, LLC (“the Company”) are set forth herein. Premiums are for title insurance only and do not include searches fees, abstract fees, attorney fees, or escrow or closing fees. As used herein, the initials ALTA stand for American Land Title Insurance Association. Secured Land Transfers, LLC is an appointed Agent of Chicago Title Insurance Company and has adopted their rates as their own where policies and endorsements are issued on their Commitment and Policy Forms respectively.

Below outlines the Company adopted Rates of Chicago Title Insurance Company.

# CHICAGO TITLE INSURANCE COMPANY

TITLE INSURANCE RATES AND  
CHARGES FOR COMPANY OWNED  
OFFICES IN KANSAS



EFFECTIVE FOR ORDERS RECEIVED  
ON OR AFTER January 15, 2020

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**SECTION 1 AUTHORITY TO QUOTE CHARGES**

No employee may quote title insurance charges unless they are properly licensed as a title insurance agent in the state where the property is located. No employee may quote charges, other than set forth in this manual, without approval of the appropriate revenue manager or underwriter.

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SECTION 2 STANDARD CHARGES

2.01 Summary of Charges for Residential Owner's Policies. (Rates apply to one-to-four family residential properties only for purchase.)

- A) Summary of charges for Owner's Title Insurance Policies (Rates apply to one-to-four family residential properties only for purchase.)
B) For policies issued on properties improved by one-to-four family residential structures, the rates shown below include the fees for risk and search and examination. These fees are lumped together and stated as a single charge, rather than expressed separately. Settlement services charges are not included in this rate. These rates apply to every county in Kansas when the policy is written by a Company owned office. If an owner's policy is issued simultaneously with a loan policy, see Sections 2.04 and/or 2.05

NEW OWNER'S RATES APPLY TO TRANSACTIONS WITH OR WITHOUT A PRIOR POLICY

Table with 2 columns: Amount of Insurance and Fee for Resale, Owners Policy. Rows range from Up to \$80,000 (433.00) to 625,001 to 650,000 (1,057.00).

State: Kansas
Effective Date: January 15, 2020

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|                          |          |
|--------------------------|----------|
| 650,001 to 675,000 ..... | 1,072.00 |
| 675,001 to 700,000 ..... | 1,088.00 |
| 700,001 to 725,000 ..... | 1,103.00 |
| 725,001 to 750,000 ..... | 1,119.00 |

Calculating premiums over card amount:

Round liability amount up to nearest \$1,000 before calculation details.

Round policy amount up to nearest \$1.

For policies over \$750,000 and up to \$1,000,000 - Add \$0.66 per thousand.

For policies over \$1,000,000 and up to \$5,000,000 - Add \$0.50 per thousand.

For policies over \$5,000,000 and up to infinity - Add \$0.65 per thousand.

2.02 Summary of Charges for Residential Refinance Loan Policies. (Rates apply to one-to-four family residential properties only for refinance transactions.)

- A) Summary of Charges for Residential Refinance Loan policies when Chicago Title Insurance Company is clearing Title encumbrances and handling the associated escrow process. (Rates apply to one-to-four family residential properties only for refinance transactions.)
- B) For policies issued on properties improved by one-to-four family residential structures, the rates shown below include the fees for risk and search and examination. These fees are lumped together and stated as a single charge, rather than expressed separately. Settlement services charges are not included in this rate. If an owner's policy is issued simultaneously with a loan policy, see Sections 2.04 and/or 2.05.

**NEW LOAN RATES APPLY TO TRANSACTIONS WITH OR WITHOUT A PRIOR POLICY**

| Amount of Insurance      | Fee for Refinance Loan Policy |
|--------------------------|-------------------------------|
| Up to \$80,000 .....     | 340.00                        |
| 80,001 to 90,000 .....   | 353.00                        |
| 90,001 to 100,000 .....  | 367.00                        |
| 100,001 to 110,000 ..... | 379.00                        |
| 110,001 to 120,000 ..... | 392.00                        |
| 120,001 to 130,000 ..... | 406.00                        |
| 130,001 to 140,000 ..... | 419.00                        |
| 140,001 to 150,000 ..... | 432.00                        |
| 150,001 to 160,000 ..... | 445.00                        |
| 160,001 to 170,000 ..... | 457.00                        |
| 170,001 to 180,000 ..... | 471.00                        |
| 180,001 to 190,000 ..... | 484.00                        |
| 190,001 to 200,000 ..... | 496.00                        |
| 200,001 to 210,000 ..... | 510.00                        |
| 210,001 to 220,000 ..... | 523.00                        |
| 220,001 to 230,000 ..... | 536.00                        |
| 230,001 to 240,000 ..... | 549.00                        |

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240,001 to 250,000 .....581.00

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|                          |          |
|--------------------------|----------|
| 250,001 to 275,000 ..... | 614.00   |
| 275,001 to 300,000 ..... | 646.00   |
| 300,001 to 325,000 ..... | 679.00   |
| 325,001 to 350,000 ..... | 711.00   |
| 350,001 to 375,000 ..... | 744.00   |
| 375,001 to 400,000 ..... | 776.00   |
| 400,001 to 425,000 ..... | 809.00   |
| 425,001 to 450,000 ..... | 840.00   |
| 450,001 to 475,000 ..... | 873.00   |
| 475,001 to 500,000 ..... | 889.00   |
| 500,001 to 525,000 ..... | 905.00   |
| 525,001 to 550,000 ..... | 922.00   |
| 550,001 to 575,000 ..... | 938.00   |
| 575,001 to 600,000 ..... | 955.00   |
| 600,001 to 625,000 ..... | 970.00   |
| 625,001 to 650,000 ..... | 987.00   |
| 650,001 to 675,000 ..... | 1,003.00 |
| 675,001 to 700,000 ..... | 1,020.00 |
| 700,001 to 725,000 ..... | 1,035.00 |
| 725,001 to 750,000 ..... | 1,049.00 |

Calculating premiums over card amount:

Round liability amount up to nearest \$1,000 before calculation details.

Round policy amount up to nearest \$1.

For policies over \$750,000 and up to \$1,000,000 - Add \$0.66 per thousand.

For policies over \$1,000,000 and up to \$5,000,000 - Add \$0.50 per thousand.

For policies over \$5,000,000 and up to infinity - Add \$0.65 per thousand.

2.03 Non-Residential Rate (Commercial)

The following charges apply to all properties other than those improved by 1-to-4-family residential structures. These charges include risk rate and search and examination fees lumped together and stated as a single charge. Settlement services charges are not included in this rate. This rate is also commonly referred to as the "Commercial Rate".

A. Policies for \$1,000,000 or less.

| <u>Amount of Insurance</u> | <u>Charge</u> |
|----------------------------|---------------|
| \$0 to 100,000 .....       | 710.00        |
| \$100,001 to 105,000 ..... | 712.00        |
| \$105,001 to 110,000 ..... | 723.00        |
| \$110,001 to 115,000 ..... | 734.00        |
| \$115,001 to 120,000 ..... | 745.00        |
| \$120,001 to 125,000 ..... | 756.00        |
| \$125,001 to 130,000 ..... | 768.00        |
| \$130,001 to 135,000 ..... | 779.00        |
| \$135,001 to 140,000 ..... | 790.00        |
| \$140,001 to 145,000 ..... | 801.00        |

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|                            |          |
|----------------------------|----------|
| \$145,001 to 150,000 ..... | 812.00   |
| \$150,001 to 155,000 ..... | 824.00   |
| \$155,001 to 160,000 ..... | 835.00   |
| \$160,001 to 165,000 ..... | 846.00   |
| \$165,001 to 170,000 ..... | 857.00   |
| \$170,001 to 175,000 ..... | 868.00   |
| \$175,001 to 180,000 ..... | 880.00   |
| \$180,001 to 185,000 ..... | 891.00   |
| \$185,001 to 190,000 ..... | 902.00   |
| \$190,001 to 195,000 ..... | 913.00   |
| \$195,001 to 200,000 ..... | 924.00   |
| \$200,001 to 210,000 ..... | 947.00   |
| \$210,001 to 220,000 ..... | 969.00   |
| \$220,001 to 230,000 ..... | 992.00   |
| \$230,001 to 240,000 ..... | 1,014.00 |
| \$240,001 to 250,000 ..... | 1,036.00 |
| \$250,001 to 260,000 ..... | 1,059.00 |
| \$260,001 to 270,000 ..... | 1,081.00 |
| \$270,001 to 280,000 ..... | 1,104.00 |
| \$280,001 to 290,000 ..... | 1,126.00 |
| \$290,001 to 300,000 ..... | 1,148.00 |
| \$300,001 to 325,000 ..... | 1,204.00 |
| \$325,001 to 350,000 ..... | 1,260.00 |
| \$350,001 to 375,000 ..... | 1,316.00 |
| \$375,001 to 400,000 ..... | 1,372.00 |
| \$400,001 to 425,000 ..... | 1,428.00 |
| \$425,001 to 450,000 ..... | 1,484.00 |
| \$450,001 to 475,000 ..... | 1,540.00 |
| \$475,001 to 500,000 ..... | 1,596.00 |
| \$500,001 to 525,000 ..... | 1,624.00 |
| \$525,001 to 550,000 ..... | 1,652.00 |
| \$550,001 to 575,000 ..... | 1,680.00 |
| \$575,001 to 600,000 ..... | 1,708.00 |
| \$600,001 to 625,000 ..... | 1,736.00 |
| \$625,001 to 650,000 ..... | 1,764.00 |
| \$650,001 to 675,000 ..... | 1,792.00 |
| \$675,001 to 700,000 ..... | 1,820.00 |
| \$700,001 to 725,000 ..... | 1,848.00 |
| \$725,001 to 750,000 ..... | 1,876.00 |
| \$750,001 to 775,000 ..... | 1,904.00 |
| \$775,001 to 800,000 ..... | 1,932.00 |
| \$800,001 to 825,000 ..... | 1,960.00 |
| \$825,001 to 850,000 ..... | 1,988.00 |
| \$850,001 to 875,000 ..... | 2,016.00 |
| \$875,001 to 900,000 ..... | 2,044.00 |
| \$900,001 to 925,000 ..... | 2,072.00 |

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|                                |          |
|--------------------------------|----------|
| \$925,001 to 950,000 .....     | 2,100.00 |
| \$950,001 to 975,000 .....     | 2,128.00 |
| \$975,001 to \$1,000,000 ..... | 2,156.00 |

For policies over \$1 million, charge \$2,156, plus \$0.90 per thousand up to \$5 million.

For policies over \$5 million, charge \$5,740 plus \$0.75 per thousand up to infinity.

Calculating premiums over card amount:

Round liability amount up to nearest \$1,000 before calculation details.

Round policy amount up to nearest \$1.

B. Policies over \$1,000,000.

Rates for policies over \$1,000,000 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.

2.04 Simultaneous-Issue Loan Policies

A. Basic Residential loan policies issued simultaneously with an owner's policy (provided the amount does not exceed the amount of the owner's policy):

Charge \$280

If the amount of the loan policy exceeds the amount of the owner's policy being issued simultaneously therewith, the charge for the loan policy shall be \$280 plus an excess liability charge (using the Residential Owner's Title Policy rate table in Section 2.01) for the difference between the owner's policy liability amount and the loan policy liability amount.

B. Expanded coverage loan policies issued simultaneously with an owner's policy (provided the amount does not exceed the amount of the owner's policy):

Charge \$290

If the amount of the loan policy exceeds the amount of the owner's policy being issued simultaneously therewith, the charge for the loan policy shall be \$290 plus an excess liability charge (using the Residential Owner's Title Policy rate table in Section 2.01) for the difference between the owner's policy liability amount and the loan policy liability amount.

## CHICAGO TITLE INSURANCE COMPANY

- C. Nonresidential loan policies issued simultaneously with an owner's policy (provided the amount does not exceed the amount of the owner's policy):
- |                                |         |
|--------------------------------|---------|
| Under \$5 Million liability    | \$750   |
| \$5 Million liability and over | \$1,000 |

If the amount of the loan policy exceeds the amount of the owner's policy being issued simultaneously therewith, the charge for the loan policy shall be:

- a) \$750 if the loan policy liability is under \$5 million, plus an excess liability charge (using the Non-Residential (Commercial) rate table in Section 2.03) for the difference between the owner's policy liability amount and the loan policy liability amount; or
- b) \$1,000 if the loan policy liability is \$5 million or over, plus an excess liability charge (using the Non-Residential (Commercial) rate table in Section 2.03) for the difference between the owner's liability amount and the loan liability amount.

### 2.05 Simultaneous-Issue Leasehold Policies

- A. For leasehold policies simultaneously issued with a policy insuring an interest in a different estate in the land, refer to above schedules and charge 30% of the indicated amount.
- B. If the amount of the leasehold policy exceeds the amount of the policy being issued simultaneously therewith, charge 30% of the amount to be charged for the other policy, plus the difference between the amount being charged for the other policy and the amount that would otherwise be charged for such a leasehold policy not being simultaneously issued.

### 2.06 Reserved for Future Use

### 2.07 Residential Junior Lien Policy/Limited Loan Coverage Policy Rate.

This rate applies on second, third or fourth mortgages on 1-to-4 family residential platted subdivision properties only, where the Junior Lien Commitment Information Sheet is issued in lieu of the ALTA Commitment, and the ALTA Short Form Residential Loan Policy; or the Limited Loan Coverage Policy is issued.

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| <u>Amount of Insurance</u> | <u>Rate</u>         |
|----------------------------|---------------------|
| Less than \$15,001 .....   | \$165               |
| \$15,001 to \$20,000 ..... | 180                 |
| 20,001 to 30,000 .....     | 195                 |
| 30,001 to 40,000 .....     | 210                 |
| 40,001 to 50,000 .....     | 230                 |
| 50,001 to 60,000 .....     | 250                 |
| 60,001 to 70,000 .....     | 270                 |
| 70,001 to 80,000 .....     | 290                 |
| 80,001 to 90,000 .....     | 310                 |
| 90,001 to 100,000 .....    | 330                 |
| Over 100,000, add.....     | \$1.50 per thousand |

## CHICAGO TITLE INSURANCE COMPANY

### 2.08 Summary of Charges for ALTA Homeowners Policy of Title Insurance.

| Amount of Insurance    | Fee     |
|------------------------|---------|
| Up to \$80,000         | \$470   |
| \$80,001 to \$90,000   | \$491   |
| \$90,001 to \$100,000  | \$511   |
| \$100,001 to \$110,000 | \$524   |
| \$110,001 to \$120,000 | \$538   |
| \$120,001 to \$130,000 | \$551   |
| \$130,001 to \$140,000 | \$564   |
| \$140,001 to \$150,000 | \$578   |
| \$150,001 to \$160,000 | \$591   |
| \$160,001 to \$170,000 | \$605   |
| \$170,001 to \$180,000 | \$618   |
| \$180,001 to \$190,000 | \$632   |
| \$190,001 to \$200,000 | \$645   |
| \$200,001 to \$210,000 | \$659   |
| \$210,001 to \$220,000 | \$672   |
| \$220,001 to \$230,000 | \$685   |
| \$230,001 to \$240,000 | \$699   |
| \$240,001 to \$250,000 | \$712   |
| \$250,000 to \$275,000 | \$745   |
| \$275,001 to \$300,000 | \$780   |
| \$300,001 to \$325,000 | \$813   |
| \$325,001 to \$350,000 | \$847   |
| \$350,001 to \$375,000 | \$880   |
| \$375,001 to \$400,000 | \$914   |
| \$400,001 to \$425,000 | \$931   |
| \$425,001 to \$450,000 | \$964   |
| \$450,001 to \$475,000 | \$997   |
| \$475,001 to \$500,000 | \$1,030 |

Calculating premiums over the above rates:

For policies over \$500,000 and up to \$1,000,000 – add \$0.74 per thousand  
For policies over \$1,000,000 and up to \$5,000,000 – add \$0.56 per thousand  
For policies over \$5,000,000 and up to infinity – add \$0.73 per thousand

CHICAGO TITLE INSURANCE COMPANY

2.09 Summary of Charges for Expanded Coverage Residential Loan Policies

| Amount of Insurance    | Fee   |
|------------------------|-------|
| Up to \$80,000         | \$363 |
| \$80,001 to \$90,000   | \$377 |
| \$90,001 to \$100,000  | \$392 |
| \$100,001 to \$110,000 | \$405 |
| \$110,001 to \$120,000 | \$419 |
| \$120,001 to \$130,000 | \$433 |
| \$130,001 to \$140,000 | \$447 |
| \$140,001 to \$150,000 | \$461 |
| \$150,001 to \$160,000 | \$475 |
| \$160,001 to \$170,000 | \$488 |
| \$170,001 to \$180,000 | \$503 |
| \$180,001 to \$190,000 | \$517 |
| \$190,001 to \$200,000 | \$530 |
| \$200,001 to \$210,000 | \$545 |
| \$210,001 to \$220,000 | \$559 |
| \$220,001 to \$230,000 | \$572 |
| \$230,001 to \$240,000 | \$586 |
| \$240,001 to \$250,000 | \$620 |
| \$250,000 to \$275,000 | \$656 |
| \$275,001 to \$300,000 | \$690 |
| \$300,001 to \$325,000 | \$725 |
| \$325,001 to \$350,000 | \$759 |
| \$350,001 to \$375,000 | \$794 |
| \$375,001 to \$400,000 | \$828 |
| \$400,001 to \$425,000 | \$864 |
| \$425,001 to \$450,000 | \$898 |
| \$450,001 to \$475,000 | \$933 |
| \$475,001 to \$500,000 | \$949 |

Calculating premiums over the above rates:

For policies over \$500,000 and up to \$1,000,000 – add \$0.74 per thousand  
For policies over \$1,000,000 and up to \$5,000,000 – add \$0.56 per thousand  
For policies over \$5,000,000 and up to infinity – add \$0.73 per thousand

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2.10 ( SECTION HELD OPEN FOR FUTURE USE )

2.11 Master Home Equity Loan Policy

For home equity loan transactions up to \$250,000 with centralized order tracking and processing through National Lender's Solution or similar unit, pursuant to a written agreement, the rate shall be \$45.00.

For home equity loan transactions from \$250,000 up to \$500,000 with centralized order tracking and processing through National Lender's Solution or similar unit, pursuant to a written agreement, the rate shall be \$75.00.

2.12 ALTA Limited Pre-Foreclosure Policy and Date Down Endorsement:

**A. Amount of Insurance**

The Amount of Insurance for an ALTA Pre-Foreclosure Policy shall equal either the face amount of the mortgage to be foreclosed or the outstanding balance of the mortgage to be foreclosed as requested by the Insured.

**B. Basic Rate for ALTA Limited Pre-Foreclosure Policy**

|   |          |
|---|----------|
| For the first \$250,000.00 of liability -   | \$350.00 |
| For each additional \$1,000.00 (or fraction thereof) above \$250,000.00 and up to \$1,000,000 - | \$ 0.60  |
| For each additional \$1,000.00 (or fraction thereof) above \$1,000,000.00 -                     | \$ 0.40  |

**C. Date Down Endorsement**

|  |         |
|--|---------|
| ALTA Limited Pre-Foreclosure Date Down Endorsement** | \$50.00 |
|--|---------|

(See Section 5.13, Class L)

\*\* (Endorsement to be issued only in connection with a previously issued ALTA Limited Pre-Foreclosure Policy to date down the policy prior to or during a foreclosure of the lender's mortgage insured by the policy).

**SECTION 3 CHARGES INVOLVING DEVELOPMENT OR CONSTRUCTION**

**3.01 Development Loans**

The company will insure the lien of a development loan for site improvements, such as streets and sewers to lots in a platted subdivision, when the aggregate sales price of such lots is in excess of \$500,000.00, at a premium of \$.90 per thousand. No reissue credit from any prior policy will be allowed toward this premium, and no reissue credit will be allowed on any future policy by virtue of having issued a development loan policy at this price.

If a development loan does not qualify under these guidelines, charge the rate for a commercial loan policy set forth in Section 2.03. Reissue credit is available when the loan qualifies under Section 5.01 and does not qualify for the rate set forth above.

**3.02 Construction Loans on One-To-Four-Family Residential Properties**

Residential construction loans are handled as follows:

A commitment is issued to the construction lender. The fee is \$275 to a builder/investor or a builder/developer and charged when the construction loan Mortgage/Modification is recorded.

**3.03 Builder's/Investor's Rate**

The Builder's/Investor's Rate on orders placed after September 15, 2003, is \$1.50 per thousand for the first \$250,000 of liability, and \$1 per thousand for liability above \$250,000, minimum \$250. The Builder's/Investor's Rate will apply in the following situations:

- A. Where two or more houses are constructed, or to be constructed, on building plots within the same chain of title, and requiring only one examination of the original base title; or
- B. Where one or more building plots have been acquired and so improved within a subdivision, the title to which we have insured; or
- C. Where one or more plots have been acquired by an established residential builder/investor; and
- D. Where the builder/investor is paying for the title insurance.

## CHICAGO TITLE INSURANCE COMPANY

### 3.04 Subdivision Charge

A special charge known as the subdivision charge will be granted under the following circumstances:

- A. Premises owned by one owner have been platted into 10 or more lots, or where one owner owns 10 or more lots within a platted subdivision; and
- B. The owner proposes to sell vacant lots to individual purchasers and furnish an owner's title insurance policy to each purchaser, as evidence of title, in lieu of furnishing an abstract of title; and
- C. The owner of such premises has either an outstanding owner's title insurance policy thereon, issued by the Company, or has caused the Company to prepare a blanket title report covering all of said premises owned by him. (Note: A minimum charge for the preparation of such blanket title report may be necessary in individual cases.)

The Subdivision Charge shall be quoted by the revenue manager. The quote shall be in writing and given a contract rate number. All subsequent orders placed pursuant to this quotation shall have this number affixed to the "Order Sheet". Copies of all Subdivision Charge quotations are to be given to the Metro Manager, the affected Branch Manager, and Office Counsel. A copy of each contract shall be filed in the Contract Rate Book.

Before the rate is established and quoted to the customer, it must be filed with the Kansas Insurance Department under the "U & U Rule".

### 3.05 Developer and Builder Rate

Where the Developer is also the builder on one or more building plots within a subdivision and we have already insured the Developer's underlying subdivision base Title.

The Developer and Builder rate is \$1.50 per thousand for the first \$200,000 of Liability, and \$.50 per thousand for liability above \$200,000, minimum \$250.

### 3.06 ( SECTION HELD OPEN FOR FUTURE USE )

### 3.07 ( SECTION HELD OPEN FOR FUTURE USE )

### 3.08 Rundown and Endorsement on Construction Loan Policies.

Where the Company is disbursing construction funds pursuant to a construction loan escrow and disbursing agreement, there is no additional charge for periodic title rundown and endorsements to cover each disbursement. Where the Company is not disbursing the funds, however, the charge for each rundown and endorsement shall be \$150.

## CHICAGO TITLE INSURANCE COMPANY

### 3.09 Permanent Loans on New Commercial Projects

Where the Company has previously insured the lien of a construction loan on a commercial project, and collected the appropriate premium therefor, we will insure the lien of a permanent mortgage, which replaces the construction mortgage, for a processing or work charge only. If the amount of the permanent mortgage exceeds the amount of the construction mortgage, it will be necessary to bill additional premium for the excess amount. The processing charge is \$250.00. Of course, any extended or special coverages given in the permanent loan policy should be billed at the appropriate rate in addition to the work charge.

If an unusual amount of work is involved, we must file our rate under the "U and U Rule".

**SECTION 4 CHARGES FOR ADDITIONAL OR SPECIAL SERVICES AND COVERAGES**

4.01 Additional Charges

All of the above charges are for ordinary or normal cases.

When the premises to be insured consist of multiple tracts coming from separate chains of title, an additional charge of \$100.00 for each additional tract for residential and \$150 for each additional tract for non-residential shall be made.

In cases involving a long and intricate title, an appropriate additional charge, fixed by the examiner, will be made.

In order to comply with Kansas law, a special rate filing will need to be made under the "Unique and Unusual Rule". Consult the Area Manager in these cases.

4.02 Commitment Charges

Preliminary Title Report charges or commitment charges are made to compensate the Company for the work done in preparing a commitment when no policy is issued.

A "Preliminary Title Report charge" is made when a title report is issued with no likelihood of a policy being issued in the next 6 months.

A "Commitment charge" is made when there is a strong possibility a policy will be written, but we are aware of contingencies that will result in cancellation of the order.

- A. The fee for a Preliminary Title Report on 1-to-4-family residential properties is \$250.00. Charge \$125.00 for each update report issued.
- B. A commitment charge of \$350 on a 1-4 family residential property, which includes the curative work.
- C. The fee for a Preliminary Title Report on commercial properties is \$500.00.
- D. If more than three hours of search and examination time is required, add \$100.00 to the charge for the Preliminary Title Report or Commitment.
- E. A commitment charge of \$150.00 is made on 1-to-4-family residential properties. If copies of deeds and/or exceptions are required, the fee is \$200.00.
- F. A commitment charge of \$500.00 is made on commercial properties.
- G. An examination fee of \$350 on commercial transactions which includes but is not limited to curative work.

## CHICAGO TITLE INSURANCE COMPANY

The Commitment Charges at "B", "D", "E" and "F" above shall also apply as cancellation fees in cases where an order for a policy is cancelled. To collect these fees, the customer must be advised, before the commitment is issued, that there will be a cancellation or commitment charge.

Amounts paid for Preliminary Title Reports or Commitments, except construction binders issued by Chicago Title Insurance Company (Section 3.02 of this manual), shall be credited toward the premium due for any policy issued pursuant to those reports.

### 4.03 Special Coverages Extraordinary Risks

Our published schedule of rates creates sufficient reserves to cover losses arising from our assumption of "normal" risks. While we sometimes accept greater-than-normal risks, our loss experience is naturally less favorable in such cases. It is therefore the Company's policy that, where appropriate underwriting authority has determined that an extraordinary risk is nevertheless acceptable, the Company should be compensated accordingly. It is not possible to enumerate these risks, but they might be such things as insuring against forced removal by reason of an encroachment, or deleting some cloud on the title, such as by adverse possession affidavit, without requiring suit to quiet title. The possibilities are as diverse as the imaginations of counsel are fertile. Likewise, it is not possible to formulate any schedule of charges for such risks. Unless there is a sufficient experience or custom factor to serve as a guide, an officer should be consulted.

If unusual or unique circumstances require additional charges, a special rate filing under the "U and U Rule" is required.

### 4.04 (SECTION HELD OPEN FOR FUTURE USE)

### 4.05 Service and Closing Fees

#### I. Residential Properties:

Standard Escrow Related Fees across all metro area residential escrow offices. All fees below will be charged to the party shown unless instructed otherwise in contract.

CHICAGO TITLE INSURANCE COMPANY

**SALE TRANSACTIONS WITH NEW LOAN**

|              |       |   |
|--------------|-------|---|
| Seller Fees: | \$0   | New Construction transaction where seller is builder or transactions where developer is selling individual lot to builder (excludes individual), inclusive of courier/overnight delivery & services and wire fees & services. |
|              | \$250 | Customary Realtor Assisted Transactions, inclusive of courier/overnight delivery & services and wire fees & services.   |
|              | \$375 | Short Sale transactions where seller has negotiated a short sale with their lender, inclusive of courier/overnight delivery & services and wire fees & services.  |
|              | \$335 | Relocation Transactions where the commitment/policy will not be issued by our company, inclusive of courier/overnight delivery & services and wire fees & services.   |
|              | \$375 | Relocation Transactions where commitment/policy will be issued by our company, inclusive of courier/overnight delivery & services and wire fees & services.   |
|              | \$375 | Foreclosing Lender is Seller, inclusive of courier/overnight delivery & services and wire fees & services.  |
|              | \$250 | Non-Realtor Assisted (FSBO) Customary Transactions, inclusive of courier/overnight delivery & services and wire fees & services.  |
|              |       |   |
| Buyer Fees   | \$0   | New Construction transaction where buyer is builder/developer (excludes individuals), inclusive of courier/overnight delivery & services and wire fees & services.  |
|              | \$375 | Escrow Fee/Settlement Services when loan obtained with an institutional lender, inclusive of courier/overnight delivery & services and wire fees & services.  |
|              | \$200 | Jr. Lien Closing Fee, if closed simultaneous with first mortgage, inclusive of courier/overnight delivery & services and wire fees & services.  |

State: Kansas  
 Effective Date: January 15, 2020

CHICAGO TITLE INSURANCE COMPANY

**SALE TRANSACTION WITH OTHER FINANCING OR CASH**

|              |       |  |
|--------------|-------|--|
| Seller Fees: | \$0   | New Construction transaction where seller is builder or transactions where developer is selling individual lot to builder (excludes individuals), inclusive of courier/overnight delivery & services and wire fess & services. |
|              | \$250 | Customary Realtor Assisted Transactions, inclusive of courier/overnight delivery & services and wire fees & services.  |
|              | \$375 | Short Sale transactions where seller has negotiated a short sale with their lender, inclusive of courier/overnight delivery & services and wire fees & services.   |
|              | \$335 | Relocation Transactions where the commitment/policy will not be issued by our company, inclusive of courier/overnight delivery & services and wire fees & services.  |
|              | \$375 | Relocation Transactions where the commitment/policy will be issued by our company, inclusive of courier/overnight delivery & services and wire fees & services.  |
|              | \$375 | Foreclosing Lender is Seller, inclusive of courier/overnight delivery & services and wire fees & services.   |
|              | \$250 | Non-Realtor Assisted (FSBO) Customary Transactions, inclusive of courier/overnight delivery & services and wire fees & services.   |
|              |       |  |
| Buyer Fee    | \$250 | Escrow/Settlement Services cash transaction, inclusive of courier/overnight delivery & services and wire fees & services.  |
|              | \$375 | Escrow/Settlement Services when new loan is with anyone other than an institutional lender, inclusive of courier/overnight delivery & services and wire fees & services.   |
|              | \$0   | New construction where buyer is builder/developer (excludes individuals), inclusive of courier/overnight delivery & services and wire fees & services.   |

**REFINANCES**

|          |       |  |
|----------|-------|--|
| Borrower | \$375 | Escrow Fee/Settlement Services, inclusive of courier/overnight delivery & services and wire fees & services. |
|----------|-------|--|

CHICAGO TITLE INSURANCE COMPANY

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**CLOSING FEES FOR CENTRALIZED RATE**

Escrow Fee/Settlement Services in connection with transactions insured within the program guidelines shown in Section 5.15a – Centralized Refinance Rate, and where a closing statement and other documents are prepared by Centralized Processing Unit.

| Liability Amount         | Amount |
|--------------------------|--------|
| Up to \$100,000          | \$325  |
| \$100,001 to \$125,000   | \$350  |
| \$125,001 to \$150,000   | \$375  |
| \$150,001 to \$175,000   | \$420  |
| \$175,001 to \$200,000   | \$425  |
| \$200,001 to \$250,000   | \$430  |
| \$250,001 to \$300,000   | \$435  |
| \$300,001 to \$350,000   | \$440  |
| \$350,001 to \$400,000   | \$445  |
| \$400,001 to \$450,000   | \$450  |
| \$450,001 to \$500,000   | \$455  |
| \$500,001 to \$1,000,000 | \$500  |

For transactions exceeding \$1,000,000 in liability, the closing fee is \$500 plus \$1.00 per thousand.

An additional fee for notary services in the amount of \$75 may be charged in counties outside Johnson and Wyandotte.

CHICAGO TITLE INSURANCE COMPANY

**OTHER**

|                                       |       |  |
|---------------------------------------|-------|--|
| Witness Signing                       | \$200 | Accommodation Signing - Buyer/Borrower                               |
| Witness Signing                       | \$150 | Accommodation Signing - Seller                                       |
| Document Preparation                  | \$50  |  |
| Courier/Overnight Delivery & Services | \$28  | Handling and delivery fee when not subject to inclusive closing fee. |
| Wire Fees & Services                  | \$28  | For outgoing wires when not subject to inclusive fee.                |

**TITLE SERVICE FEES**

|                                 |       |   |
|---------------------------------|-------|---|
| Residential Relo Search Package | \$250 | Property search without issuing a commitment for relocation transaction |
| Residential Relo Search Package | \$375 | Property search when issuing a commitment for relocation transactions.  |
| Document Copies                 | \$25  | Up to five (5) pages – additional pages at \$2 each.                    |

II. Commercial Properties:

A. Sale Transactions:

| <b><u>Sale Amount:</u></b>   | <b><u>Rate:</u></b> |
|------------------------------|---------------------|
| \$500,000 or less -          | \$600.00            |
| \$500,001 to \$2,000,000 -   | \$800.00            |
| \$2,000,001 to \$5,000,000 - | \$1,000.00          |
| \$5,000,001 and above -      | \$1,250.00          |

B. Refinance Transactions:

| <b><u>Loan Amount:</u></b>   | <b><u>Rate:</u></b> |
|------------------------------|---------------------|
| \$500,000 or less -          | \$400.00            |
| \$500,001 to \$2,000,000 -   | \$600.00            |
| \$2,000,001 to \$5,000,000 - | \$800.00            |
| \$5,000,001 and above -      | \$1,000.00          |

State: Kansas

Effective Date: January 15, 2020

## CHICAGO TITLE INSURANCE COMPANY

### 4.06 Copies of Policies

If an insured requests a copy of his policy more than 6 months after the original has been issued, we require that the request be in writing, and charge \$25.00. If the insured requests a duplicate original - charge \$75.00.

These charges shall be waived if the insured establishes to our satisfaction that he never received the original policy.

### 4.07 Charge for Mortgage failing to meet register of deeds format requirements

A service charge of \$50 will be made when a mortgage submitted for recording and issuance of title insurance fails to meet the register of deeds' formatting requirements concerning width of margins.

CHICAGO TITLE INSURANCE COMPANY

**SECTION 5 OTHER SPECIAL RATES**

5.01 Commercial Reissue Rate

The reissue rate applies only to policies on property other than one-to-four family. The reissue rate is the Commercial Rate, less the reissue credit.

Reissue rates apply when a prior owner's title insurance policy on the premises in question has been issued by an underwriter licensed in Kansas to the current owner and is available to us.

Commercial Reissue Credit.

- A. The reissue credit shall be 40 percent of the regular rate on the amount of the prior owner's policy, or the most recent loan policy, if more recent and for a greater amount.

Liability in excess of the amount of the prior policy will be billed at the regular rate.

- B. If the examination of title reveals any of the following since the prior policy: a bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a passage of title into divided interests of less than 1/16, more than 25 additional easements, then no reissue credit is available.

5.02 No Longer Applicable – Open For Future Use

5.03 Commercial Substitution Rate

In cases involving commercial or industrial property where we have an existing loan policy not over three years old, and the same borrower asks us to issue a new loan policy on a substitute loan, we will charge 60% of the standard rate up to the principal amount of the original loan, plus standard rates for any increase in the loan amount over said amount.

5.04 No longer applicable - Open for future use

CHICAGO TITLE INSURANCE COMPANY

5.05 Residential Second Rate (also known as Home Equity Rate)

**HOME EQUITY LOAN PROGRAM**

POLICY TO BE ISSUED: Standard ALTA Loan Form

ENDORSEMENTS AVAILABLE (see Section 5.13 for endorsement pricing):

1. ALTA Form 6-06 and 6.2-06, Variable Rate Mortgage.
2. ALTA Form 14-06 Series, Future Advances.

RATE SCHEDULE:

|            |  |
|------------|--|
| \$155      | \$15,000 or less                                 |
| \$165      | \$15,001 to \$20,000                             |
| \$180      | \$20,001 to \$30,000                             |
| \$205      | \$30,001 to \$40,000                             |
| \$225      | \$40,001 to \$50,000                             |
| \$245      | \$50,001 to \$60,000                             |
| \$265      | \$60,001 to \$70,000                             |
| \$275      | \$70,001 to \$80,000                             |
| \$300      | \$80,001 to \$90,000                             |
| \$320      | \$90,001 to \$100,000                            |
| Add \$1.50 | Per thousand for policies greater than \$100,001 |

SPECIAL CONDITIONS & PROCEDURES:

1. This rate does not include any escrow service and is limited to 1-to-4-family residential properties.
2. This rate is applicable when the policy to be issued insures any junior mortgage on residential property, provided all of the conditions set forth herein are met.

## CHICAGO TITLE INSURANCE COMPANY

### 5.06 Future Advances

Where the Company endorses an existing loan policy to cover a future advance, make a rundown charge of \$50.00, plus 60% of the regular rate on the amount of the advance, to the extent that the total indebtedness after the advance does not exceed the original face amount of the policy. If the total indebtedness after the advance does exceed the original face amount of the policy, charge 100% of the regular rate on the portion of the advance that causes the original face amount of the policy to be exceeded.

### 5.07 Swing Loans

A residential purchaser frequently contemplates using the proceeds of the sale of his prior residence to apply to the purchase of a new one. Where the prior residence has not yet been sold, or the sale thereof has not yet closed, it is sometimes necessary for him to obtain a "swing loan" on the prior residence to generate the funds necessary to close on the new one. The full rate, as determined under Sec. 2.01 hereof, should be charged for any policy insuring a swing loan mortgage on the prior residence. Thereafter, when the prior residence is sold, and we issue a policy to the purchaser, the seller is entitled to a credit against the premium therefor equivalent to the premium paid for the swing loan policy, less \$75.00

### 5.08 SECTION HELD OPEN FOR FUTURE USE

### 5.09 SECTION HELD OPEN FOR FUTURE USE

### 5.10 Contracts for Deed

Where an insured (as defined in paragraph 1(a) of the Conditions and Stipulations) in a contract for deed policy has or is about to acquire fee title by reason of full performance of the contract for deed, we will issue a dated-down policy showing title vested in our insured, which policy should be in the amount of the current fair market value of the property, for a processing charge of \$75.00, plus the regular rate on the excess of current fair market value over the original policy amount. The contract for deed policy must be surrendered for cancellation.

### 5.11 Nonstandard Endorsement Charge

A nonstandard endorsement charge is imposed when a proposed insured requests and the Company agrees to a modification of the language of a standard endorsement. The charge is \$100 per endorsement.

CHICAGO TITLE INSURANCE COMPANY

5.12 ALTA Residential Limited Coverage Mortgage Modification Policy  
The premium charge shall be:

| Policy Amount              | Rate  |
|----------------------------|-------|
| \$ 0-\$1,000,000           | \$125 |
| \$ 1,000,001 - \$1,500,000 | \$250 |
| \$ 1,500,001 - \$2,000,000 | \$350 |

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

5.13 Standard Endorsements - Classification and Charges

**Class A – Additional 25%<sup>1</sup> (\$250 minimum) (See Section 5.14)**

- ALTA Form 10.1-06 (Assignment and Date Down) [Nonresidential]
- ALTA Form 11-06 (Mortgage Modification) [Nonresidential]
- ALTA Form 11.1-06 (Mortgage Modification with Subordination) [Nonresidential]
- ALTA Form 11.2-06 (Mortgage Modification with Additional Amount of Insurance) [Nonresidential]<sup>2</sup>
- ALTA Form 30-06 (One-to-Four Family Shared Appreciation Mortgage) [Residential]
- ALTA Form 30.1-06 (Commercial Participation Interest) [Nonresidential]
- Date-Down Endorsement 1 [Nonresidential and No Construction]
- Policy Modification 15 (Increase of Insurance)
- Post-Policy Transaction Modification [Nonresidential]

<sup>1</sup>When the charge is expressed as "additional \_ percent," it refers to a percentage of the "Whole" premium, which means the charge determined under section 2.01 or 2.02 of this manual, without reduction by reissue or simultaneous issue or other discount or credit.

<sup>2</sup>The charge for the endorsement is in addition to the appropriate additional premium for the increased amount of insurance.

<sup>3</sup>In zoning Risk Level 1, all of the following must be true:

- (a) No improvements within the last 12 months and none contemplated.
- (b) Zoning has been in effect at least one year.
- (c) Use of property is not changing.

If any of the foregoing criteria is not applicable, the endorsement is considered to be in Risk Level 2.

## CHICAGO TITLE INSURANCE COMPANY

### **Class B – Additional 20%**

- ALTA Form 3.1-06 (Zoning – Completed Structure) (Risk Level 2)<sup>3</sup>
- ALTA Form 3.2-06 (Zoning – Land Under Development) (Risk Level 2)<sup>3</sup>

### **Class C – Additional 15% {Reserved for Future Use}**

### **Class D – Additional 10%**

- ALTA Form 3-06 (Zoning – Unimproved Land) (Risk Level 2)<sup>3</sup>
- ALTA Form 15-06 (Non-Imputation – Full Equity Transfer)
- ALTA Form 15.1-06 (Non-Imputation – Additional Insured)
- ALTA Form 15.2-06 (Non-Imputation – Partial Equity Transfer)
- ALTA Form 31-06 (Severable Improvements)
- ALTA Form 43-06 (Anti-Taint)
- ALTA 46-06 (Option)
- Fairway (Change in Composition of Insured Entity)
- Option Endorsement
- Option Endorsement (Loan Policy)
- Option to Repurchase or Lease (Owner's Policy)
- SE 199 (Wind Farm Zoning Endorsement) (ALTA 3.1 MOD)

### **Class E - 10 cents per Thousand**

- 1001-KS (Mechanic's Lien - Statutory Bond)

### **Class F - \$400**

- ALTA Form 3.1-06 (Zoning – Completed Structure) (Risk Level 1)<sup>3</sup>
- ALTA Form 3.2-06 (Zoning – Land Under Development) (Risk Level 1)<sup>3</sup>

### **Class G - \$350**

- Small Commercial Loan Policy Endorsement Pack (ALTA 9-06 – Restrictions, Encroachments, Minerals; ALTA 22-06 – Location; ALTA 19-06/19.1-06 – Contiguity; ALTA 17-06 – Access; ALTA 18-06/18.1-06 – Tax Parcel; ALTA 25-06 – Same As Survey) [Nonresidential]

## CHICAGO TITLE INSURANCE COMPANY

### **Class H - \$200**

- ALTA Form 3-06 (Zoning – Unimproved Land) (Risk Level 1)<sup>3</sup>
- ALTA Form 9.6-06 (Private Rights – Loan Policy) [Nonresidential]
- ALTA Form 9.6.1-06 (Private Rights – Current Assessments) [Nonresidential]
- ALTA Form 9.9-06 (Private Rights – Owner’s Policy) [Nonresidential]
- ALTA Form 40-06 (Tax Credit – Owner’s Policy)
- ALTA Form 40.1-06 (Tax Credit – Defined Amount – Owner’s Policy)<sup>2</sup>
- Assumption [Nonresidential]
- Anti-Clogging
- Change of Name of Insured Endorsement [Nonresidential]
- Post-Policy Transaction Modification [Nonresidential Construction Date Down]
- Shopping Center [Nonresidential]
- Synthetic Lease (Lease vs. Mortgage) [Nonresidential]
- Tax Benefit Endorsement [Nonresidential]

### **Class I - \$150**

- ALTA Form 1-06 (Street Assessments) [Nonresidential]
- ALTA Form 4-06 (Condominium) [Nonresidential]
- ALTA Form 4.1-06 (Condominium) [Nonresidential]
- ALTA Form 5-06 (Planned Unit Development) [Nonresidential]
- ALTA Form 5.1-06 (Planned Unit Development) [Nonresidential]
- ALTA Form 6-06 (Variable Rate) [Nonresidential]
- ALTA Form 6.2-06 (Variable Rate Mortgage – Negative Amortization) [Nonresidential]
- Form 6.2-06 (Variable Rate Mortgage – Negative Amortization with Convertible Modification) [Nonresidential]
- ALTA Form 8.2-06 (Commercial Environmental Lien) [Nonresidential]
- ALTA Form 9-06 (Restrictions, Encroachments, Minerals – Loan Policy) [Nonresidential]
- ALTA Form 9.1-06 (Covenants, Conditions and Restrictions – Unimproved Land – Owner’s Policy) [Nonresidential]
- ALTA Form 9.2-06 (Covenants, Conditions and Restrictions – Improved Land – Owner’s Policy) [Nonresidential]
- ALTA Form 9.3-06 (Covenants, Conditions and Restrictions – Loan Policy) [Nonresidential]
- ALTA Form 9.6-06 (Private Rights – Loan Policy) [Residential]
- ALTA Form 9.6.1-06 (Private Rights – Current Assessments) [Residential]
- ALTA Form 9.7-06 (Restrictions, Encroachments, Minerals – Land under Development – Loan Policy) [Nonresidential]
- ALTA Form 9.8-06 (Covenants, Conditions and Restrictions – Land Under Development – Owner’s Policy) [Nonresidential]
- ALTA Form 9.9-06 (Private Rights – Owner’s Policy) [Residential]
- ALTA Form 9.10-06 (Restrictions, Encroachments, Minerals – Current Violations)

## CHICAGO TITLE INSURANCE COMPANY

- Loan Policy) [Nonresidential]
- ALTA Form 10-06 (Assignment) [Nonresidential]
- ALTA Form 10.1-06 (Assignment and Date Down) [Residential]
- ALTA Form 11-06 (Mortgage Modification) [Residential]
- ALTA Form 11.1-06 (Mortgage Modification with Subordination) [Residential]
- ALTA Form 11.2-06 (Mortgage Modification with Additional Amount of Insurance) [Residential]<sup>2</sup>
- ALTA Form 12-06 (Aggregation – Loan Policy)
- ALTA Form 12.1-06 (Aggregation – State Limits – Loan Policy)
- ALTA Form 14-06 (Future Advance – Priority) [Nonresidential]
- ALTA Form 14.1-06 (Future Advance – Knowledge) [Nonresidential]
- ALTA Form 14.2-06 (Future Advance – Letter of Credit) [Nonresidential]
- ALTA Form 14.3-06 (Future Advance – Reverse Mortgage) [Nonresidential]
- ALTA Form 16-06 (Mezzanine Financing)
- ALTA Form 17-06 (Access and Entry) [Nonresidential]
- ALTA Form 17.1-06 (Indirect Access and Entry) [Nonresidential]
- ALTA Form 17.2-06 (Utility Access) [Nonresidential]
- ALTA Form 18-06 (Single Tax Parcel) [Nonresidential]
- ALTA Form 18.1-06 (Multiple Tax Parcel) [Nonresidential]
- ALTA Form 19-06 (Contiguity – Multiple Parcels) [Nonresidential]
- ALTA Form 19.1-06 (Contiguity – Single Parcel) [Nonresidential]
- ALTA Form 19.2-06 (Contiguity – Specified Parcels) [Nonresidential]
- ALTA Form 20-06 (First Loss – Multiple Parcel Transaction)
- ALTA Form 22-06 (Location) [Nonresidential]
- ALTA Form 22.1-06 (Location and Map) [Nonresidential]
- ALTA Form 24-06 (Doing Business) [Nonresidential]
- ALTA Form 25-06 (Same as Survey) [Nonresidential]
- ALTA Form 25.1-06 (Same as Portion of Survey) [Nonresidential]
- ALTA Form 26-06 (Subdivision) [Nonresidential]
- ALTA Form 28-06 (Easement – Damage or Enforced Removal)
- ALTA Form 28.1-06 (Encroachments – Boundaries and Easements)
- ALTA Form 28.2-06 (Encroachments – Boundaries and Easements – Described Improvements)
- ALTA Form 28.3-06 (Encroachments – Boundaries and Easements – Described Improvements and Land Under Development)
- ALTA Form 29-06 (Interest Rate Swap – Direct Obligation)
- ALTA Form 29.1-06 (Interest Rate Swap – Additional Interest)
- ALTA Form 29.2-06 (Interest Rate Swap – Direct Obligation – Defined Amount)<sup>2</sup>
- ALTA Form 29.3-06 (Interest Rate Swap – Additional Interest – Defined Amount)<sup>2</sup>
- ALTA Form 35-06 (Minerals and Other Subsurface Substances – Buildings)
- ALTA Form 35.1-06 (Minerals and Other Subsurface Substances – Improvements)
- ALTA Form 35.2-06 (Minerals and Other Subsurface Substances – Described Improvements)
- ALTA Form 35.3-06 (Minerals and Other Subsurface Substances – Land Under Development)

## CHICAGO TITLE INSURANCE COMPANY

- ALTA Form 36-06 (Energy Project – Leasehold/Easement – Owner’s Policy)
- ALTA Form 36.1-06 (Energy Project – Leasehold/Easement – Loan Policy)
- ALTA Form 36.2-06 (Energy Project – Leasehold – Owner’s Policy)
- ALTA Form 36.3-06 (Energy Project – Leasehold – Loan Policy)
- ALTA Form 36.4-06 (Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Owner’s Policy)
- ALTA Form 36.5-06 (Energy Project – Covenants, Conditions and Restrictions – Land Under Development – Loan Policy)
- ALTA Form 36.6-06 (Energy Project – Encroachments)
- ALTA Form 36.7-06 (Energy Project – Fee Estate – Owner’s Policy)
- ALTA Form 36.8-06 (Energy Project – Fee Estate – Loan Policy)
- ALTA Form 37-06 (Assignment of Rents or Leases) [Nonresidential]
- ALTA Form 38-06 (Mortgage Tax)
- ALTA Form 41-06 (Water – Buildings)
- ALTA Form 41.1-06 (Water – Improvements)
- ALTA Form 41.2-06 (Water – Described Improvements)
- ALTA Form 41.3-06 (Water – Land Under Development)
- ALTA Form 42-06 (Commercial Lender Group) [Nonresidential]
- ALTA Form 45-06 (Pari Passu Mortgage)
- Post-Policy Transaction Modification [Residential – Date Down]
- Bondholder (Mod 119.4)
- Bonds – Loss Payee
- Bonds – Non Merger of Sub-Leasehold
- CLTA Form 107.9 (Additional Insured) [Nonresidential]
- CLTA Form 111 (Mortgage Priority, Partial Reconveyance) [Nonresidential]
- Effect of Tax Sale on Easement
- Encroachment Endorsement 1
- Encroachment Endorsement 2
- Foundation – Survey Endorsement [Nonresidential]
- Inflation Protection – One-to-Four Family [Residential]
- Installment Contract Purchaser [Nonresidential]
- Large Mutual Note [Nonresidential]
- Merger – Mortgage and Fee [Nonresidential]
- Restrictions 4A (Violation of Building Line) [Nonresidential]
- SE 198 - Wind Farm – Electrical Generation and Transmission
- SE 201 - Wind Farm – Single Integrated Project Access and Entry
- SE 248 - Wind Farm – Contiguity Endorsement
- Successor Endorsement
- USA Form Policy – Date Down
- All endorsement forms filed with the Kansas Insurance Commission not otherwise listed in this Section other

CHICAGO TITLE INSURANCE COMPANY

**Class J – RESERVED FOR FUTURE USE**

**Class K - \$75 - Residential Only**

- ALTA Form 7 Series
- ALTA Form 10-06 (Assignment)
- Assumption
- Change of Name of Insured Endorsement
- Post-Policy Transaction Modification [Residential – No Date Down]

**Class L – \$50**

- ALTA Form 32-06 (Construction Loan – Loss of Priority)
- ALTA Form 32.1-06 (Construction Loan – Loss of Priority – Direct Payment)
- ALTA Form 32.2-06 (Construction Loan – Loss of Priority – Insured’s Direct Payment)
- ALTA Form 33-06 (Disbursement)
- ALTA Limited Pre-Foreclosure Date Down Endorsement (See Section 2.12(C))
- Installment Contract Purchaser [Residential]

**Class M - \$25 - Residential Only**

- ALTA Form 17-06 (Access and Entry)
- ALTA Form 17.1-06 (Indirect Access and Entry)
- ALTA Form 17.2-06 (Utility Access)
- ALTA Form 18-06 (Single Tax Parcel)
- ALTA Form 18.1-06 (Multiple Tax Parcel)
- ALTA Form 19-06 (Contiguity – Multiple Parcels)
- ALTA Form 19.1-06 (Contiguity – Single Parcel)
- ALTA Form 19.2-06 (Contiguity – Specified Parcels)
- ALTA Form 24-06 (Doing Business)
- ALTA Form 25-06 (Same as Survey)
- ALTA Form 25.1-06 (Same as Portion of Survey)
- ALTA Form 26-06 (Subdivision)
- ALTA Form 37-06 (Assignment of Rents or Leases)
- ALTA JR Loan Endorsement 1
- ALTA JR Loan Endorsement 2
- CLTA Form 107.9 (Additional Insured)
- CLTA Form 111 (Mortgage Priority, Partial Reconveyance)
- Foundation – Survey Endorsement
- Merger – Mortgage and Fee

## CHICAGO TITLE INSURANCE COMPANY

### **Class N - No Charge – Residential Only**

- ALTA Form 1-06 (Street Assessments)
- ALTA Form 4-06 (Condominium)
- ALTA Form 4.1-06 (Condominium)
- ALTA Form 5-06 (Planned Unit Development)
- ALTA Form 5.1-06 (Planned Unit Development)
- ALTA Form 6-06 (Variable Rate)
- ALTA Form 6.2-06 (Variable Rate Mortgage – Negative Amortization)
- Form 6.2-06 (Variable Rate Mortgage – Negative Amortization with Convertible Modification)
- ALTA Form 7-06 (Manufactured Housing Unit)
- ALTA Form 7.1-06 (Manufactured Housing – Conversion – Loan Policy)
- ALTA Form 7.2-06 (Manufactured Housing – Conversion – Owner’s Policy)
- ALTA Form 8.1-06 (Environmental Protection Lien)
- ALTA Form 9-06 (Restrictions, Encroachments, Minerals – Loan Policy)
- ALTA Form 9.1-06 (Covenants, Conditions and Restrictions – Unimproved Land – Owner’s Policy)
- ALTA Form 9.2-06 (Covenants, Conditions and Restrictions – Improved Land – Owner’s Policy)
- ALTA Form 9.3-06 (Covenants, Conditions and Restrictions – Loan Policy)
- ALTA Form 9.7-06 (Restrictions, Encroachments, Minerals – Land under Development – Loan Policy)
- ALTA Form 9.8-06 (Covenants, Conditions and Restrictions – Land Under Development – Owner’s Policy)
- ALTA Form 9.10-06 (Restrictions, Encroachments, Minerals – Current Violations – Loan Policy)
- ALTA Form 14-06 (Future Advance – Priority)
- ALTA Form 14.1-06 (Future Advance – Knowledge)
- ALTA Form 14.2-06 (Future Advance – Letter of Credit)
- ALTA Form 14.3-06 (Future Advance – Reverse Mortgage)
- ALTA Form 22-06 (Location)
- ALTA Form 22.1-06 (Location and Map)
- Bi-weekly
- FNMA Balloon Mortgage Endorsement
- Large Mutual Note
- Restrictions 4A (Violation of Building Line)

### **Class O – Price based on Risk Assumed**

- ALTA Form 34-06 (Identified Risk Coverage)
- Blank Endorsement

## CHICAGO TITLE INSURANCE COMPANY

### **Class P – No Charge**

- ALTA Form 13-06 (Leasehold – Owner’s Policy)
- ALTA Form 13.1-06 (Leasehold – Loan Policy)
- ALTA Form 23-06 (Coinsurance – Single Policy)
- ALTA Form 39-06 (Policy Authentication)
- ALTA Form 44-06 (Insured Mortgage Recording)
- Lack of Signatures – Loan Policy
- Lack of Signatures – Owner’s Policy
- Facilities Endorsement
- SE 200 (Wind Farm – Leasehold and Easement Endorsement) (ALTA 13.06 MOD)
- Waiver of Arbitration

#### 5.14 Endorsements Subsequent to Policy Issuance

For Class A endorsements on post-policy transactions, ("PPT"<sup>4</sup> endorsements), the charge is the greater of:

1. 25% of the whole premium applicable to the policy; or
2. \$50 per hour with a minimum charge of \$250

[This charge is not divided with agents. Agent charges, if applicable, are in addition to the charge so determined.]

<sup>4</sup>Any endorsement issued in conjunction with a transaction involving the land or the insured mortgage subsequent to the issuance of the policy, in connection with which any of the following occur: (1) the name of the insured is changed; (2) we are asked to amend the description of the insured mortgage to include another instrument; (3) the description of the land is changing by either addition or deletion of land; (4) we are asked to redate the policy to a current date; or (5) we are asked to insure against instruments appearing of record between the policy date and the current date.

## CHICAGO TITLE INSURANCE COMPANY

### 5.15 Centralized Refinance Rates

#### A. Centralized Refinance Rate I

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

| <b>Amount of Insurance</b> | <b>Centralized Refinance Rate I</b> |
|----------------------------|-------------------------------------|
| \$1 - \$250,000            | \$360                               |
| \$250,001 - \$500,000      | \$540                               |
| \$500,001 - \$750,000      | \$660                               |
| \$750,001 - \$1,000,000    | \$800                               |
| \$1,000,001 - \$1,250,000  | \$925                               |
| \$1,250,001 - \$1,500,000  | \$1,000                             |
| \$1,500,001 - \$2,000,000  | \$1,075                             |
| \$2,000,001 - \$3,000,000  | \$1,300                             |

The Centralized Refinance Rate I applies only to loan transactions which meet the following criteria:

1. The loan is not in excess of \$3,000,000.00;
2. The loan is secured by a mortgage or deed of trust encumbering real property improved with a one-to-four family residential dwelling unit or residential condominium unit;
3. The loan proceeds must be used to refinance an existing loan secured by the same property;
4. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment; and;
5. The new policy coverage is ALTA in form (including an ALTA Loan Policy or ALTA Short Form Residential Loan Policy) with streamlined searching providing for generic exceptions for CC&Rs, easements, minerals, mineral rights or survey matters.

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

**Note 2:** Where the applicable rate(s) and form(s) is filed, or otherwise authorized to be issued, coverages provided under the following endorsements will be included at no additional charge upon request of the lender at the time of policy issuance: ALTA 4-06, ALTA 5-06, ALTA 6-06, ALTA 6.2-06, and ALTA 9-06, ALTA 22-06 and ALTA 28-06. All other endorsements shall be charged in accordance with this manual.

**Note 3:** No agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company's management to do so for each lender.

## CHICAGO TITLE INSURANCE COMPANY

### B. Centralized Refinance Rate II

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

| <b>Amount of Insurance</b> | <b>Centralized Refinance Rate II</b> |
|----------------------------|--------------------------------------|
| \$1 - \$250,000            | \$320                                |
| \$250,001 - \$500,000      | \$400                                |
| \$500,001 - \$750,000      | \$460                                |
| \$750,001 - \$1,000,000    | \$520                                |
| \$1,000,001 - \$1,250,000  | \$630                                |
| \$1,250,001 - \$1,500,000  | \$750                                |

The Centralized Refinance Rate II applies only to loan transactions which meet the following criteria:

1. The lender must enter into an agreement with either the Company's centralized processing units or with an agent or underwritten title company authorized by the Company in writing to offer this rate which specifies, among other matters, a maximum cancellation rate and the methods of order opening and tracking;
2. Electronic and paperless order opening and electronic and paperless delivery of the preliminary report or commitment;
3. The loan is not in excess of \$1,500,000.00;
4. 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;
5. The loan proceeds must be used to refinance an existing loan secured by the same property;
6. The loan transaction must be initiated and coordinated through a centralized point of contact with the originating lender;
7. Orders must be opened with the Company's centralized processing units or with an agent or underwritten title company authorized by the Company to offer this rate;
8. Cancelled orders must not exceed the maximum cancellation rate established by the Company's centralized processing units or by an agent or underwritten title company authorized by the Company to offer this rate; and
9. ALTA Short Form Residential Loan Policy must be issued.

CHICAGO TITLE INSURANCE COMPANY

**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, an agent or underwritten title company, and any office thereof offering this rate, must have a multi-state presence, must process transactions in a centralized electronic environment, and must perform the management functions otherwise required of the Company’s centralized processing divisions under the provisions of this Section. In addition, no agent or underwritten title company may offer this rate unless expressly authorized in writing by the Company’s management to do so for each lender.

5.16 A.I.R. Rates

For residential refinance transaction where FNAS is to be provided by electronic transmission all necessary information for order placement with reduced manual data entry, with use of a short form policy or master policy and certificate generally in the form of an ALTA Short Form Residential Loan Policy Format of ALTA Master Residential Loan Policy, with standardized exceptions in summary format and order processing and delivery through a centralized platform. Standard endorsements will be included at no additional charge upon request of the lender at the time of policy issuance.

| <u>Policy Amount</u>            | <u>Rate</u> |
|---------------------------------|-------------|
| \$0 to \$250,000.....           | \$600       |
| \$250,001 to \$500,000.....     | \$750       |
| \$500,001 to \$750,000.....     | \$850       |
| \$750,001 to \$1,000,000.....   | \$960       |
| \$1,000,001 to \$1,250,000..... | \$1,060     |
| \$1,250,001 to \$1,500,000..... | \$1,160     |

5.17 Mortgage Modification Guarantee

Assures that the validity, priority and enforceability of a recorded mortgage has not been diminished or lost by reason of a modification or amendment.

\$125.00 Flat Fee. Amount of Liability is the unpaid principal balance of the loan not to exceed \$250,000 liability.

**SECTION 6 OWNERSHIP INFORMATION SERVICES AND FEES**

6.01 Ownership and Encumbrance Report - One to Four Family Residential Property  
- \$125.00

This product is offered when the customer requests written, verified ownership and encumbrance information but does not require insurance.

It includes:

- Name(s) in which Title is currently held
- Legal Description
- Real estate taxes
- Liens, encumbrances and other matters agreed to by the customer and the Company

The amount of this fee can be applied toward a Chicago Title insurance product if requested within 6 months of the report issue date.

6.02 Ownership and Encumbrance Report - Commercial Property  
- \$300.00

Copy charges are in addition to the report fee at \$25 for up to 25 pages, and \$1 for each additional page

6.03 Complete Property Information Report - One to Four Family Residential Property  
- No insurance \$250.00, Updates \$125 each.

This product is offered when there is no expectation of producing an insurance product within the next six months.

It Includes:

- Name(s) in which Title is currently held
- Legal Description
- Real estate taxes
- Easements
- Liens, encumbrances and other matters agreed to by the customer and the Company

The amount of this fee can be applied toward a Chicago Title insurance product if requested within 6 months of the report issue date.

6.04 Complete Property Information Report - Commercial Property - \$500.00

Copy charges are in addition to the report fee at \$25 for up to 25 pages, and \$1 for each additional page.

**SECTION 7 REAL ESTATE SETTLEMENT PROCEDURES ACT OF 1974**

Section 8(b) of the Real Estate Settlement Procedures Act of 1974, (Title 12 U.S.C., Sec. 2607) prohibits the giving or acceptance of "...any fee, kickback, or thing of value pursuant to any agreement or understanding, oral or otherwise, that business incident to or a part of a real estate settlement service involving a federally related mortgage loan shall be referred to any person."

Violation of this section is a felony. Employees are warned that discriminatory or favorable pricing practices offered to a particular customer, which are not available to all customers similarly situated, may be considered a "kickback" or "thing of value" if the customer in question is in a position to direct future RESPA-covered orders to us, even though the transaction in question may not be a RESPA-covered transaction.

**SECTION 8 KANSAS RATE REGULATION**

Kansas law requires that each agent and insurer file all charges and rates made in connection with the issuance of a title insurance policy.

Once filed, these are the rates that must be charged. No deviations can be permitted unless a special rate is filed in accordance with the "Unique and Unusual Rule". This rule has been filed with our rates and is to be followed wherever a rate is to be quoted that varies from those filed with the Kansas Department of Insurance.

8.01 The "U and U" Rule :

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 PRIOR TO QUOTATION OR BEING MADE EFFECTIVE.

**SECTION 9 APPLICABILITY OF RATES**

The rates and charges set forth in this manual apply to each and every county in the State of Kansas when the policy is written directly through a Company owned office.



# RATES AND RULES

FOR THE STATE OF

# KANSAS

EFFECTIVE: March 16, 2022

### STANDARD RISK RATES

These rates are for ordinary real estate transactions for title insurance coverage provided by the standard forms of ALTA policies and/or endorsements. These rates assume that the Company will be supplied with evidence satisfactory to the Company that title has been determined based upon a competent examination of title. Fees and charges in connection with the searching, examination, certification and closing of title are not included in these rates, and the Company may make additional charges for these and other services when applicable.

### RIGHT OF THE COMPANY TO ADJUST CHARGES/DECLINE TO INSURE

The Company may adjust charges in especially difficult titles or for special risk considerations, or for coverage requested by the insured that is not provided in the standard ALTA forms of policies. The Company may also decline to insure any title. It may, at any time, at its sole discretion, refuse or cancel any application by canceling its charges and notifying the applicant.

### RIGHT TO WITHHOLD ISSUANCE OF POLICY

A fundamental principle of insurance is that the insurer does not undertake a risk unless it has been paid the required premium for the policy. Therefore, the Company will not issue a policy of title insurance until all applicable charges have been paid in full.

### AMOUNT OF INSURANCE

Owner's title insurance policies will not be issued for less than the full value of the property as determined by:

1. the contract purchase price for the property including the value of any assumed liens or obligations;
2. the appraised value of the property; or
3. a good faith estimate of the value of the property; except when the Company is a co-insurer with one or more other title insurers, or when the interest of the insured owner is a leasehold or other interest in the property which is less than fee ownership, in which case no owners title insurance policy will be issued for less than the value of the insured's interest in the property.

Mortgagee title insurance policies will be issued in the amount equal to the face value of the insured mortgage, except:

1. If the Company is a co-insurer with other title insurers, the amount of insurance may be less than the face amount of the mortgage, provided the total liability of all co-insurers complies with the amount of insurance requirements set forth in this section;
2. If the value of the insured property or the equity of the mortgagor is less than the face amount of the mortgage, the amount of insurance may be equal to the value of the property or the equity of the mortgagor in the property;
3. If the mortgage includes provisions for negative amortization, shared appreciation, or interest or other costs to be added to the indebtedness or secured by the mortgage, the policy may be written in an amount greater than the face amount of the mortgage;
4. If the indebtedness secured by the mortgage is also secured by mortgages on other property, the policy may be written in an amount equal to the amount of the indebtedness allocated by the insured to be secured by the property provided the values of the other property or properties is equal to or greater than the amount of the indebtedness allocated to the other properties.

Owners and loan policies of title insurance may be issued in amounts less than the minimum amounts stated above if that amount is greater than the Title Insurance Industry Capacity. Title Insurance Industry Capacity is defined by the total liability which can be assumed by the Company plus the total amount of any co-insurance and/or reinsurance which is available through other title insurance companies.

## COMMITMENTS

A properly completed title insurance commitment is a formal and legally binding contract to insure title to real property. In some jurisdictions, a commitment is called a binder. Maximum care must be exercised in the issuance of a title commitment due to the great potential for liability and claim every time a title commitment is issued. Subject to its terms and expiration, the commitment can be relied upon by the insured to obtain a title policy subject only to the exceptions set out therein.

A commitment for title insurance shall be effective for six (6) months. The Company may issue a written endorsement extending the effective period of the commitment provided that:

1. A request for extension is received prior to expiration of the commitment
2. The extension is for no more than six (6) months
3. The effective date of the commitment remains unchanged
4. The commitment is not extended for a total period of more than two (2) years

INTRODUCTION: The rates for the various types of title insurance policies and endorsements offered by Pro National Title Agency ("the Company") are set forth herein. Premiums are for title insurance only and do not include searches fees, abstract fees, attorney fees, or escrow or closing fees. As used herein, the initials ALTA stand for American Land Title Insurance Association. Pro National is an appointed Agent of First American Title Insurance Company and Stewart Title Guaranty Company and has adopted the Underwriter rates as their own where policies and endorsements are issued on the Underwriter Commitment and Policy Forms respectively.

Schedule A herein outlines the Company adopted Rates of First American Title Insurance Company

Schedule B herein outlines the Company adopted Rates of Stewart Title Guaranty Company

## SCHEDULE A RATES



*First American  
Title Insurance Company*

## Kansas Schedule of Title Insurance Rates

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December 15, 2020

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## KANSAS

### Schedule of Title Insurance Rates

Effective December 15, 2020

#### 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 the Company. The Rates, Charges, and fees contained in this Schedule are applicable only to the products and services provided for herein directly by the Company and not by an agent on behalf of 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: First American Title Insurance Company.
- Construction Loan: A loan for the purpose of construction of improvements or rehabilitation of improvements to the subject property.
- EAGLE® Owner's Policy: The Company's branded version of the ALTA Homeowner's Policy of Title Insurance.
- Loan Policy: A title insurance policy insuring a lender or assignee of a lender.
- Non-EAGLE® Owner's Policy: Any Owner's Policy other than an EAGLE® Owner's Policy.
- 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 LOAN RATE**

The Rate set forth in this section applies to the issuance of the ALTA Short Form Commitment, ALTA Short Form Expanded Coverage Residential Loan Policy (if this form is not offered in this state, issue the ALTA Short Form Residential Loan Policy), and includes the ALTA endorsements 4.0/4.1-06, 5.0/5.1-06, 6-06, 8.1-06, and 9.0/9.3/9.10-06. Additional fees may apply for additional endorsements (see endorsement appendix). This Rate is charged on a loan transaction that meets the criteria set forth below and is either (i) coordinated by one of the Company’s centralized processing divisions (including First American Mortgage Solutions Group) or (ii) processed in a centralized production environment and coordinated by a multi-state policy issuing agent of the Company authorized in writing by the Company to use this Rate:

1. The loan proceeds are to be used for any purpose other than construction or the financing of the acquisition of the property in a concurrent purchase transaction;
2. The loan is secured by a deed of trust or mortgage on Residential property;

3. A short form Commitment and short form Loan Policy are issued and delivered electronically; and
4. The order is opened through a centralized point of entry or contact designated by the originating lender, and is processed using the Company's or multi-state policy issuing agent's electronic production system.

The Rate for Loan Policies subject to this section is:

| Amount of Insurance           | Rate    |
|-------------------------------|---------|
| Up to and including \$250,000 | \$455   |
| \$250,001 to \$500,000        | \$585   |
| \$500,001 to \$750,000        | \$715   |
| \$750,001 to \$1,000,000      | \$845   |
| \$1,000,001 to \$1,500,000    | \$975   |
| \$1,500,001 to \$2,000,000    | \$1,040 |

For each \$10,000 of liability above \$2,000,000, add \$4.

#### C.2 equiSMART MASTER LOAN PROGRAM

FACT Loan Policies issued under the equiSMART Master Loan Program are available for Residential equity line loan transactions for lenders participating in the Company's equiSMART Program at the Rates specified in this section.

| Loan Amount                   | Rate  |
|-------------------------------|-------|
| Up to and including \$100,000 | \$120 |
| \$100,001 to \$250,000        | \$145 |
| \$250,001 to \$500,000        | \$210 |

#### C.3 COMMERCIAL TRANSACTIONS

Special title policy and endorsement Rate and escrow fee consideration will be given to transactions involving Commercial property subject to prior approval by the Company's Underwriting Department based on an analysis of prior insurance, the complexity of the transaction, the number and geographic location of the properties involved, the extent to which additional services are needed, costs, and the need for expedited service to meet transactional deadlines.

This section may only be applied to escrow fees when the amount of insurance in the policy is \$250,000 or greater and to title policy and endorsement Rates when the amount of insurance in the policy is \$500,000 or greater.

**SECTION D  
JOHNSON COUNTY, LEAVENWORTH COUNTY, WYANDOTTE COUNTY, DOUGLAS COUNTY, AND  
MIAMI COUNTY**

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section D apply to all transactions involving property in Johnson County, Leavenworth County, Wyandotte County, Douglas County, and Miami County.

**D.1 OWNER'S INSURANCE**

(a) Owner's Policy Other Than Those Addressed in This Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section D.6.

(b) 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 D.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section D.6, subject to a minimum Charge of \$250. 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 D.6 at the tier level of the excess liability.

(c) 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, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

| <b>Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate</b> | <b>Rate</b>       |
|--|-------------------|
| Less than one year   | \$200             |
| One to five years  | \$500             |
| More than five years   | Section D.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section D.6 applicable at the tier level of the excess liability.

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.

Not available for Residential properties.

(d) Builder/Developer Rate - Residential Only

The Rates for Non-EAGLE® Owner's Policies issued to builders and developers for Residential properties are as follows:

| Amount of Insurance           | Rate  |
|-------------------------------|---|
| Up to and including \$250,000 | \$1.50 per \$1,000, subject to a minimum of \$150 |
| \$250,000.01 to \$750,000     | Add \$1 per \$1,000                               |
| \$750,000.01 to \$2,000,000   | Add \$0.65 per \$1,000                            |
| Over \$2,000,000              | Add \$0.80 per \$1,000                            |

D.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in This Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section D.6.

(b) 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. This Charge applies 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.
2. This Charge applies 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 (additional tract Charges from Section D.3(b) will apply).
3. This Charge applies 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.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section D.3(b) will apply).

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:

5. This Charge applies 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.
6. This Charge applies 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 (additional tract Charges from Section D.3(b) will apply).
7. This Charge applies 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.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount 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 (additional tract Charges from Section D.3(b) will apply).

| <b>Residential</b>  | <b>Commercial</b>   |
|---|---|
| 1. \$300  | 1. Under \$5,000,000 amount of insurance - \$750;   |
| 2. \$300  | \$5,000,000 amount of insurance and over - \$1,000  |
| 3. \$300 plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy   | 2. Under \$5,000,000 amount of insurance - \$750;   |
| 4. \$300 plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy   | \$5,000,000 amount of insurance and over - \$1,000  |
| 5. \$100 per additional Loan Policy   | 3. Under \$5,000,000 amount of insurance - \$750;   |
| 6. \$100 per additional Loan Policy   | \$5,000,000 amount of insurance and over- \$1,000;  |
| 7. \$100 per additional Loan Policy plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy | plus the Rate shown in Section D.6 at the tier level for the amount of insurance in excess of the Owner's Policy  |
| 8. \$100 per additional Loan Policy plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy | 4. Under \$5,000,000 amount of insurance - \$750;   |
|   | \$5,000,000 amount of insurance and over - \$1,000;   |
|   | 5. Under \$5,000,000 amount of insurance - \$750;   |
|   | \$5,000,000 amount of insurance and over - \$1,000  |
|   | 6. Under \$5,000,000 amount of insurance - \$750;   |
|   | \$5,000,000 amount of insurance and over - \$1,000  |
|   | 7. Under \$5,000,000 amount of insurance - \$750;   |
|   | \$5,000,000 amount of insurance and over- \$1,000;  |
|   | plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |
|   | 8. Under \$5,000,000 amount of insurance - \$750;   |
|   | \$5,000,000 amount of insurance and over - \$1,000;   |
|   | plus the Rate shown in Section D.6 at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$750 if the amount of insurance is less than \$5,000,000 and \$1,000 if it is \$5,000,000 and over. This Rate is not available for a Residential property.

(d) Construction Loan - Residential Only

The Rate for a Loan Policy, insuring a loan with the primary purpose of construction or rehabilitation of improvements on the land, and containing all Standard Exceptions and no endorsements at the time of issuance of the Loan Policy and post-policy with the exception of the Record Matters Date Down Endorsement detailed below, is:

| <b>Amount of Insurance</b>    | <b>Rate</b>   |
|-------------------------------|---|
| Up to and including \$300,000 | \$200   |
| \$300,000.01 to \$500,000     | Add \$100   |
| \$500,000.01 to \$1,000,000   | Add \$1.00 per \$1,000 on the amount over \$500,000 |

| <b>Amount of Insurance</b> | <b>Rate</b>   |
|----------------------------|---|
| Over \$1,000,000           | Add \$0.50 per \$1,000 on the amount over \$1,000,000 |

The Charge for a Rundown and Record Matters Date Down Endorsement on a Construction Loan Policy:

Where the Company is disbursing construction funds pursuant to a Construction Loan escrow and disbursing agreement, there are no additional Charges for a periodic title rundown and date down endorsement to cover each disbursement. Where the Company is not disbursing the funds, however, the Charge for each title rundown and date down endorsement shall be the Charge set forth in Appendix A.

The Rates above are not available for Commercial properties.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

| <b>Amount of Insurance</b>      | <b>Rate</b> |
|---------------------------------|-------------|
| Up to and including \$1,000,000 | \$125       |
| \$1,000,001 to \$1,500,000      | \$250       |
| \$1,500,001 to \$2,000,000      | \$350       |

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

| <b>Loan Amount</b>           | <b>Rate</b> |
|------------------------------|-------------|
| Up to and including \$75,000 | \$125       |
| \$75,001 to \$150,000        | \$140       |
| Over \$150,000               | \$250       |

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section D.6 applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

D.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$200              | \$200             |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| <b>Residential</b>         | <b>Commercial</b>          |
|----------------------------|----------------------------|
| \$250 per additional tract | \$250 per additional tract |

(c) Commitment Production Charge

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.

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$250              | N/A               |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$100              | N/A               |

(e) Cancellation Charge

| <b>Residential</b>                | <b>Commercial</b> |
|-----------------------------------|-------------------|
| \$0, but see Section D.3(c) above | N/A               |

(f) Pro Forma Preparation Charge

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$50               | N/A               |

D.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$250              | \$250             |

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$175              | \$175             |

D.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

This section applies except where Section D.5(a)(4) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---------------|--------------|--------------|
| \$225         | \$355        | \$580        |

2. Cash Sale

This section applies except where Section D.5(a)(4) below applies.

| <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---------------|--------------|--------------|
| \$225         | \$225        | \$450        |

3. Loan Only

This section applies except where Section D.5(b)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---------------|--------------|--------------|
| N/A           | \$355        | \$355        |

4. New Construction

| <b>Transaction</b>   | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|--|---------------|--------------|--------------|
| Vacant Lot Closing:<br>Lot sold by subdivision developer to builder<br>for new home construction | \$0           | \$75         | \$75         |
| New Home Sale:<br>Builder to consumer - loan closing   | \$0           | \$355        | \$355        |

| <b>Transaction</b>                                   | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|--|---------------|--------------|--------------|
| New Home Sale:<br>Builder to consumer - cash closing | \$0           | \$225        | \$225        |

5. REO Fee

This section applies to sale of REOs.

| <b>Transaction</b>  | <b>Seller</b> | <b>Buyer</b>                       | <b>Total</b>            |
|---|---------------|------------------------------------|-------------------------|
| Closing fee to selling bank utilizing asset managers or electronic platform | \$400         | See Section D.5(a)(1) or (2) above | Depends on buyer column |
| Closing fee to selling bank when the fee above does not apply               | \$300         | See Section D.5(a)(1) or (2) above | Depends on buyer column |

6. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

| <b>Transaction</b> | <b>Seller</b> | <b>Buyer</b>                       | <b>Total</b>            |
|--------------------|---------------|------------------------------------|-------------------------|
| Short Sale         | \$400         | See Section D.5(a)(1) or (2) above | Depends on buyer column |

7. Exchange Closing or Funding

This section applies where buyer and seller exchange land, including all 1031 exchanges.

| <b>Transaction</b>          | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-----------------------------|---------------|--------------|--------------|
| Exchange Closing of Funding | \$225         | \$355        | \$580        |

8. Assumption

| <b>Transaction</b> | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|--------------------|---------------|--------------|--------------|
| Assumption         | \$225         | \$355        | \$580        |

9. Owner Finance

This section applies to owner finance, excluding contract for deed/installment sale contracts.

| <b>Transaction</b> | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|--------------------|---------------|--------------|--------------|
| Owner Finance      | \$300         | \$300        | \$600        |

10. Contract For Deed/Installment Sales Contracts

This fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

| <b>Transaction</b>                                | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---|---------------|--------------|--------------|
| Contract For Deed/<br>Installment Sales Contracts | \$350         | \$350        | \$700        |

(b) Residential - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Section D.5(a) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

| <b>Transaction</b>   | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|----------------------|---------------|--------------|--------------|
| Second MTG/DOT/HELOC | N/A           | \$200        | \$200        |

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

| <b>Transaction</b>                 | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|------------------------------------|---------------|--------------|--------------|
| For Sale By Owner Facilitation Fee | \$350         | N/A          | \$350        |

3. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

| <b>Transaction</b>  | <b>Seller</b> | <b>Buyer</b> | <b>Total</b>  |
|---------------------|---------------|--------------|---|
| After-Hours Closing | \$200         | \$200        | Depends on the number of parties requesting after-hours service |

4. Mobile Closing Fee

| <b>Transaction</b> | <b>Seller</b> | <b>Buyer</b> | <b>Total</b>   |
|--------------------|---------------|--------------|--|
| Mobile Closing Fee | \$100         | \$100        | Depends on the number of parties requesting a mobile closing |

5. Grant Funds Processing Fee

The fees below are subject to program restrictions.

| Transaction                | Seller  | Buyer | Total   |
|----------------------------|---------|-------|---------|
| Grant Funds Processing Fee | \$1,000 | N/A   | \$1,000 |

6. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| Transaction                         | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Mobile Home or Manufactured Housing | \$150  | N/A   | \$150 |

7. Builder/Developer Surcharges

When the closing fees in Section D.5(a)(4) apply.

| Transaction                  | Seller   | Buyer  | Total   |
|------------------------------|--|--|---|
| Builder/Developer Surcharges | E-recording:<br>\$2.25/doc<br>Wire/courier<br>delivery fee:<br>\$20/each | E-recording:<br>\$2.25/doc<br>Wire/courier<br>delivery fee:<br>\$20/each<br>(Vacant Lot<br>Closing Only) | Depends on the<br>number of E-<br>recordings,<br>deliveries, and<br>wires |

8. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| Transaction                            | Seller    | Buyer     | Total  |
|--|-----------|-----------|--|
| Excess Wire Fee / Courier Delivery Fee | \$20/each | \$20/each | Depends on the<br>number of<br>deliveries and<br>wires |

9. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| <b>Transaction</b> | <b>Seller</b> | <b>Buyer</b> | <b>Total</b>   |
|--------------------|---------------|--------------|--|
| Mail Out Fee       | \$50/each     | \$50/each    | Depends on the number of physical addresses or e-mail addresses employed |

(c) Residential - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) preparation or disbursement of funds.

| <b>Transaction</b>            | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-------------------------------|---------------|--------------|--------------|
| Accommodation/Witness Closing | \$125         | \$200        | \$325        |

2. Prepare Settlement Statement (CD) with Disbursement

| <b>Transaction</b>                                  | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---|---------------|--------------|--------------|
| Prepare Settlement Statement (CD) with Disbursement | N/A           | \$275        | \$275        |

3. Prepare Settlement Statement (CD) without Disbursement

| <b>Transaction</b>                                     | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|--|---------------|--------------|--------------|
| Prepare Settlement Statement (CD) without Disbursement | N/A           | \$250        | \$250        |

4. Escrow For Lender Requirements

| <b>Transaction</b>             | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|--------------------------------|---------------|--------------|--------------|
| Escrow For Lender Requirements | \$0           | \$50         | \$50         |

5. Escrow For Completion

This section applies to new construction.

| <b>Transaction</b>    | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-----------------------|---------------|--------------|--------------|
| Escrow For Completion | \$0           | \$0          | \$0          |

6. Indemnity Deposit - Required for Title Issues

| Transaction                                   | Seller | Buyer | Total |
|---|--------|-------|-------|
| Indemnity Deposit - Required for Title Issues | \$100  | N/A   | \$100 |

7. Document Preparation Fees (KS Only)

In connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

| Transaction               | Seller | Buyer | Total          |
|---------------------------|--------|-------|----------------|
| Document Preparation Fees | N/A    | N/A   | \$100/document |

8. Closing Protection Letter - MO

| Transaction                    | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Closing Protection Letter - MO | \$25   | \$25  | \$50  |

9. Closing Protection Letter - KS

| Transaction                    | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Closing Protection Letter - KS | \$0    | \$0   | \$0   |

10. Interest Bearing Account Set-Up Fee

| Transaction                         | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Interest Bearing Account Set-Up Fee | \$50   | \$50  | \$100 |

11. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

| Transaction                 | Seller | Buyer | Total |
|-----------------------------|--------|-------|-------|
| Language Translator Service | \$0    | \$0   | \$0   |

12. Document Redraw Fee

Additional Fee made in conjunction with any lender redraw fee.

| Transaction         | Seller | Buyer | Total |
|---------------------|--------|-------|-------|
| Document Redraw Fee | N/A    | \$0   | \$0   |

13. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

| <b>Transaction</b>         | <b>Seller</b> | <b>Buyer</b> | <b>Total</b>                                    |
|----------------------------|---------------|--------------|---|
| Miscellaneous Bill Payment | \$10/each     | \$10/each    | Varies depending on the number of bill payments |

14. Construction Disbursing

1/2 of 1% of the Construction Loan, but not less than \$3,500; where the loan includes purchase money and/or refinance amounts, the Rate shall apply to that part intended to fund the construction, subject to the minimum Charge of \$3,500.

(d) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

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.

| <b>Amount</b>                   | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---------------------------------|---------------|--------------|--------------|
| Up to and including \$1,000,000 | \$400         | \$400        | \$800        |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| <b>Amount</b>                 | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A           | \$400        | \$400        |
| \$500,000.01 to \$1,000,000   | N/A           | \$500        | \$500        |

(e) Commercial - Miscellaneous Services

1. Construction Disbursing

\$100 per draw assuming the following criteria are met:

- i. The face amount of the construction mortgage is \$500,000.00 or under,
- ii. there is only one general contractor for the entire project,
- iii. the Company receives a sworn statement with supporting materials for each draw, and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

## D.6 RATES

### (a) Basic Residential Rate

| <b>Amount</b>             | <b>Non-EAGLE®<br/>Owner's Policy</b> | <b>EAGLE® Owner's<br/>Policy</b> | <b>Loan Policy</b> |
|---------------------------|--------------------------------------|----------------------------------|--------------------|
| \$50,000 or less          | \$385.00                             | \$425.00                         | \$309.00           |
| \$50,000.01 to \$60,000   | \$400.00                             | \$442.50                         | \$309.00           |
| \$60,000.01 to \$70,000   | \$415.00                             | \$460.00                         | \$326.50           |
| \$70,000.01 to \$80,000   | \$430.00                             | \$477.50                         | \$344.00           |
| \$80,000.01 to \$90,000   | \$445.00                             | \$495.00                         | \$361.50           |
| \$90,000.01 to \$100,000  | \$460.00                             | \$512.50                         | \$379.00           |
| \$100,000.01 to \$110,000 | \$475.00                             | \$530.00                         | \$392.00           |
| \$110,000.01 to \$120,000 | \$490.00                             | \$547.50                         | \$405.00           |
| \$120,000.01 to \$130,000 | \$505.00                             | \$565.00                         | \$418.00           |
| \$130,000.01 to \$140,000 | \$518.00                             | \$582.00                         | \$430.50           |
| \$140,000.01 to \$150,000 | \$531.00                             | \$599.00                         | \$443.00           |
| \$150,000.01 to \$160,000 | \$544.00                             | \$616.00                         | \$455.50           |
| \$160,000.01 to \$170,000 | \$557.00                             | \$633.00                         | \$468.00           |
| \$170,000.01 to \$180,000 | \$570.00                             | \$650.00                         | \$480.50           |
| \$180,000.01 to \$190,000 | \$583.00                             | \$667.00                         | \$493.00           |
| \$190,000.01 to \$200,000 | \$596.00                             | \$684.00                         | \$505.50           |
| \$200,000.01 to \$210,000 | \$609.00                             | \$701.00                         | \$518.00           |
| \$210,000.01 to \$220,000 | \$622.00                             | \$718.00                         | \$530.50           |
| \$220,000.01 to \$230,000 | \$635.00                             | \$735.00                         | \$543.00           |
| \$230,000.01 to \$240,000 | \$648.00                             | \$752.00                         | \$555.50           |
| \$240,000.01 to \$250,000 | \$661.00                             | \$769.00                         | \$568.00           |
| \$250,000.01 to \$275,000 | \$688.50                             | \$804.00                         | \$599.25           |
| \$275,000.01 to \$300,000 | \$716.00                             | \$839.00                         | \$630.50           |
| \$300,000.01 to \$325,000 | \$743.50                             | \$874.00                         | \$661.75           |
| \$325,000.01 to \$350,000 | \$771.00                             | \$909.00                         | \$693.00           |
| \$350,000.01 to \$375,000 | \$798.50                             | \$944.00                         | \$724.25           |
| \$375,000.01 to \$400,000 | \$826.00                             | \$979.00                         | \$755.50           |
| \$400,000.01 to \$425,000 | \$853.50                             | \$1,014.00                       | \$786.75           |
| \$425,000.01 to \$450,000 | \$881.00                             | \$1,049.00                       | \$818.00           |
| \$450,000.01 to \$475,000 | \$908.50                             | \$1,084.00                       | \$849.25           |
| \$475,000.01 to \$500,000 | \$936.00                             | \$1,119.00                       | \$880.50           |
| \$500,000.01 to \$525,000 | \$963.50                             | \$1,154.00                       | \$895.50           |
| \$525,000.01 to \$550,000 | \$991.00                             | \$1,189.00                       | \$910.50           |
| \$550,000.01 to \$575,000 | \$1,018.50                           | \$1,224.00                       | \$925.50           |
| \$575,000.01 to \$600,000 | \$1,034.75                           | \$1,249.00                       | \$940.50           |
| \$600,000.01 to \$625,000 | \$1,051.00                           | \$1,274.00                       | \$955.50           |

| <b>Amount</b>                 | <b>Non-EAGLE®<br/>Owner's Policy</b> | <b>EAGLE® Owner's<br/>Policy</b> | <b>Loan Policy</b> |
|-------------------------------|--------------------------------------|----------------------------------|--------------------|
| \$625,000.01 to \$650,000     | \$1,067.25                           | \$1,299.00                       | \$970.50           |
| \$650,000.01 to \$675,000     | \$1,083.50                           | \$1,324.00                       | \$985.50           |
| \$675,000.01 to \$700,000     | \$1,099.75                           | \$1,349.00                       | \$1,000.50         |
| \$700,000.01 to \$725,000     | \$1,116.00                           | \$1,374.00                       | \$1,015.50         |
| \$725,000.01 to \$750,000     | \$1,132.25                           | \$1,399.00                       | \$1,030.50         |
| \$750,000.01 to \$800,000     | \$1,164.75                           | \$1,449.00                       | \$1,055.50         |
| \$800,000.01 to \$850,000     | \$1,197.25                           | \$1,499.00                       | \$1,080.50         |
| \$850,000.01 to \$900,000     | \$1,229.75                           | \$1,549.00                       | \$1,105.50         |
| \$900,000.01 to \$950,000     | \$1,262.25                           | \$1,599.00                       | \$1,130.50         |
| \$950,000.01 to \$1,000,000   | \$1,294.75                           | \$1,649.00                       | \$1,155.50         |
| \$1,000,000.01 to \$1,100,000 | \$1,354.75                           | \$1,739.00                       | \$1,205.50         |
| \$1,100,000.01 to \$1,200,000 | \$1,414.75                           | \$1,829.00                       | \$1,255.50         |
| \$1,200,000.01 to \$1,300,000 | \$1,474.75                           | \$1,919.00                       | \$1,305.50         |
| \$1,300,000.01 to \$1,400,000 | \$1,534.75                           | \$2,009.00                       | \$1,355.50         |
| \$1,400,000.01 to \$1,500,000 | \$1,594.75                           | \$2,099.00                       | \$1,405.50         |
| \$1,500,000.01 to \$1,600,000 | \$1,654.75                           | \$2,189.00                       | \$1,455.50         |
| \$1,600,000.01 to \$1,700,000 | \$1,714.75                           | \$2,279.00                       | \$1,505.50         |
| \$1,700,000.01 to \$1,800,000 | \$1,774.75                           | \$2,369.00                       | \$1,555.50         |
| \$1,800,000.01 to \$1,900,000 | \$1,834.75                           | \$2,459.00                       | \$1,605.50         |
| \$1,900,000.01 to \$2,000,000 | \$1,894.75                           | \$2,549.00                       | \$1,655.50         |
| \$2,000,000.01 to \$2,100,000 | \$1,954.75                           | \$2,639.00                       | \$1,697.50         |
| \$2,100,000.01 to \$2,200,000 | \$2,014.75                           | \$2,729.00                       | \$1,739.50         |
| \$2,200,000.01 to \$2,300,000 | \$2,074.75                           | \$2,819.00                       | \$1,781.50         |
| \$2,300,000.01 to \$2,400,000 | \$2,134.75                           | \$2,909.00                       | \$1,823.50         |
| \$2,400,000.01 to \$2,500,000 | \$2,194.75                           | \$2,999.00                       | \$1,865.50         |
| \$2,500,000.01 to \$2,600,000 | \$2,254.75                           | \$3,089.00                       | \$1,907.50         |
| \$2,600,000.01 to \$2,700,000 | \$2,314.75                           | \$3,179.00                       | \$1,949.50         |
| \$2,700,000.01 to \$2,800,000 | \$2,374.75                           | \$3,269.00                       | \$1,991.50         |
| \$2,800,000.01 to \$2,900,000 | \$2,434.75                           | \$3,359.00                       | \$2,033.50         |
| \$2,900,000.01 to \$3,000,000 | \$2,494.75                           | \$3,449.00                       | \$2,075.50         |
| \$3,000,000.01 to \$3,100,000 | \$2,574.75                           | \$3,559.00                       | \$2,117.50         |
| \$3,100,000.01 to \$3,200,000 | \$2,654.75                           | \$3,669.00                       | \$2,159.50         |
| \$3,200,000.01 to \$3,300,000 | \$2,734.75                           | \$3,779.00                       | \$2,201.50         |
| \$3,300,000.01 to \$3,400,000 | \$2,814.75                           | \$3,889.00                       | \$2,243.50         |
| \$3,400,000.01 to \$3,500,000 | \$2,894.75                           | \$3,999.00                       | \$2,285.50         |
| \$3,500,000.01 to \$3,600,000 | \$2,974.75                           | \$4,109.00                       | \$2,327.50         |
| \$3,600,000.01 to \$3,700,000 | \$3,054.75                           | \$4,219.00                       | \$2,369.50         |
| \$3,700,000.01 to \$3,800,000 | \$3,134.75                           | \$4,329.00                       | \$2,411.50         |
| \$3,800,000.01 to \$3,900,000 | \$3,214.75                           | \$4,439.00                       | \$2,453.50         |
| \$3,900,000.01 to \$4,000,000 | \$3,294.75                           | \$4,549.00                       | \$2,495.50         |
| \$4,000,000.01 to \$4,100,000 | \$3,374.75                           | \$4,659.00                       | \$2,537.50         |

| Amount                        | Non-EAGLE® Owner's Policy | EAGLE® Owner's Policy | Loan Policy |
|-------------------------------|---------------------------|-----------------------|-------------|
| \$4,100,000.01 to \$4,200,000 | \$3,454.75                | \$4,769.00            | \$2,579.50  |
| \$4,200,000.01 to \$4,300,000 | \$3,534.75                | \$4,879.00            | \$2,621.50  |
| \$4,300,000.01 to \$4,400,000 | \$3,614.75                | \$4,989.00            | \$2,663.50  |
| \$4,400,000.01 to \$4,500,000 | \$3,694.75                | \$5,099.00            | \$2,705.50  |
| \$4,500,000.01 to \$4,600,000 | \$3,774.75                | \$5,209.00            | \$2,747.50  |
| \$4,600,000.01 to \$4,700,000 | \$3,854.75                | \$5,319.00            | \$2,789.50  |
| \$4,700,000.01 to \$4,800,000 | \$3,934.75                | \$5,429.00            | \$2,831.50  |
| \$4,800,000.01 to \$4,900,000 | \$4,014.75                | \$5,539.00            | \$2,873.50  |
| \$4,900,000.01 to \$5,000,000 | \$4,094.75                | \$5,649.00            | \$2,915.50  |

(b) Basic Commercial Rate

| Amount                        | Owner's Policy         | Loan Policy            |
|-------------------------------|------------------------|------------------------|
| \$100,000 or less             | \$710                  | \$710                  |
| \$100,000.01 to \$500,000     | Add \$2 per \$1,000    | Add \$2 per \$1,000    |
| \$500,000.01 to \$1,000,000   | Add \$1.60 per \$1,000 | Add \$1.60 per \$1,000 |
| \$1,000,000.01 to \$5,000,000 | Add \$0.90 per \$1,000 | Add \$0.90 per \$1,000 |
| Over \$5,000,000              | Add \$0.75 per \$1,000 | Add \$0.75 per \$1,000 |

**SECTION E  
FINNEY COUNTY, FORD COUNTY, AND SEWARD COUNTY**

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section E apply to all transactions involving property in Finney, Ford, and Seward counties.

**E.1 OWNER'S INSURANCE**

(a) Owner's Policy Other Than Those Addressed in Another Section

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section E.6.

(b) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued five years prior to the order for a new Owner's Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the reissue Rate in Section E.6 (column 3) applies up to the amount of insurance of the prior Owner's Policy. The Non-EAGLE® Owner's Policy Section E.6 (column 1) or EAGLE® Owner's Policy Section E.6 (column 2) Rate applies to all amounts of insurance in excess of the prior Owner's Policy at the tier level for the excess liability.

(c) 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 E.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 E.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section E.6, subject to a minimum Charge of \$250. 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 E.6 at the tier level of the excess liability.

(d) 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, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

| <b>Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate</b> | <b>Rate</b>       |
|--|-------------------|
| Less than one year   | \$200             |
| One to five years  | \$500             |
| More than five years   | Section E.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section E.6 applicable at the tier level of the excess liability.

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.

Not available for Residential properties.

**E.2 LENDER'S INSURANCE**

(a) Loan Policy Other Than a Loan Policy Addressed in Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section E.6.

(b) 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. This Charge applies 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.
2. This Charge applies 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 (additional tract Charges from Section E.3(b) will apply).
3. This Charge applies 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.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section E.3(b) will apply).

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:

5. This Charge applies 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.
6. This Charge applies 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 (additional tract Charges from Section E.3(b) will apply).
7. This Charge applies 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.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount 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 (additional tract Charges from Section E.3(b) will apply).

**Residential and Commercial**

1. \$125
2. \$225
3. \$125 plus the Rate shown in Section E.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy
4. \$225 plus the Rate shown in Section E.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy
5. \$125 per additional Loan Policy
6. \$225 per additional Loan Policy
7. \$125 per additional Loan Policy plus the Rate shown in Section E.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
8. \$225 per additional Loan Policy plus the Rate shown in Section E.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued five years prior to the order for a new Loan Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the Charge the new Loan Policy (for Residential and Commercial properties) is calculated as follows: the Rate in Section E.6 (column 5) applies to amount of insurance up to the prior Owner's Policy amount and the Rate in Section E.6 (column 4) applies to any amount of insurance in excess thereto at the tier level for the excess liability.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

| Amount of Insurance             | Rate  |
|---------------------------------|-------|
| Up to and including \$1,000,000 | \$125 |
| \$1,000,001 to \$1,500,000      | \$250 |
| \$1,500,001 to \$2,000,000      | \$350 |

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Short Term (Reissue) or Concurrent Rates do not apply.

| <b>Loan Amount</b>           | <b>Rate</b> |
|------------------------------|-------------|
| Up to and including \$75,000 | \$125       |
| \$75,001 to \$150,000        | \$140       |
| Over \$150,000               | \$250       |

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section E.6 (column 4) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

E.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charges

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$50               | \$50              |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| <b>Residential</b>         | <b>Commercial</b>          |
|----------------------------|----------------------------|
| \$150 per additional tract | \$150 per additional tract |

(c) Commitment Production Charge

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.

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$210              | \$350             |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$50               | \$50              |

(e) Cancellation Charge

| <b>Residential</b>                | <b>Commercial</b> |
|-----------------------------------|-------------------|
| \$0, but see Section E.3(c) above | N/A               |

E.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$210              | \$350             |

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$150              | \$290             |

E.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---------------|--------------|--------------|
| N/A           | N/A          | \$315        |

2. Cash Sale

| <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---------------|--------------|--------------|
| N/A           | N/A          | \$225        |

3. Loan Only

This section applies except where Section E.5(c)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---------------|--------------|--------------|
| N/A           | N/A          | \$250        |

4. Contract For Deed/Installment Sales Contracts

This fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

| <b>Transaction</b>                                | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---|---------------|--------------|--------------|
| Contract For Deed/<br>Installment Sales Contracts | N/A           | N/A          | \$225        |

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

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.

| <b>Amount</b>                 | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A           | N/A          | \$275        |
| \$500,000.01 to \$1,000,000   | N/A           | N/A          | \$550        |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| <b>Amount</b>                 | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A           | N/A          | \$275        |
| \$500,000.01 to \$1,000,000   | N/A           | N/A          | \$550        |

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections E.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

| <b>Transaction</b>   | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|----------------------|---------------|--------------|--------------|
| Second MTG/DOT/HELOC | N/A           | N/A          | \$125        |

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

| <b>Transaction</b>                 | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|------------------------------------|---------------|--------------|--------------|
| For Sale By Owner Facilitation Fee | N/A           | N/A          | \$50         |

3. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

| <b>Transaction</b> | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|--------------------|---------------|--------------|--------------|
| Short Sale         | \$50          | N/A          | \$50         |

4. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

| <b>Transaction</b>  | <b>Seller</b> | <b>Buyer</b> | <b>Total</b>  |
|---------------------|---------------|--------------|---|
| After-Hours Closing | \$50          | \$50         | Depends on the number of parties requesting after-hours service |

5. Direct Exchange Closing

This section applies to transactions in which the seller and buyer exchange land.

| <b>Transaction</b>      | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-------------------------|---------------|--------------|--------------|
| Direct Exchange Closing | N/A           | N/A          | \$100        |

6. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| <b>Transaction</b>                  | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-------------------------------------|---------------|--------------|--------------|
| Mobile Home or Manufactured Housing | N/A           | N/A          | \$50         |

7. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| <b>Transaction</b>                     | <b>Seller</b> | <b>Buyer</b> | <b>Total</b>                                  |
|--|---------------|--------------|---|
| Excess Wire Fee / Courier Delivery Fee | \$20/each     | \$20/each    | Depends on the number of deliveries and wires |

8. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| <b>Transaction</b> | <b>Seller</b> | <b>Buyer</b> | <b>Total</b>   |
|--------------------|---------------|--------------|--|
| Mail Out Fee       | \$20/each     | \$20/each    | Depends on the number of physical addresses or e-mail addresses employed |

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

| <b>Transaction</b>            | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-------------------------------|---------------|--------------|--------------|
| Accommodation/Witness Closing | N/A           | N/A          | \$225        |

2. Prepare Settlement Statement (HUD-1/CD)

| <b>Transaction</b>                      | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---|---------------|--------------|--------------|
| Prepare Settlement Statement (HUD-1/CD) | N/A           | N/A          | \$225        |

3. Escrow For Lender Requirements

| <b>Transaction</b>             | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|--------------------------------|---------------|--------------|--------------|
| Escrow For Lender Requirements | N/A           | N/A          | \$150        |

4. Indemnity Deposit - Required for Title Issues

| <b>Transaction</b>                            | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---|---------------|--------------|--------------|
| Indemnity Deposit - Required for Title Issues | N/A           | N/A          | \$100        |

5. Document Preparation Fees

In connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

| Transaction               | Seller | Buyer | Total         |
|---------------------------|--------|-------|---------------|
| Document Preparation Fees | N/A    | N/A   | \$30/document |

6. Closing Protection Letter - KS

| Transaction                    | Seller | Buyer | Total |
|--------------------------------|--------|-------|-------|
| Closing Protection Letter - KS | \$0    | \$0   | \$0   |

7. Interest Bearing Account Set-Up Fee

| Transaction                         | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Interest Bearing Account Set-Up Fee | N/A    | N/A   | \$125 |

8. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

| Transaction                 | Seller | Buyer | Total |
|-----------------------------|--------|-------|-------|
| Language Translator Service | N/A    | N/A   | \$50  |

9. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

| Transaction                | Seller    | Buyer     | Total   |
|----------------------------|-----------|-----------|---|
| Miscellaneous Bill Payment | \$10/each | \$10/each | Varies depending on the number of bill payments |

10. Construction Disbursing

\$100 per draw assuming the follow criteria are met:

- i. the face amount of the construction mortgage is \$500,000.00 or under,
- ii. there is only one general contractor for the entire project,
- iii. the Company receives a sworn statement with supporting materials for each draw, and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

E.6 RATES

|                       |                       | <b>Column 1</b>                                | <b>Column 2</b>                            | <b>Column 3</b>                       | <b>Column 4</b>              | <b>Column 5</b>                      |
|-----------------------|-----------------------|--|--|---------------------------------------|------------------------------|--------------------------------------|
| <b>Minimum Amount</b> | <b>Maximum Amount</b> | <b>NON-EAGLE®<br/>OWNER'S<br/>POLICY Rates</b> | <b>EAGLE®<br/>OWNER'S<br/>POLICY Rates</b> | <b>REISSUE<br/>OWNER'S<br/>POLICY</b> | <b>LOAN POLICY<br/>Rates</b> | <b>REISSUE LOAN<br/>POLICY Rates</b> |
| \$0.00                | \$20,000.00           | \$220.00                                       | \$245.00                                   | \$132.00                              | \$220.00                     | \$132.00                             |
| \$20,000.01           | \$25,000.00           | \$235.00                                       | \$261.50                                   | \$141.00                              | \$235.00                     | \$141.00                             |
| \$25,000.01           | \$30,000.00           | \$250.00                                       | \$278.00                                   | \$150.00                              | \$250.00                     | \$150.00                             |
| \$30,000.01           | \$35,000.00           | \$265.00                                       | \$294.50                                   | \$159.00                              | \$265.00                     | \$159.00                             |
| \$35,000.01           | \$40,000.00           | \$280.00                                       | \$311.00                                   | \$168.00                              | \$280.00                     | \$168.00                             |
| \$40,000.01           | \$45,000.00           | \$295.00                                       | \$327.50                                   | \$177.00                              | \$295.00                     | \$177.00                             |
| \$45,000.01           | \$50,000.00           | \$310.00                                       | \$344.00                                   | \$186.00                              | \$310.00                     | \$186.00                             |
| \$50,000.01           | \$55,000.00           | \$325.00                                       | \$360.50                                   | \$195.00                              | \$325.00                     | \$195.00                             |
| \$55,000.01           | \$60,000.00           | \$340.00                                       | \$377.00                                   | \$204.00                              | \$340.00                     | \$204.00                             |
| \$60,000.01           | \$65,000.00           | \$355.00                                       | \$393.50                                   | \$213.00                              | \$355.00                     | \$213.00                             |
| \$65,000.01           | \$70,000.00           | \$370.00                                       | \$410.00                                   | \$222.00                              | \$370.00                     | \$222.00                             |
| \$70,000.01           | \$75,000.00           | \$385.00                                       | \$426.50                                   | \$231.00                              | \$385.00                     | \$231.00                             |
| \$75,000.01           | \$80,000.00           | \$400.00                                       | \$443.00                                   | \$240.00                              | \$400.00                     | \$240.00                             |
| \$80,000.01           | \$85,000.00           | \$415.00                                       | \$459.50                                   | \$249.00                              | \$415.00                     | \$249.00                             |
| \$85,000.01           | \$90,000.00           | \$430.00                                       | \$476.00                                   | \$258.00                              | \$430.00                     | \$258.00                             |
| \$90,000.01           | \$95,000.00           | \$445.00                                       | \$492.50                                   | \$267.00                              | \$445.00                     | \$267.00                             |
| \$95,000.01           | \$100,000.00          | \$460.00                                       | \$509.00                                   | \$276.00                              | \$460.00                     | \$276.00                             |
| \$100,000.01          | \$105,000.00          | \$471.25                                       | \$521.50                                   | \$282.75                              | \$471.25                     | \$282.75                             |
| \$105,000.01          | \$110,000.00          | \$482.50                                       | \$534.00                                   | \$289.50                              | \$482.50                     | \$289.50                             |
| \$110,000.01          | \$115,000.00          | \$493.75                                       | \$546.50                                   | \$296.25                              | \$493.75                     | \$296.25                             |
| \$115,000.01          | \$120,000.00          | \$505.00                                       | \$559.00                                   | \$303.00                              | \$505.00                     | \$303.00                             |
| \$120,000.01          | \$125,000.00          | \$516.25                                       | \$571.50                                   | \$309.75                              | \$516.25                     | \$309.75                             |
| \$125,000.01          | \$130,000.00          | \$527.50                                       | \$584.00                                   | \$316.50                              | \$527.50                     | \$316.50                             |
| \$130,000.01          | \$135,000.00          | \$538.75                                       | \$596.50                                   | \$323.25                              | \$538.75                     | \$323.25                             |
| \$135,000.01          | \$140,000.00          | \$550.00                                       | \$609.00                                   | \$330.00                              | \$550.00                     | \$330.00                             |
| \$140,000.01          | \$145,000.00          | \$561.25                                       | \$621.50                                   | \$336.75                              | \$561.25                     | \$336.75                             |
| \$145,000.01          | \$150,000.00          | \$572.50                                       | \$634.00                                   | \$343.50                              | \$572.50                     | \$343.50                             |
| \$150,000.01          | \$155,000.00          | \$583.75                                       | \$646.50                                   | \$350.25                              | \$583.75                     | \$350.25                             |
| \$155,000.01          | \$160,000.00          | \$595.00                                       | \$659.00                                   | \$357.00                              | \$595.00                     | \$357.00                             |
| \$160,000.01          | \$165,000.00          | \$606.25                                       | \$671.50                                   | \$363.75                              | \$606.25                     | \$363.75                             |
| \$165,000.01          | \$170,000.00          | \$617.50                                       | \$684.00                                   | \$370.50                              | \$617.50                     | \$370.50                             |
| \$170,000.01          | \$175,000.00          | \$628.75                                       | \$696.50                                   | \$377.25                              | \$628.75                     | \$377.25                             |
| \$175,000.01          | \$180,000.00          | \$640.00                                       | \$709.00                                   | \$384.00                              | \$640.00                     | \$384.00                             |
| \$180,000.01          | \$185,000.00          | \$651.25                                       | \$721.50                                   | \$390.75                              | \$651.25                     | \$390.75                             |
| \$185,000.01          | \$190,000.00          | \$662.50                                       | \$734.00                                   | \$397.50                              | \$662.50                     | \$397.50                             |
| \$190,000.01          | \$195,000.00          | \$673.75                                       | \$746.50                                   | \$404.25                              | \$673.75                     | \$404.25                             |

|                       |                       | <b>Column 1</b>                                | <b>Column 2</b>                            | <b>Column 3</b>                       | <b>Column 4</b>              | <b>Column 5</b>                      |
|-----------------------|-----------------------|--|--|---------------------------------------|------------------------------|--------------------------------------|
| <b>Minimum Amount</b> | <b>Maximum Amount</b> | <b>NON-EAGLE®<br/>OWNER'S<br/>POLICY Rates</b> | <b>EAGLE®<br/>OWNER'S<br/>POLICY Rates</b> | <b>REISSUE<br/>OWNER'S<br/>POLICY</b> | <b>LOAN POLICY<br/>Rates</b> | <b>REISSUE LOAN<br/>POLICY Rates</b> |
| \$195,000.01          | \$200,000.00          | \$685.00                                       | \$759.00                                   | \$411.00                              | \$685.00                     | \$411.00                             |
| \$200,000.01          | \$205,000.00          | \$696.25                                       | \$771.50                                   | \$417.75                              | \$696.25                     | \$417.75                             |
| \$205,000.01          | \$210,000.00          | \$707.50                                       | \$784.00                                   | \$424.50                              | \$707.50                     | \$424.50                             |
| \$210,000.01          | \$215,000.00          | \$718.75                                       | \$796.50                                   | \$431.25                              | \$718.75                     | \$431.25                             |
| \$215,000.01          | \$220,000.00          | \$730.00                                       | \$809.00                                   | \$438.00                              | \$730.00                     | \$438.00                             |
| \$220,000.01          | \$225,000.00          | \$741.25                                       | \$821.50                                   | \$444.75                              | \$741.25                     | \$444.75                             |
| \$225,000.01          | \$230,000.00          | \$752.50                                       | \$834.00                                   | \$451.50                              | \$752.50                     | \$451.50                             |
| \$230,000.01          | \$235,000.00          | \$763.75                                       | \$846.50                                   | \$458.25                              | \$763.75                     | \$458.25                             |
| \$235,000.01          | \$240,000.00          | \$775.00                                       | \$859.00                                   | \$465.00                              | \$775.00                     | \$465.00                             |
| \$240,000.01          | \$245,000.00          | \$786.25                                       | \$871.50                                   | \$471.75                              | \$786.25                     | \$471.75                             |
| \$245,000.01          | \$250,000.00          | \$797.50                                       | \$884.00                                   | \$478.50                              | \$797.50                     | \$478.50                             |
| \$250,000.01          | \$260,000.00          | \$820.00                                       | \$909.00                                   | \$492.00                              | \$820.00                     | \$492.00                             |
| \$260,000.01          | \$270,000.00          | \$842.50                                       | \$934.00                                   | \$505.50                              | \$842.50                     | \$505.50                             |
| \$270,000.01          | \$280,000.00          | \$865.00                                       | \$959.00                                   | \$519.00                              | \$865.00                     | \$519.00                             |
| \$280,000.01          | \$290,000.00          | \$887.50                                       | \$984.00                                   | \$532.50                              | \$887.50                     | \$532.50                             |
| \$290,000.01          | \$300,000.00          | \$910.00                                       | \$1,009.00                                 | \$546.00                              | \$910.00                     | \$546.00                             |
| \$300,000.01          | \$310,000.00          | \$932.50                                       | \$1,034.00                                 | \$559.50                              | \$932.50                     | \$559.50                             |
| \$310,000.01          | \$320,000.00          | \$955.00                                       | \$1,059.00                                 | \$573.00                              | \$955.00                     | \$573.00                             |
| \$320,000.01          | \$330,000.00          | \$977.50                                       | \$1,084.00                                 | \$586.50                              | \$977.50                     | \$586.50                             |
| \$330,000.01          | \$340,000.00          | \$1,000.00                                     | \$1,109.00                                 | \$600.00                              | \$1,000.00                   | \$600.00                             |
| \$340,000.01          | \$350,000.00          | \$1,022.50                                     | \$1,134.00                                 | \$613.50                              | \$1,022.50                   | \$613.50                             |
| \$350,000.01          | \$360,000.00          | \$1,045.00                                     | \$1,159.00                                 | \$627.00                              | \$1,045.00                   | \$627.00                             |
| \$360,000.01          | \$370,000.00          | \$1,067.50                                     | \$1,184.00                                 | \$640.50                              | \$1,067.50                   | \$640.50                             |
| \$370,000.01          | \$380,000.00          | \$1,090.00                                     | \$1,209.00                                 | \$654.00                              | \$1,090.00                   | \$654.00                             |
| \$380,000.01          | \$390,000.00          | \$1,112.50                                     | \$1,234.00                                 | \$667.50                              | \$1,112.50                   | \$667.50                             |
| \$390,000.01          | \$400,000.00          | \$1,135.00                                     | \$1,259.00                                 | \$681.00                              | \$1,135.00                   | \$681.00                             |
| \$400,000.01          | \$410,000.00          | \$1,157.50                                     | \$1,284.00                                 | \$694.50                              | \$1,157.50                   | \$694.50                             |
| \$410,000.01          | \$420,000.00          | \$1,180.00                                     | \$1,309.00                                 | \$708.00                              | \$1,180.00                   | \$708.00                             |
| \$420,000.01          | \$430,000.00          | \$1,202.50                                     | \$1,334.00                                 | \$721.50                              | \$1,202.50                   | \$721.50                             |
| \$430,000.01          | \$440,000.00          | \$1,225.00                                     | \$1,359.00                                 | \$735.00                              | \$1,225.00                   | \$735.00                             |
| \$440,000.01          | \$450,000.00          | \$1,247.50                                     | \$1,384.00                                 | \$748.50                              | \$1,247.50                   | \$748.50                             |
| \$450,000.01          | \$460,000.00          | \$1,270.00                                     | \$1,409.00                                 | \$762.00                              | \$1,270.00                   | \$762.00                             |
| \$460,000.01          | \$470,000.00          | \$1,292.50                                     | \$1,434.00                                 | \$775.50                              | \$1,292.50                   | \$775.50                             |
| \$470,000.01          | \$480,000.00          | \$1,315.00                                     | \$1,459.00                                 | \$789.00                              | \$1,315.00                   | \$789.00                             |
| \$480,000.01          | \$490,000.00          | \$1,337.50                                     | \$1,484.00                                 | \$802.50                              | \$1,337.50                   | \$802.50                             |
| \$490,000.01          | \$500,000.00          | \$1,360.00                                     | \$1,509.00                                 | \$816.00                              | \$1,360.00                   | \$816.00                             |

|                       |                       | <b>Column 1</b>                        | <b>Column 2</b>                    | <b>Column 3</b>               | <b>Column 4</b>          | <b>Column 5</b>                  |
|-----------------------|-----------------------|--|------------------------------------|-------------------------------|--------------------------|----------------------------------|
| <b>Minimum Amount</b> | <b>Maximum Amount</b> | <b>NON-EAGLE® OWNER'S POLICY Rates</b> | <b>EAGLE® OWNER'S POLICY Rates</b> | <b>REISSUE OWNER'S POLICY</b> | <b>LOAN POLICY Rates</b> | <b>REISSUE LOAN POLICY Rates</b> |
| \$500,000.01          | \$525,000.00          | \$1,410.00                             | \$1,565.25                         | \$846.00                      | \$1,410.00               | \$846.00                         |
| \$525,000.01          | \$550,000.00          | \$1,460.00                             | \$1,621.50                         | \$876.00                      | \$1,460.00               | \$876.00                         |
| \$550,000.01          | \$575,000.00          | \$1,510.00                             | \$1,677.75                         | \$906.00                      | \$1,510.00               | \$906.00                         |
| \$575,000.01          | \$600,000.00          | \$1,560.00                             | \$1,734.00                         | \$936.00                      | \$1,560.00               | \$936.00                         |
| \$600,000.01          | \$625,000.00          | \$1,610.00                             | \$1,790.25                         | \$966.00                      | \$1,610.00               | \$966.00                         |
| \$625,000.01          | \$650,000.00          | \$1,660.00                             | \$1,846.50                         | \$996.00                      | \$1,660.00               | \$996.00                         |
| \$650,000.01          | \$675,000.00          | \$1,710.00                             | \$1,902.75                         | \$1,026.00                    | \$1,710.00               | \$1,026.00                       |
| \$675,000.01          | \$700,000.00          | \$1,760.00                             | \$1,959.00                         | \$1,056.00                    | \$1,760.00               | \$1,056.00                       |
| \$700,000.01          | \$725,000.00          | \$1,810.00                             | \$2,015.25                         | \$1,086.00                    | \$1,810.00               | \$1,086.00                       |
| \$725,000.01          | \$750,000.00          | \$1,860.00                             | \$2,071.50                         | \$1,116.00                    | \$1,860.00               | \$1,116.00                       |
| \$750,000.01          | \$800,000.00          | \$1,960.00                             | \$2,184.00                         | \$1,176.00                    | \$1,960.00               | \$1,176.00                       |
| \$800,000.01          | \$850,000.00          | \$2,060.00                             | \$2,296.50                         | \$1,236.00                    | \$2,060.00               | \$1,236.00                       |
| \$850,000.01          | \$900,000.00          | \$2,160.00                             | \$2,409.00                         | \$1,296.00                    | \$2,160.00               | \$1,296.00                       |
| \$900,000.01          | \$950,000.00          | \$2,260.00                             | \$2,521.50                         | \$1,356.00                    | \$2,260.00               | \$1,356.00                       |
| \$950,000.01          | \$1,000,000.00        | \$2,360.00                             | \$2,634.00                         | \$1,416.00                    | \$2,360.00               | \$1,416.00                       |
| \$1,000,000.01        | \$1,100,000.00        | \$2,460.00                             | \$2,744.00                         | \$1,476.00                    | \$2,460.00               | \$1,476.00                       |
| \$1,100,000.01        | \$1,200,000.00        | \$2,560.00                             | \$2,854.00                         | \$1,536.00                    | \$2,560.00               | \$1,536.00                       |
| \$1,200,000.01        | \$1,300,000.00        | \$2,660.00                             | \$2,964.00                         | \$1,596.00                    | \$2,660.00               | \$1,596.00                       |
| \$1,300,000.01        | \$1,400,000.00        | \$2,760.00                             | \$3,074.00                         | \$1,656.00                    | \$2,760.00               | \$1,656.00                       |
| \$1,400,000.01        | \$1,500,000.00        | \$2,860.00                             | \$3,184.00                         | \$1,716.00                    | \$2,860.00               | \$1,716.00                       |
| \$1,500,000.01        | \$1,600,000.00        | \$2,960.00                             | \$3,294.00                         | \$1,776.00                    | \$2,960.00               | \$1,776.00                       |
| \$1,600,000.01        | \$1,700,000.00        | \$3,060.00                             | \$3,404.00                         | \$1,836.00                    | \$3,060.00               | \$1,836.00                       |
| \$1,700,000.01        | \$1,800,000.00        | \$3,160.00                             | \$3,514.00                         | \$1,896.00                    | \$3,160.00               | \$1,896.00                       |
| \$1,800,000.01        | \$1,900,000.00        | \$3,260.00                             | \$3,624.00                         | \$1,956.00                    | \$3,260.00               | \$1,956.00                       |
| \$1,900,000.01        | \$2,000,000.00        | \$3,360.00                             | \$3,734.00                         | \$2,016.00                    | \$3,360.00               | \$2,016.00                       |
| \$2,000,000.01        | \$2,100,000.00        | \$3,460.00                             | \$3,844.00                         | \$2,076.00                    | \$3,460.00               | \$2,076.00                       |
| \$2,100,000.01        | \$2,200,000.00        | \$3,560.00                             | \$3,954.00                         | \$2,136.00                    | \$3,560.00               | \$2,136.00                       |
| \$2,200,000.01        | \$2,300,000.00        | \$3,660.00                             | \$4,064.00                         | \$2,196.00                    | \$3,660.00               | \$2,196.00                       |
| \$2,300,000.01        | \$2,400,000.00        | \$3,760.00                             | \$4,174.00                         | \$2,256.00                    | \$3,760.00               | \$2,256.00                       |
| \$2,400,000.01        | \$2,500,000.00        | \$3,860.00                             | \$4,284.00                         | \$2,316.00                    | \$3,860.00               | \$2,316.00                       |
| \$2,500,000.01        | \$2,600,000.00        | \$3,960.00                             | \$4,394.00                         | \$2,376.00                    | \$3,960.00               | \$2,376.00                       |
| \$2,600,000.01        | \$2,700,000.00        | \$4,060.00                             | \$4,504.00                         | \$2,436.00                    | \$4,060.00               | \$2,436.00                       |
| \$2,700,000.01        | \$2,800,000.00        | \$4,160.00                             | \$4,614.00                         | \$2,496.00                    | \$4,160.00               | \$2,496.00                       |
| \$2,800,000.01        | \$2,900,000.00        | \$4,260.00                             | \$4,724.00                         | \$2,556.00                    | \$4,260.00               | \$2,556.00                       |
| \$2,900,000.01        | \$3,000,000.00        | \$4,360.00                             | \$4,834.00                         | \$2,616.00                    | \$4,360.00               | \$2,616.00                       |
| \$3,000,000.01        | \$3,100,000.00        | \$4,460.00                             | \$4,944.00                         | \$2,676.00                    | \$4,460.00               | \$2,676.00                       |

| Minimum Amount | Maximum Amount | Column 1<br>NON-EAGLE®<br>OWNER'S<br>POLICY Rates | Column 2<br>EAGLE®<br>OWNER'S<br>POLICY Rates | Column 3<br>REISSUE<br>OWNER'S<br>POLICY | Column 4<br>LOAN POLICY<br>Rates | Column 5<br>REISSUE LOAN<br>POLICY Rates |
|----------------|----------------|---|---|--|----------------------------------|--|
| \$3,100,000.01 | \$3,200,000.00 | \$4,560.00  | \$5,054.00                                    | \$2,736.00                               | \$4,560.00                       | \$2,736.00                               |
| \$3,200,000.01 | \$3,300,000.00 | \$4,660.00  | \$5,164.00                                    | \$2,796.00                               | \$4,660.00                       | \$2,796.00                               |
| \$3,300,000.01 | \$3,400,000.00 | \$4,760.00  | \$5,274.00                                    | \$2,856.00                               | \$4,760.00                       | \$2,856.00                               |
| \$3,400,000.01 | \$3,500,000.00 | \$4,860.00  | \$5,384.00                                    | \$2,916.00                               | \$4,860.00                       | \$2,916.00                               |
| \$3,500,000.01 | \$3,600,000.00 | \$4,960.00  | \$5,494.00                                    | \$2,976.00                               | \$4,960.00                       | \$2,976.00                               |
| \$3,600,000.01 | \$3,700,000.00 | \$5,060.00  | \$5,604.00                                    | \$3,036.00                               | \$5,060.00                       | \$3,036.00                               |
| \$3,700,000.01 | \$3,800,000.00 | \$5,160.00  | \$5,714.00                                    | \$3,096.00                               | \$5,160.00                       | \$3,096.00                               |
| \$3,800,000.01 | \$3,900,000.00 | \$5,260.00  | \$5,824.00                                    | \$3,156.00                               | \$5,260.00                       | \$3,156.00                               |
| \$3,900,000.01 | \$4,000,000.00 | \$5,360.00  | \$5,934.00                                    | \$3,216.00                               | \$5,360.00                       | \$3,216.00                               |
| \$4,000,000.01 | \$4,100,000.00 | \$5,460.00  | \$6,044.00                                    | \$3,276.00                               | \$5,460.00                       | \$3,276.00                               |
| \$4,100,000.01 | \$4,200,000.00 | \$5,560.00  | \$6,154.00                                    | \$3,336.00                               | \$5,560.00                       | \$3,336.00                               |
| \$4,200,000.01 | \$4,300,000.00 | \$5,660.00  | \$6,264.00                                    | \$3,396.00                               | \$5,660.00                       | \$3,396.00                               |
| \$4,300,000.01 | \$4,400,000.00 | \$5,760.00  | \$6,374.00                                    | \$3,456.00                               | \$5,760.00                       | \$3,456.00                               |
| \$4,400,000.01 | \$4,500,000.00 | \$5,860.00  | \$6,484.00                                    | \$3,516.00                               | \$5,860.00                       | \$3,516.00                               |
| \$4,500,000.01 | \$4,600,000.00 | \$5,960.00  | \$6,594.00                                    | \$3,576.00                               | \$5,960.00                       | \$3,576.00                               |
| \$4,600,000.01 | \$4,700,000.00 | \$6,060.00  | \$6,704.00                                    | \$3,636.00                               | \$6,060.00                       | \$3,636.00                               |
| \$4,700,000.01 | \$4,800,000.00 | \$6,160.00  | \$6,814.00                                    | \$3,696.00                               | \$6,160.00                       | \$3,696.00                               |
| \$4,800,000.01 | \$4,900,000.00 | \$6,260.00  | \$6,924.00                                    | \$3,756.00                               | \$6,260.00                       | \$3,756.00                               |
| \$4,900,000.01 | \$5,000,000.00 | \$6,360.00  | \$7,034.00                                    | \$3,816.00                               | \$6,360.00                       | \$3,816.00                               |

**SECTION F  
BARTON COUNTY, ELLIS COUNTY, AND RICE COUNTY**

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section F apply to all transactions involving property in Barton County, Ellis County, and Rice County.

**F.1 OWNER'S INSURANCE**

(a) **Owner's Policy Other Than Those Addressed in this Section**

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section F.6.

(b) **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 F.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 F.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate

set forth in Section F.6, subject to a minimum Charge of \$250. 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 F.6 at the tier level of the excess liability.

(c) 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, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

| <b>Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate</b> | <b>Rate</b>       |
|--|-------------------|
| Less than one year   | \$200             |
| One to five years  | \$500             |
| More than five years   | Section F.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section E.6 applicable at the tier level of the excess liability.

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.

Not available for Residential properties.

F.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in This Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section F.6.

(b) 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. This Charge applies 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.

2. This Charge applies 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 (additional tract Charges from Section F.3(b) will apply).
3. This Charge applies 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.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section F.3(b) will apply).

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:

5. This Charge applies 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.
6. This Charge applies 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 (additional tract Charges from Section F.3(b) will apply).
7. This Charge applies 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.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount 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 (additional tract Charges from Section F.3(b) will apply).

| <b>Residential</b> |   |
|--------------------|---|
| 1.                 | \$125   |
| 2.                 | \$225   |
| 3.                 | \$125 plus the Rate shown in Section F.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy   |
| 4.                 | \$225 plus the Rate shown in Section F.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy   |
| 5.                 | \$125 per additional Loan Policy  |
| 6.                 | \$225 per additional Loan Policy  |
| 7.                 | \$125 per additional Loan Policy plus the Rate shown in Section F.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |
| 8.                 | \$225 per additional Loan Policy plus the Rate shown in Section F.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

| Amount of Insurance             | Rate  |
|---------------------------------|-------|
| Up to and including \$1,000,000 | \$125 |
| \$1,000,001 to \$1,500,000      | \$250 |
| \$1,500,001 to \$2,000,000      | \$350 |

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

(e) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

| Loan Amount                  | Rate  |
|------------------------------|-------|
| Up to and including \$75,000 | \$125 |
| \$75,001 to \$150,000        | \$140 |
| Over \$150,000               | \$250 |

(f) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section F.6 applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

F.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

| Residential | Commercial |
|-------------|------------|
| \$50        | \$50       |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| <b>Residential</b>         | <b>Commercial</b>          |
|----------------------------|----------------------------|
| \$100 per additional tract | \$100 per additional tract |

(c) Commitment Production Charge

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.

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$250              | \$300             |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$50               | \$50              |

(e) Cancellation Charge

| <b>Residential</b>                 | <b>Commercial</b> |
|------------------------------------|-------------------|
| \$75, but see Section F.3(c) above | N/A               |

F.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$250              | \$300             |

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$100              | \$200             |

F.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A    | N/A   | \$400 |

2. Cash Sale

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A    | \$300 | \$300 |

3. Loan Only

This section applies except where Section F.5(b)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| Seller | Buyer | Total |
|--------|-------|-------|
| N/A    | \$400 | \$400 |

4. Owner Finance

This section applies to owner finance, including contract for deed/installment sale contracts.

| Transaction   | Seller | Buyer | Total |
|---------------|--------|-------|-------|
| Owner Finance | N/A    | \$300 | \$300 |

(b) Residential - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Section F.5(a) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

| Transaction          | Seller | Buyer | Total |
|----------------------|--------|-------|-------|
| Second MTG/DOT/HELOC | N/A    | \$175 | \$175 |

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

| <b>Transaction</b>                 | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|------------------------------------|---------------|--------------|--------------|
| For Sale By Owner Facilitation Fee | N/A           | N/A          | \$100        |

3. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

| <b>Transaction</b> | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|--------------------|---------------|--------------|--------------|
| Short Sale         | \$100         | N/A          | \$100        |

4. Direct Exchange Closing

This section applies to transactions in which the seller and buyer exchange land.

| <b>Transaction</b>      | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-------------------------|---------------|--------------|--------------|
| Direct Exchange Closing | N/A           | N/A          | \$125        |

5. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| <b>Transaction</b>                  | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-------------------------------------|---------------|--------------|--------------|
| Mobile Home or Manufactured Housing | N/A           | N/A          | \$50         |

6. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| <b>Transaction</b>                     | <b>Seller</b> | <b>Buyer</b> | <b>Total</b>                                  |
|--|---------------|--------------|---|
| Excess Wire Fee / Courier Delivery Fee | \$20/each     | \$20/each    | Depends on the number of deliveries and wires |

7. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| <b>Transaction</b> | <b>Seller</b> | <b>Buyer</b> | <b>Total</b>   |
|--------------------|---------------|--------------|--|
| Mail Out Fee       | \$20/each     | \$20/each    | Depends on the number of physical addresses or e-mail addresses employed |

(c) Residential - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

| <b>Transaction</b>            | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-------------------------------|---------------|--------------|--------------|
| Accommodation/Witness Closing | \$150         | \$200        | \$350        |

2. Escrow For Lender Requirements

| <b>Transaction</b>             | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|--------------------------------|---------------|--------------|--------------|
| Escrow For Lender Requirements | N/A           | N/A          | \$50         |

3. Indemnity Deposit - Required for Title Issues

| <b>Transaction</b>                            | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---|---------------|--------------|--------------|
| Indemnity Deposit - Required for Title Issues | N/A           | N/A          | \$50         |

4. Document Preparation Fees

In connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

| <b>Transaction</b>        | <b>Seller</b> | <b>Buyer</b> | <b>Total</b>  |
|---------------------------|---------------|--------------|---------------|
| Document Preparation Fees | N/A           | N/A          | \$25/document |

5. Closing Protection Letter - KS

| <b>Transaction</b>             | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|--------------------------------|---------------|--------------|--------------|
| Closing Protection Letter - KS | \$0           | \$0          | \$0          |

6. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

| <b>Transaction</b>         | <b>Seller</b> | <b>Buyer</b> | <b>Total</b>                                    |
|----------------------------|---------------|--------------|---|
| Miscellaneous Bill Payment | \$10/each     | \$10/each    | Varies depending on the number of bill payments |

(d) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

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.

| <b>Amount</b>                 | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A           | N/A          | \$400        |
| \$500,000.01 to \$1,000,000   | N/A           | N/A          | \$600        |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| <b>Amount</b>                 | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A           | N/A          | \$400        |
| \$500,000.01 to \$1,000,000   | N/A           | N/A          | \$500        |

(e) Commercial - Miscellaneous Services

1. Construction Disbursing

\$100 per draw assuming the following criteria are met:

- i. the face amount of the construction mortgage is \$500,000.00 or under,
- ii. there is only one general contractor for the entire project,
- iii. the Company receives a sworn statement with supporting materials for each draw, and
- iv. the Company is only disbursing funds to the general contractor or merely reviewing the draw packages to advance coverage.

For all transactions that do not meet the above criteria, please contact the Company for a quote.

F.6 RATES

|                       |                       | <b>Column 1</b>                                | <b>Column 2</b>                        | <b>Column 3</b>              |
|-----------------------|-----------------------|--|--|------------------------------|
| <b>Minimum Amount</b> | <b>Maximum Amount</b> | <b>NON-EAGLE®<br/>OWNER'S POLICY<br/>Rates</b> | <b>EAGLE® OWNER'S<br/>POLICY Rates</b> | <b>LOAN POLICY<br/>Rates</b> |
| \$0.00                | \$20,000.00           | \$240.00                                       | \$265.00                               | \$220.00                     |
| \$20,000.01           | \$25,000.00           | \$257.50                                       | \$284.25                               | \$232.50                     |
| \$25,000.01           | \$30,000.00           | \$275.00                                       | \$303.50                               | \$245.00                     |
| \$30,000.01           | \$35,000.00           | \$292.50                                       | \$322.75                               | \$257.50                     |
| \$35,000.01           | \$40,000.00           | \$310.00                                       | \$342.00                               | \$270.00                     |
| \$40,000.01           | \$45,000.00           | \$325.00                                       | \$358.50                               | \$280.00                     |
| \$45,000.01           | \$50,000.00           | \$340.00                                       | \$375.00                               | \$290.00                     |
| \$50,000.01           | \$55,000.00           | \$355.00                                       | \$391.50                               | \$300.00                     |
| \$55,000.01           | \$60,000.00           | \$370.00                                       | \$408.00                               | \$310.00                     |
| \$60,000.01           | \$65,000.00           | \$385.00                                       | \$424.50                               | \$320.00                     |
| \$65,000.01           | \$70,000.00           | \$400.00                                       | \$441.00                               | \$330.00                     |
| \$70,000.01           | \$75,000.00           | \$415.00                                       | \$457.50                               | \$340.00                     |
| \$75,000.01           | \$80,000.00           | \$430.00                                       | \$474.00                               | \$350.00                     |
| \$80,000.01           | \$85,000.00           | \$445.00                                       | \$490.50                               | \$360.00                     |
| \$85,000.01           | \$90,000.00           | \$460.00                                       | \$507.00                               | \$370.00                     |
| \$90,000.01           | \$95,000.00           | \$472.50                                       | \$520.75                               | \$380.00                     |
| \$95,000.01           | \$100,000.00          | \$485.00                                       | \$534.50                               | \$390.00                     |
| \$100,000.01          | \$105,000.00          | \$497.50                                       | \$548.25                               | \$400.00                     |
| \$105,000.01          | \$110,000.00          | \$510.00                                       | \$562.00                               | \$410.00                     |
| \$110,000.01          | \$115,000.00          | \$522.50                                       | \$575.75                               | \$420.00                     |
| \$115,000.01          | \$120,000.00          | \$535.00                                       | \$589.50                               | \$430.00                     |
| \$120,000.01          | \$125,000.00          | \$545.00                                       | \$600.75                               | \$440.00                     |
| \$125,000.01          | \$130,000.00          | \$555.00                                       | \$612.00                               | \$450.00                     |
| \$130,000.01          | \$135,000.00          | \$565.00                                       | \$623.25                               | \$460.00                     |
| \$135,000.01          | \$140,000.00          | \$575.00                                       | \$634.50                               | \$470.00                     |
| \$140,000.01          | \$145,000.00          | \$585.00                                       | \$645.75                               | \$480.00                     |
| \$145,000.01          | \$150,000.00          | \$595.00                                       | \$657.00                               | \$490.00                     |
| \$150,000.01          | \$155,000.00          | \$605.00                                       | \$668.25                               | \$500.00                     |
| \$155,000.01          | \$160,000.00          | \$615.00                                       | \$679.50                               | \$510.00                     |
| \$160,000.01          | \$165,000.00          | \$625.00                                       | \$690.75                               | \$520.00                     |
| \$165,000.01          | \$170,000.00          | \$635.00                                       | \$702.00                               | \$530.00                     |
| \$170,000.01          | \$175,000.00          | \$645.00                                       | \$713.25                               | \$540.00                     |
| \$175,000.01          | \$180,000.00          | \$655.00                                       | \$724.50                               | \$550.00                     |
| \$180,000.01          | \$185,000.00          | \$665.00                                       | \$735.75                               | \$557.50                     |
| \$185,000.01          | \$190,000.00          | \$675.00                                       | \$747.00                               | \$565.00                     |
| \$190,000.01          | \$195,000.00          | \$685.00                                       | \$758.25                               | \$572.50                     |
| \$195,000.01          | \$200,000.00          | \$695.00                                       | \$769.50                               | \$580.00                     |

|                       |                       | <b>Column 1</b>                                | <b>Column 2</b>                        | <b>Column 3</b>              |
|-----------------------|-----------------------|--|--|------------------------------|
| <b>Minimum Amount</b> | <b>Maximum Amount</b> | <b>NON-EAGLE®<br/>OWNER'S POLICY<br/>Rates</b> | <b>EAGLE® OWNER'S<br/>POLICY Rates</b> | <b>LOAN POLICY<br/>Rates</b> |
| \$200,000.01          | \$205,000.00          | \$705.00                                       | \$780.75                               | \$587.50                     |
| \$205,000.01          | \$210,000.00          | \$715.00                                       | \$792.00                               | \$595.00                     |
| \$210,000.01          | \$215,000.00          | \$725.00                                       | \$803.25                               | \$602.50                     |
| \$215,000.01          | \$220,000.00          | \$735.00                                       | \$814.50                               | \$610.00                     |
| \$220,000.01          | \$225,000.00          | \$745.00                                       | \$825.75                               | \$617.50                     |
| \$225,000.01          | \$230,000.00          | \$755.00                                       | \$837.00                               | \$625.00                     |
| \$230,000.01          | \$235,000.00          | \$765.00                                       | \$848.25                               | \$632.50                     |
| \$235,000.01          | \$240,000.00          | \$775.00                                       | \$859.50                               | \$640.00                     |
| \$240,000.01          | \$245,000.00          | \$785.00                                       | \$870.75                               | \$647.50                     |
| \$245,000.01          | \$250,000.00          | \$795.00                                       | \$882.00                               | \$655.00                     |
| \$250,000.01          | \$260,000.00          | \$815.00                                       | \$904.50                               | \$670.00                     |
| \$260,000.01          | \$270,000.00          | \$835.00                                       | \$927.00                               | \$685.00                     |
| \$270,000.01          | \$280,000.00          | \$855.00                                       | \$949.50                               | \$700.00                     |
| \$280,000.01          | \$290,000.00          | \$875.00                                       | \$972.00                               | \$715.00                     |
| \$290,000.01          | \$300,000.00          | \$895.00                                       | \$994.50                               | \$730.00                     |
| \$300,000.01          | \$310,000.00          | \$915.00                                       | \$1,017.00                             | \$745.00                     |
| \$310,000.01          | \$320,000.00          | \$935.00                                       | \$1,039.50                             | \$760.00                     |
| \$320,000.01          | \$330,000.00          | \$955.00                                       | \$1,062.00                             | \$775.00                     |
| \$330,000.01          | \$340,000.00          | \$975.00                                       | \$1,084.50                             | \$790.00                     |
| \$340,000.01          | \$350,000.00          | \$995.00                                       | \$1,107.00                             | \$805.00                     |
| \$350,000.01          | \$360,000.00          | \$1,015.00                                     | \$1,129.50                             | \$820.00                     |
| \$360,000.01          | \$370,000.00          | \$1,035.00                                     | \$1,152.00                             | \$835.00                     |
| \$370,000.01          | \$380,000.00          | \$1,055.00                                     | \$1,174.50                             | \$850.00                     |
| \$380,000.01          | \$390,000.00          | \$1,075.00                                     | \$1,197.00                             | \$865.00                     |
| \$390,000.01          | \$400,000.00          | \$1,095.00                                     | \$1,219.50                             | \$880.00                     |
| \$400,000.01          | \$410,000.00          | \$1,115.00                                     | \$1,242.00                             | \$895.00                     |
| \$410,000.01          | \$420,000.00          | \$1,135.00                                     | \$1,264.50                             | \$910.00                     |
| \$420,000.01          | \$430,000.00          | \$1,155.00                                     | \$1,287.00                             | \$925.00                     |
| \$430,000.01          | \$440,000.00          | \$1,175.00                                     | \$1,309.50                             | \$940.00                     |
| \$440,000.01          | \$450,000.00          | \$1,195.00                                     | \$1,332.00                             | \$955.00                     |
| \$450,000.01          | \$460,000.00          | \$1,215.00                                     | \$1,354.50                             | \$970.00                     |
| \$460,000.01          | \$470,000.00          | \$1,235.00                                     | \$1,377.00                             | \$985.00                     |
| \$470,000.01          | \$480,000.00          | \$1,255.00                                     | \$1,399.50                             | \$1,000.00                   |
| \$480,000.01          | \$490,000.00          | \$1,275.00                                     | \$1,422.00                             | \$1,015.00                   |
| \$490,000.01          | \$500,000.00          | \$1,295.00                                     | \$1,444.50                             | \$1,030.00                   |
| \$500,000.01          | \$525,000.00          | \$1,345.00                                     | \$1,500.75                             | \$1,067.50                   |
| \$525,000.01          | \$550,000.00          | \$1,395.00                                     | \$1,557.00                             | \$1,105.00                   |
| \$550,000.01          | \$575,000.00          | \$1,445.00                                     | \$1,613.25                             | \$1,142.50                   |
| \$575,000.01          | \$600,000.00          | \$1,495.00                                     | \$1,669.50                             | \$1,180.00                   |

|                       |                       | <b>Column 1</b>                                | <b>Column 2</b>                        | <b>Column 3</b>              |
|-----------------------|-----------------------|--|--|------------------------------|
| <b>Minimum Amount</b> | <b>Maximum Amount</b> | <b>NON-EAGLE®<br/>OWNER'S POLICY<br/>Rates</b> | <b>EAGLE® OWNER'S<br/>POLICY Rates</b> | <b>LOAN POLICY<br/>Rates</b> |
| \$600,000.01          | \$625,000.00          | \$1,545.00                                     | \$1,725.75                             | \$1,217.50                   |
| \$625,000.01          | \$650,000.00          | \$1,595.00                                     | \$1,782.00                             | \$1,255.00                   |
| \$650,000.01          | \$675,000.00          | \$1,645.00                                     | \$1,838.25                             | \$1,292.50                   |
| \$675,000.01          | \$700,000.00          | \$1,695.00                                     | \$1,894.50                             | \$1,330.00                   |
| \$700,000.01          | \$725,000.00          | \$1,745.00                                     | \$1,950.75                             | \$1,367.50                   |
| \$725,000.01          | \$750,000.00          | \$1,795.00                                     | \$2,007.00                             | \$1,405.00                   |
| \$750,000.01          | \$800,000.00          | \$1,895.00                                     | \$2,119.50                             | \$1,480.00                   |
| \$800,000.01          | \$850,000.00          | \$1,995.00                                     | \$2,232.00                             | \$1,555.00                   |
| \$850,000.01          | \$900,000.00          | \$2,095.00                                     | \$2,344.50                             | \$1,630.00                   |
| \$900,000.01          | \$950,000.00          | \$2,195.00                                     | \$2,457.00                             | \$1,705.00                   |
| \$950,000.01          | \$1,000,000.00        | \$2,295.00                                     | \$2,569.50                             | \$1,780.00                   |
| \$1,000,000.01        | \$1,100,000.00        | \$2,420.00                                     | \$2,709.50                             | \$1,905.00                   |
| \$1,100,000.01        | \$1,200,000.00        | \$2,545.00                                     | \$2,849.50                             | \$2,030.00                   |
| \$1,200,000.01        | \$1,300,000.00        | \$2,670.00                                     | \$2,989.50                             | \$2,155.00                   |
| \$1,300,000.01        | \$1,400,000.00        | \$2,795.00                                     | \$3,129.50                             | \$2,280.00                   |
| \$1,400,000.01        | \$1,500,000.00        | \$2,920.00                                     | \$3,269.50                             | \$2,405.00                   |
| \$1,500,000.01        | \$1,600,000.00        | \$3,045.00                                     | \$3,409.50                             | \$2,530.00                   |
| \$1,600,000.01        | \$1,700,000.00        | \$3,170.00                                     | \$3,549.50                             | \$2,655.00                   |
| \$1,700,000.01        | \$1,800,000.00        | \$3,295.00                                     | \$3,689.50                             | \$2,780.00                   |
| \$1,800,000.01        | \$1,900,000.00        | \$3,420.00                                     | \$3,829.50                             | \$2,905.00                   |
| \$1,900,000.01        | \$2,000,000.00        | \$3,545.00                                     | \$3,969.50                             | \$3,030.00                   |
| \$2,000,000.01        | \$2,100,000.00        | \$3,670.00                                     | \$4,109.50                             | \$3,155.00                   |
| \$2,100,000.01        | \$2,200,000.00        | \$3,795.00                                     | \$4,249.50                             | \$3,280.00                   |
| \$2,200,000.01        | \$2,300,000.00        | \$3,920.00                                     | \$4,389.50                             | \$3,405.00                   |
| \$2,300,000.01        | \$2,400,000.00        | \$4,045.00                                     | \$4,529.50                             | \$3,530.00                   |
| \$2,400,000.01        | \$2,500,000.00        | \$4,170.00                                     | \$4,669.50                             | \$3,655.00                   |
| \$2,500,000.01        | \$2,600,000.00        | \$4,295.00                                     | \$4,809.50                             | \$3,780.00                   |
| \$2,600,000.01        | \$2,700,000.00        | \$4,420.00                                     | \$4,949.50                             | \$3,905.00                   |
| \$2,700,000.01        | \$2,800,000.00        | \$4,545.00                                     | \$5,089.50                             | \$4,030.00                   |
| \$2,800,000.01        | \$2,900,000.00        | \$4,670.00                                     | \$5,229.50                             | \$4,155.00                   |
| \$2,900,000.01        | \$3,000,000.00        | \$4,795.00                                     | \$5,369.50                             | \$4,280.00                   |
| \$3,000,000.01        | \$3,100,000.00        | \$4,920.00                                     | \$5,509.50                             | \$4,405.00                   |
| \$3,100,000.01        | \$3,200,000.00        | \$5,045.00                                     | \$5,649.50                             | \$4,530.00                   |
| \$3,200,000.01        | \$3,300,000.00        | \$5,170.00                                     | \$5,789.50                             | \$4,655.00                   |
| \$3,300,000.01        | \$3,400,000.00        | \$5,295.00                                     | \$5,929.50                             | \$4,780.00                   |
| \$3,400,000.01        | \$3,500,000.00        | \$5,420.00                                     | \$6,069.50                             | \$4,905.00                   |
| \$3,500,000.01        | \$3,600,000.00        | \$5,545.00                                     | \$6,209.50                             | \$5,030.00                   |
| \$3,600,000.01        | \$3,700,000.00        | \$5,670.00                                     | \$6,349.50                             | \$5,155.00                   |

|                       |                       | <b>Column 1</b>                                | <b>Column 2</b>                        | <b>Column 3</b>              |
|-----------------------|-----------------------|--|--|------------------------------|
| <b>Minimum Amount</b> | <b>Maximum Amount</b> | <b>NON-EAGLE®<br/>OWNER'S POLICY<br/>Rates</b> | <b>EAGLE® OWNER'S<br/>POLICY Rates</b> | <b>LOAN POLICY<br/>Rates</b> |
| \$3,700,000.01        | \$3,800,000.00        | \$5,795.00                                     | \$6,489.50                             | \$5,280.00                   |
| \$3,800,000.01        | \$3,900,000.00        | \$5,920.00                                     | \$6,629.50                             | \$5,405.00                   |
| \$3,900,000.01        | \$4,000,000.00        | \$6,045.00                                     | \$6,769.50                             | \$5,530.00                   |
| \$4,000,000.01        | \$4,100,000.00        | \$6,170.00                                     | \$6,909.50                             | \$5,655.00                   |
| \$4,100,000.01        | \$4,200,000.00        | \$6,295.00                                     | \$7,049.50                             | \$5,780.00                   |
| \$4,200,000.01        | \$4,300,000.00        | \$6,420.00                                     | \$7,189.50                             | \$5,905.00                   |
| \$4,300,000.01        | \$4,400,000.00        | \$6,545.00                                     | \$7,329.50                             | \$6,030.00                   |
| \$4,400,000.01        | \$4,500,000.00        | \$6,670.00                                     | \$7,469.50                             | \$6,155.00                   |
| \$4,500,000.01        | \$4,600,000.00        | \$6,795.00                                     | \$7,609.50                             | \$6,280.00                   |
| \$4,600,000.01        | \$4,700,000.00        | \$6,920.00                                     | \$7,749.50                             | \$6,405.00                   |
| \$4,700,000.01        | \$4,800,000.00        | \$7,045.00                                     | \$7,889.50                             | \$6,530.00                   |
| \$4,800,000.01        | \$4,900,000.00        | \$7,170.00                                     | \$8,029.50                             | \$6,655.00                   |
| \$4,900,000.01        | \$5,000,000.00        | \$7,295.00                                     | \$8,169.50                             | \$6,780.00                   |

**SECTION G  
DICKINSON COUNTY AND GEARY COUNTY**

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section G apply to all transactions involving property in Dickinson County and Geary County.

**G.1 OWNER'S INSURANCE**

(a) **Owner's Policy Other Than Those Addressed in Another Section**

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section G.6.

(b) **Short Term (Reissue) Rate**

When a copy of a prior Owner's Policy issued ten years prior to the order for a new Owner's Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the reissue Rate in Section G.6 (column 3) applies up to the amount of insurance of the prior Owner's Policy. The Non-EAGLE® Owner's Policy (column 1) or EAGLE® Owner's Policy (column 2) Rate applies to all amounts of insurance in excess of the prior Owner's Policy at the tier level for the excess liability.

(c) **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 G.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 G.6, for the leasehold Owner's

Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section G.6, subject to a minimum Charge of \$250. 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 G.6 at the tier level of the excess liability.

(d) 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, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

| <b>Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate</b> | <b>Rate</b>       |
|--|-------------------|
| Less than one year   | \$200             |
| One to five years  | \$500             |
| More than five years   | Section G.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section G.6 applicable at the tier level of the excess liability.

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.

Not available for Residential properties.

**G.2 LENDER'S INSURANCE**

(a) Loan Policy Other Than A Loan Policy Addressed In Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section G.6.

(b) 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. This Charge applies 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.
2. This Charge applies 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 (additional tract Charges from Section G.3(b) will apply).
3. This Charge applies 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.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section G.3(b) will apply).

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:

5. This Charge applies 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.
6. This Charge applies 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 (additional tract Charges from Section G.3(b) will apply).
7. This Charge applies 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.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount 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 (additional tract Charges from Section G.3(b) will apply).

**Residential and Commercial**

1. \$85
2. \$85
3. \$85 plus the Rate shown in Section G.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy
4. \$85 plus the Rate shown in Section G.6 (column 4) at the tier level for the amount of insurance in excess of the Owner's Policy
5. \$85 per additional Loan Policy
6. \$85 per additional Loan Policy
7. \$85 per additional Loan Policy plus the Rate shown in Section G.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy
8. \$85 per additional Loan Policy plus the Rate shown in Section G.6 (column 4) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$85 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) Short Term (Reissue) Rate

When a copy of a prior Owner's Policy issued 10 years prior to the order for a new Loan Policy on the same property is delivered to the Company by or at the request of the insured prior to the closing of the transaction, the Charge the new Loan Policy (for Residential and Commercial properties) is calculated as follows: the Rate in Section G.6 (column 5) applies to amount of insurance up to the prior Owner's Policy amount and the Rate in Section G.6 (column 4) applies to any amount of insurance in excess thereto at the tier level for the excess liability.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

| Amount of Insurance             | Rate  |
|---------------------------------|-------|
| Up to and including \$1,000,000 | \$125 |
| \$1,000,001 to \$1,500,000      | \$250 |
| \$1,500,001 to \$2,000,000      | \$350 |

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Short Term (Reissue) or Concurrent Rates do not apply.

| <b>Loan Amount</b>           | <b>Rate</b> |
|------------------------------|-------------|
| Up to and including \$75,000 | \$125       |
| \$75,001 to \$150,000        | \$140       |
| Over \$150,000               | \$250       |

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section G.6 (column 4) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

G.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$200              | \$200             |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| <b>Residential</b>         | <b>Commercial</b>          |
|----------------------------|----------------------------|
| \$150 per additional tract | \$150 per additional tract |

(c) Commitment Production Charge

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.

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$200              | \$200             |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$50               | \$50              |

(e) Cancellation Charge

| <b>Residential</b>                  | <b>Commercial</b> |
|-------------------------------------|-------------------|
| \$125, but see Section G.3(c) above | N/A               |

G.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee, Form Number 28 - Condition of Title, is as follows:

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$200              | \$200             |

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$150              | \$150             |

G.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---------------|--------------|--------------|
| \$75          | \$325        | \$400        |

2. Cash Sale

| <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---------------|--------------|--------------|
| \$75          | \$75         | \$150        |

3. Loan Only

This section applies except where Section G.5(c)(1) below applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---------------|--------------|--------------|
| N/A           | \$300        | \$300        |

4. Contract For Deed/Installment Sales Contracts

This fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

| <b>Transaction</b>                                | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---|---------------|--------------|--------------|
| Contract For Deed/<br>Installment Sales Contracts | \$75          | \$75         | \$150        |

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

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.

| <b>Amount</b>                   | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---------------------------------|---------------|--------------|--------------|
| Up to and including \$1,000,000 | \$150         | \$150        | \$300        |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| <b>Amount</b>                 | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A           | \$300        | \$300        |
| \$500,000.01 to \$1,000,000   | N/A           | \$400        | \$400        |

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections G.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

| <b>Transaction</b>   | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|----------------------|---------------|--------------|--------------|
| Second MTG/DOT/HELOC | N/A           | \$150        | \$150        |

2. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| <b>Transaction</b>                  | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-------------------------------------|---------------|--------------|--------------|
| Mobile Home or Manufactured Housing | \$50          | N/A          | \$50         |

3. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| <b>Transaction</b>                     | <b>Seller</b> | <b>Buyer</b> | <b>Total</b>                                  |
|--|---------------|--------------|---|
| Excess Wire Fee / Courier Delivery Fee | \$20/each     | \$20/each    | Depends on the number of deliveries and wires |

4. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| <b>Transaction</b> | <b>Seller</b> | <b>Buyer</b> | <b>Total</b>   |
|--------------------|---------------|--------------|--|
| Mail Out Fee       | \$20/each     | \$20/each    | Depends on the number of physical addresses or e-mail addresses employed |

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

| <b>Transaction</b>            | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-------------------------------|---------------|--------------|--------------|
| Accommodation/Witness Closing | N/A           | N/A          | \$150        |

2. Prepare Settlement Statement (CD) with Disbursement

| <b>Transaction</b>                                  | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---|---------------|--------------|--------------|
| Prepare Settlement Statement (CD) with Disbursement | N/A           | N/A          | \$200        |

3. Prepare Settlement Statement (CD) without Disbursement

| <b>Transaction</b>                                  | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---|---------------|--------------|--------------|
| Prepare Settlement Statement (CD) with Disbursement | N/A           | N/A          | \$175        |

4. Escrow For Lender Requirements

| <b>Transaction</b>             | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|--------------------------------|---------------|--------------|--------------|
| Escrow For Lender Requirements | N/A           | N/A          | \$50         |

5. Escrow For Completion

New Construction.

| <b>Transaction</b>    | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-----------------------|---------------|--------------|--------------|
| Escrow For Completion | N/A           | N/A          | \$50         |

6. Indemnity Deposit - Required for Title Issues

| <b>Transaction</b>                            | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---|---------------|--------------|--------------|
| Indemnity Deposit - Required for Title Issues | \$50          | N/A          | \$50         |

7. Document Preparation Fees (KS Only)

In connection with a title order. Fee per curative document, i.e. POA's or deeds in excess of one.

| <b>Transaction</b>        | <b>Seller</b> | <b>Buyer</b> | <b>Total</b>  |
|---------------------------|---------------|--------------|---------------|
| Document Preparation Fees | N/A           | N/A          | \$50/document |

8. Closing Protection Letter - KS

| <b>Transaction</b>             | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|--------------------------------|---------------|--------------|--------------|
| Closing Protection Letter - KS | \$0           | \$0          | \$0          |

9. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

| <b>Transaction</b>         | <b>Seller</b> | <b>Buyer</b> | <b>Total</b>                                    |
|----------------------------|---------------|--------------|---|
| Miscellaneous Bill Payment | \$10/each     | \$10/each    | Varies depending on the number of bill payments |

10. Construction Disbursing

1/2 of 1% of the Construction Loan, but not less than \$3,500; where the loan includes purchase money and/or refinance amounts, the Rate shall apply to that part intended to fund the construction, subject to the minimum Charge of \$3,500.

G.6 RATES

| <b>Minimum Amount</b> | <b>Maximum Amount</b> | <b>Column 1<br/>NON-EAGLE®<br/>OWNER'S<br/>POLICY Rates</b> | <b>Column 2<br/>EAGLE®<br/>OWNER'S<br/>POLICY Rates</b> | <b>Column 3<br/>REISSUE<br/>OWNER'S<br/>POLICY Rates</b> | <b>Column 4<br/>LOAN POLICY<br/>Rates</b> | <b>Column 5<br/>REISSUE LOAN<br/>POLICY Rates</b> |
|-----------------------|-----------------------|---|---|--|---|---|
| \$0.00                | \$20,000.00           | \$210.00  | \$240.00  | \$196.00   | \$200.00                                  | \$190.00  |
| \$20,000.01           | \$25,000.00           | \$227.50  | \$259.25  | \$206.50   | \$212.50                                  | \$197.50  |
| \$25,000.01           | \$30,000.00           | \$245.00  | \$278.50  | \$217.00   | \$225.00                                  | \$205.00  |
| \$30,000.01           | \$35,000.00           | \$262.50  | \$297.75  | \$227.50   | \$237.50                                  | \$212.50  |
| \$35,000.01           | \$40,000.00           | \$280.00  | \$317.00  | \$238.00   | \$250.00                                  | \$220.00  |
| \$40,000.01           | \$45,000.00           | \$297.50  | \$336.25  | \$248.50   | \$262.50                                  | \$227.50  |
| \$45,000.01           | \$50,000.00           | \$315.00  | \$355.50  | \$259.00   | \$275.00                                  | \$235.00  |
| \$50,000.01           | \$55,000.00           | \$330.00  | \$372.00  | \$268.00   | \$285.00                                  | \$241.00  |
| \$55,000.01           | \$60,000.00           | \$345.00  | \$388.50  | \$277.00   | \$295.00                                  | \$247.00  |
| \$60,000.01           | \$65,000.00           | \$360.00  | \$405.00  | \$286.00   | \$305.00                                  | \$253.00  |
| \$65,000.01           | \$70,000.00           | \$375.00  | \$421.50  | \$295.00   | \$315.00                                  | \$259.00  |
| \$70,000.01           | \$75,000.00           | \$390.00  | \$438.00  | \$304.00   | \$325.00                                  | \$265.00  |
| \$75,000.01           | \$80,000.00           | \$405.00  | \$454.50  | \$313.00   | \$335.00                                  | \$271.00  |
| \$80,000.01           | \$85,000.00           | \$420.00  | \$471.00  | \$322.00   | \$345.00                                  | \$277.00  |
| \$85,000.01           | \$90,000.00           | \$435.00  | \$487.50  | \$331.00   | \$355.00                                  | \$283.00  |
| \$90,000.01           | \$95,000.00           | \$450.00  | \$504.00  | \$340.00   | \$365.00                                  | \$289.00  |
| \$95,000.01           | \$100,000.00          | \$465.00  | \$520.50  | \$349.00   | \$375.00                                  | \$295.00  |
| \$100,000.01          | \$105,000.00          | \$476.25  | \$533.00  | \$355.75   | \$383.75                                  | \$300.25  |
| \$105,000.01          | \$110,000.00          | \$487.50  | \$545.50  | \$362.50   | \$392.50                                  | \$305.50  |
| \$110,000.01          | \$115,000.00          | \$498.75  | \$558.00  | \$369.25   | \$401.25                                  | \$310.75  |
| \$115,000.01          | \$120,000.00          | \$510.00  | \$570.50  | \$376.00   | \$410.00                                  | \$316.00  |
| \$120,000.01          | \$125,000.00          | \$521.25  | \$583.00  | \$382.75   | \$418.75                                  | \$321.25  |
| \$125,000.01          | \$130,000.00          | \$532.50  | \$595.50  | \$389.50   | \$427.50                                  | \$326.50  |
| \$130,000.01          | \$135,000.00          | \$543.75  | \$608.00  | \$396.25   | \$436.25                                  | \$331.75  |
| \$135,000.01          | \$140,000.00          | \$555.00  | \$620.50  | \$403.00   | \$445.00                                  | \$337.00  |
| \$140,000.01          | \$145,000.00          | \$566.25  | \$633.00  | \$409.75   | \$453.75                                  | \$342.25  |
| \$145,000.01          | \$150,000.00          | \$577.50  | \$645.50  | \$416.50   | \$462.50                                  | \$347.50  |
| \$150,000.01          | \$155,000.00          | \$588.75  | \$658.00  | \$423.25   | \$471.25                                  | \$352.75  |
| \$155,000.01          | \$160,000.00          | \$600.00  | \$670.50  | \$430.00   | \$480.00                                  | \$358.00  |
| \$160,000.01          | \$165,000.00          | \$611.25  | \$683.00  | \$436.75   | \$488.75                                  | \$363.25  |
| \$165,000.01          | \$170,000.00          | \$622.50  | \$695.50  | \$443.50   | \$497.50                                  | \$368.50  |
| \$170,000.01          | \$175,000.00          | \$633.75  | \$708.00  | \$450.25   | \$506.25                                  | \$373.75  |

|                       |                       | <b>Column 1</b>                        | <b>Column 2</b>                    | <b>Column 3</b>                     | <b>Column 4</b>          | <b>Column 5</b>                  |
|-----------------------|-----------------------|--|------------------------------------|-------------------------------------|--------------------------|----------------------------------|
| <b>Minimum Amount</b> | <b>Maximum Amount</b> | <b>NON-EAGLE® OWNER'S POLICY Rates</b> | <b>EAGLE® OWNER'S POLICY Rates</b> | <b>REISSUE OWNER'S POLICY Rates</b> | <b>LOAN POLICY Rates</b> | <b>REISSUE LOAN POLICY Rates</b> |
| \$175,000.01          | \$180,000.00          | \$645.00                               | \$720.50                           | \$457.00                            | \$515.00                 | \$379.00                         |
| \$180,000.01          | \$185,000.00          | \$656.25                               | \$733.00                           | \$463.75                            | \$523.75                 | \$384.25                         |
| \$185,000.01          | \$190,000.00          | \$667.50                               | \$745.50                           | \$470.50                            | \$532.50                 | \$389.50                         |
| \$190,000.01          | \$195,000.00          | \$678.75                               | \$758.00                           | \$477.25                            | \$541.25                 | \$394.75                         |
| \$195,000.01          | \$200,000.00          | \$690.00                               | \$770.50                           | \$484.00                            | \$550.00                 | \$400.00                         |
| \$200,000.01          | \$205,000.00          | \$701.25                               | \$783.00                           | \$490.75                            | \$558.75                 | \$405.25                         |
| \$205,000.01          | \$210,000.00          | \$712.50                               | \$795.50                           | \$497.50                            | \$567.50                 | \$410.50                         |
| \$210,000.01          | \$215,000.00          | \$723.75                               | \$808.00                           | \$504.25                            | \$576.25                 | \$415.75                         |
| \$215,000.01          | \$220,000.00          | \$735.00                               | \$820.50                           | \$511.00                            | \$585.00                 | \$421.00                         |
| \$220,000.01          | \$225,000.00          | \$746.25                               | \$833.00                           | \$517.75                            | \$593.75                 | \$426.25                         |
| \$225,000.01          | \$230,000.00          | \$757.50                               | \$845.50                           | \$524.50                            | \$602.50                 | \$431.50                         |
| \$230,000.01          | \$235,000.00          | \$768.75                               | \$858.00                           | \$531.25                            | \$611.25                 | \$436.75                         |
| \$235,000.01          | \$240,000.00          | \$780.00                               | \$870.50                           | \$538.00                            | \$620.00                 | \$442.00                         |
| \$240,000.01          | \$245,000.00          | \$791.25                               | \$883.00                           | \$544.75                            | \$628.75                 | \$447.25                         |
| \$245,000.01          | \$250,000.00          | \$802.50                               | \$895.50                           | \$551.50                            | \$637.50                 | \$452.50                         |
| \$250,000.01          | \$260,000.00          | \$825.00                               | \$920.50                           | \$565.00                            | \$655.00                 | \$463.00                         |
| \$260,000.01          | \$270,000.00          | \$847.50                               | \$945.50                           | \$578.50                            | \$672.50                 | \$473.50                         |
| \$270,000.01          | \$280,000.00          | \$870.00                               | \$970.50                           | \$592.00                            | \$690.00                 | \$484.00                         |
| \$280,000.01          | \$290,000.00          | \$892.50                               | \$995.50                           | \$605.50                            | \$707.50                 | \$494.50                         |
| \$290,000.01          | \$300,000.00          | \$915.00                               | \$1,020.50                         | \$619.00                            | \$725.00                 | \$505.00                         |
| \$300,000.01          | \$310,000.00          | \$937.50                               | \$1,045.50                         | \$632.50                            | \$742.50                 | \$515.50                         |
| \$310,000.01          | \$320,000.00          | \$960.00                               | \$1,070.50                         | \$646.00                            | \$760.00                 | \$526.00                         |
| \$320,000.01          | \$330,000.00          | \$982.50                               | \$1,095.50                         | \$659.50                            | \$777.50                 | \$536.50                         |
| \$330,000.01          | \$340,000.00          | \$1,005.00                             | \$1,120.50                         | \$673.00                            | \$795.00                 | \$547.00                         |
| \$340,000.01          | \$350,000.00          | \$1,027.50                             | \$1,145.50                         | \$686.50                            | \$812.50                 | \$557.50                         |
| \$350,000.01          | \$360,000.00          | \$1,050.00                             | \$1,170.50                         | \$700.00                            | \$830.00                 | \$568.00                         |
| \$360,000.01          | \$370,000.00          | \$1,072.50                             | \$1,195.50                         | \$713.50                            | \$847.50                 | \$578.50                         |
| \$370,000.01          | \$380,000.00          | \$1,095.00                             | \$1,220.50                         | \$727.00                            | \$865.00                 | \$589.00                         |
| \$380,000.01          | \$390,000.00          | \$1,117.50                             | \$1,245.50                         | \$740.50                            | \$882.50                 | \$599.50                         |
| \$390,000.01          | \$400,000.00          | \$1,140.00                             | \$1,270.50                         | \$754.00                            | \$900.00                 | \$610.00                         |
| \$400,000.01          | \$410,000.00          | \$1,162.50                             | \$1,295.50                         | \$767.50                            | \$917.50                 | \$620.50                         |
| \$410,000.01          | \$420,000.00          | \$1,185.00                             | \$1,320.50                         | \$781.00                            | \$935.00                 | \$631.00                         |
| \$420,000.01          | \$430,000.00          | \$1,207.50                             | \$1,345.50                         | \$794.50                            | \$952.50                 | \$641.50                         |
| \$430,000.01          | \$440,000.00          | \$1,230.00                             | \$1,370.50                         | \$808.00                            | \$970.00                 | \$652.00                         |
| \$440,000.01          | \$450,000.00          | \$1,252.50                             | \$1,395.50                         | \$821.50                            | \$987.50                 | \$662.50                         |
| \$450,000.01          | \$460,000.00          | \$1,275.00                             | \$1,420.50                         | \$835.00                            | \$1,005.00               | \$673.00                         |
| \$460,000.01          | \$470,000.00          | \$1,297.50                             | \$1,445.50                         | \$848.50                            | \$1,022.50               | \$683.50                         |
| \$470,000.01          | \$480,000.00          | \$1,320.00                             | \$1,470.50                         | \$862.00                            | \$1,040.00               | \$694.00                         |

|                       |                       | <b>Column 1</b>                        | <b>Column 2</b>                    | <b>Column 3</b>                     | <b>Column 4</b>          | <b>Column 5</b>                  |
|-----------------------|-----------------------|--|------------------------------------|-------------------------------------|--------------------------|----------------------------------|
| <b>Minimum Amount</b> | <b>Maximum Amount</b> | <b>NON-EAGLE® OWNER'S POLICY Rates</b> | <b>EAGLE® OWNER'S POLICY Rates</b> | <b>REISSUE OWNER'S POLICY Rates</b> | <b>LOAN POLICY Rates</b> | <b>REISSUE LOAN POLICY Rates</b> |
| \$480,000.01          | \$490,000.00          | \$1,342.50                             | \$1,495.50                         | \$875.50                            | \$1,057.50               | \$704.50                         |
| \$490,000.01          | \$500,000.00          | \$1,365.00                             | \$1,520.50                         | \$889.00                            | \$1,075.00               | \$715.00                         |
| \$500,000.01          | \$525,000.00          | \$1,415.00                             | \$1,576.75                         | \$919.00                            | \$1,112.50               | \$737.50                         |
| \$525,000.01          | \$550,000.00          | \$1,465.00                             | \$1,633.00                         | \$949.00                            | \$1,150.00               | \$760.00                         |
| \$550,000.01          | \$575,000.00          | \$1,515.00                             | \$1,689.25                         | \$979.00                            | \$1,187.50               | \$782.50                         |
| \$575,000.01          | \$600,000.00          | \$1,565.00                             | \$1,745.50                         | \$1,009.00                          | \$1,225.00               | \$805.00                         |
| \$600,000.01          | \$625,000.00          | \$1,615.00                             | \$1,801.75                         | \$1,039.00                          | \$1,262.50               | \$827.50                         |
| \$625,000.01          | \$650,000.00          | \$1,665.00                             | \$1,858.00                         | \$1,069.00                          | \$1,300.00               | \$850.00                         |
| \$650,000.01          | \$675,000.00          | \$1,715.00                             | \$1,914.25                         | \$1,099.00                          | \$1,337.50               | \$872.50                         |
| \$675,000.01          | \$700,000.00          | \$1,765.00                             | \$1,970.50                         | \$1,129.00                          | \$1,375.00               | \$895.00                         |
| \$700,000.01          | \$725,000.00          | \$1,815.00                             | \$2,026.75                         | \$1,159.00                          | \$1,412.50               | \$917.50                         |
| \$725,000.01          | \$750,000.00          | \$1,865.00                             | \$2,083.00                         | \$1,189.00                          | \$1,450.00               | \$940.00                         |
| \$750,000.01          | \$800,000.00          | \$1,965.00                             | \$2,195.50                         | \$1,249.00                          | \$1,525.00               | \$985.00                         |
| \$800,000.01          | \$850,000.00          | \$2,065.00                             | \$2,308.00                         | \$1,309.00                          | \$1,600.00               | \$1,030.00                       |
| \$850,000.01          | \$900,000.00          | \$2,165.00                             | \$2,420.50                         | \$1,369.00                          | \$1,675.00               | \$1,075.00                       |
| \$900,000.01          | \$950,000.00          | \$2,265.00                             | \$2,533.00                         | \$1,429.00                          | \$1,750.00               | \$1,120.00                       |
| \$950,000.01          | \$1,000,000.00        | \$2,365.00                             | \$2,645.50                         | \$1,489.00                          | \$1,825.00               | \$1,165.00                       |
| \$1,000,000.01        | \$1,100,000.00        | \$2,515.00                             | \$2,820.50                         | \$1,579.00                          | \$1,950.00               | \$1,240.00                       |
| \$1,100,000.01        | \$1,200,000.00        | \$2,665.00                             | \$2,995.50                         | \$1,669.00                          | \$2,075.00               | \$1,315.00                       |
| \$1,200,000.01        | \$1,300,000.00        | \$2,815.00                             | \$3,170.50                         | \$1,759.00                          | \$2,200.00               | \$1,390.00                       |
| \$1,300,000.01        | \$1,400,000.00        | \$2,965.00                             | \$3,345.50                         | \$1,849.00                          | \$2,325.00               | \$1,465.00                       |
| \$1,400,000.01        | \$1,500,000.00        | \$3,115.00                             | \$3,520.50                         | \$1,939.00                          | \$2,450.00               | \$1,540.00                       |
| \$1,500,000.01        | \$1,600,000.00        | \$3,265.00                             | \$3,695.50                         | \$2,029.00                          | \$2,575.00               | \$1,615.00                       |
| \$1,600,000.01        | \$1,700,000.00        | \$3,415.00                             | \$3,870.50                         | \$2,119.00                          | \$2,700.00               | \$1,690.00                       |
| \$1,700,000.01        | \$1,800,000.00        | \$3,565.00                             | \$4,045.50                         | \$2,209.00                          | \$2,825.00               | \$1,765.00                       |
| \$1,800,000.01        | \$1,900,000.00        | \$3,715.00                             | \$4,220.50                         | \$2,299.00                          | \$2,950.00               | \$1,840.00                       |
| \$1,900,000.01        | \$2,000,000.00        | \$3,865.00                             | \$4,395.50                         | \$2,389.00                          | \$3,075.00               | \$1,915.00                       |
| \$2,000,000.01        | \$2,100,000.00        | \$4,015.00                             | \$4,570.50                         | \$2,479.00                          | \$3,200.00               | \$1,990.00                       |
| \$2,100,000.01        | \$2,200,000.00        | \$4,165.00                             | \$4,745.50                         | \$2,569.00                          | \$3,325.00               | \$2,065.00                       |
| \$2,200,000.01        | \$2,300,000.00        | \$4,315.00                             | \$4,920.50                         | \$2,659.00                          | \$3,450.00               | \$2,140.00                       |
| \$2,300,000.01        | \$2,400,000.00        | \$4,465.00                             | \$5,095.50                         | \$2,749.00                          | \$3,575.00               | \$2,215.00                       |
| \$2,400,000.01        | \$2,500,000.00        | \$4,615.00                             | \$5,270.50                         | \$2,839.00                          | \$3,700.00               | \$2,290.00                       |
| \$2,500,000.01        | \$2,600,000.00        | \$4,765.00                             | \$5,445.50                         | \$2,929.00                          | \$3,825.00               | \$2,365.00                       |
| \$2,600,000.01        | \$2,700,000.00        | \$4,915.00                             | \$5,620.50                         | \$3,019.00                          | \$3,950.00               | \$2,440.00                       |
| \$2,700,000.01        | \$2,800,000.00        | \$5,065.00                             | \$5,795.50                         | \$3,109.00                          | \$4,075.00               | \$2,515.00                       |
| \$2,800,000.01        | \$2,900,000.00        | \$5,215.00                             | \$5,970.50                         | \$3,199.00                          | \$4,200.00               | \$2,590.00                       |
| \$2,900,000.01        | \$3,000,000.00        | \$5,365.00                             | \$6,145.50                         | \$3,289.00                          | \$4,325.00               | \$2,665.00                       |
| \$3,000,000.01        | \$3,100,000.00        | \$5,515.00                             | \$6,320.50                         | \$3,379.00                          | \$4,450.00               | \$2,740.00                       |

| Minimum Amount | Maximum Amount | Column 1                        | Column 2                    | Column 3                     | Column 4          | Column 5                  |
|----------------|----------------|---------------------------------|-----------------------------|------------------------------|-------------------|---------------------------|
|                |                | NON-EAGLE® OWNER'S POLICY Rates | EAGLE® OWNER'S POLICY Rates | REISSUE OWNER'S POLICY Rates | LOAN POLICY Rates | REISSUE LOAN POLICY Rates |
| \$3,100,000.01 | \$3,200,000.00 | \$5,665.00                      | \$6,495.50                  | \$3,469.00                   | \$4,575.00        | \$2,815.00                |
| \$3,200,000.01 | \$3,300,000.00 | \$5,815.00                      | \$6,670.50                  | \$3,559.00                   | \$4,700.00        | \$2,890.00                |
| \$3,300,000.01 | \$3,400,000.00 | \$5,965.00                      | \$6,845.50                  | \$3,649.00                   | \$4,825.00        | \$2,965.00                |
| \$3,400,000.01 | \$3,500,000.00 | \$6,115.00                      | \$7,020.50                  | \$3,739.00                   | \$4,950.00        | \$3,040.00                |
| \$3,500,000.01 | \$3,600,000.00 | \$6,265.00                      | \$7,195.50                  | \$3,829.00                   | \$5,075.00        | \$3,115.00                |
| \$3,600,000.01 | \$3,700,000.00 | \$6,415.00                      | \$7,370.50                  | \$3,919.00                   | \$5,200.00        | \$3,190.00                |
| \$3,700,000.01 | \$3,800,000.00 | \$6,565.00                      | \$7,545.50                  | \$4,009.00                   | \$5,325.00        | \$3,265.00                |
| \$3,800,000.01 | \$3,900,000.00 | \$6,715.00                      | \$7,720.50                  | \$4,099.00                   | \$5,450.00        | \$3,340.00                |
| \$3,900,000.01 | \$4,000,000.00 | \$6,865.00                      | \$7,895.50                  | \$4,189.00                   | \$5,575.00        | \$3,415.00                |
| \$4,000,000.01 | \$4,100,000.00 | \$7,015.00                      | \$8,070.50                  | \$4,279.00                   | \$5,700.00        | \$3,490.00                |
| \$4,100,000.01 | \$4,200,000.00 | \$7,165.00                      | \$8,245.50                  | \$4,369.00                   | \$5,825.00        | \$3,565.00                |
| \$4,200,000.01 | \$4,300,000.00 | \$7,315.00                      | \$8,420.50                  | \$4,459.00                   | \$5,950.00        | \$3,640.00                |
| \$4,300,000.01 | \$4,400,000.00 | \$7,465.00                      | \$8,595.50                  | \$4,549.00                   | \$6,075.00        | \$3,715.00                |
| \$4,400,000.01 | \$4,500,000.00 | \$7,615.00                      | \$8,770.50                  | \$4,639.00                   | \$6,200.00        | \$3,790.00                |
| \$4,500,000.01 | \$4,600,000.00 | \$7,765.00                      | \$8,945.50                  | \$4,729.00                   | \$6,325.00        | \$3,865.00                |
| \$4,600,000.01 | \$4,700,000.00 | \$7,915.00                      | \$9,120.50                  | \$4,819.00                   | \$6,450.00        | \$3,940.00                |
| \$4,700,000.01 | \$4,800,000.00 | \$8,065.00                      | \$9,295.50                  | \$4,909.00                   | \$6,575.00        | \$4,015.00                |
| \$4,800,000.01 | \$4,900,000.00 | \$8,215.00                      | \$9,470.50                  | \$4,999.00                   | \$6,700.00        | \$4,090.00                |
| \$4,900,000.01 | \$5,000,000.00 | \$8,365.00                      | \$9,645.50                  | \$5,089.00                   | \$6,825.00        | \$4,165.00                |

**SECTION H  
CHEROKEE COUNTY, CRAWFORD COUNTY, LABETTE COUNTY, AND NEOSHO COUNTY**

Except as set forth in Section C, the Rates, Charges, and fee set forth in Section H apply to all transactions involving property in Cherokee County, Crawford County, Labette County, and Neosho County.

**H.1 OWNER'S INSURANCE**

**(a) Owner's Policy Other Than Those Addressed in Another Section**

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section H.6.

**(b) 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 H.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 H.6, for the leasehold Owner's

Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section H.6, subject to a minimum Charge of \$250. 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 H.6 at the tier level of the excess liability.

(c) 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, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

| <b>Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate</b> | <b>Rate</b>       |
|--|-------------------|
| Less than one year   | \$200             |
| One to five years  | \$500             |
| More than five years   | Section H.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section H.6 applicable at the tier level of the excess liability.

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.

Not available for Residential properties.

H.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed in Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section H.6.

(b) 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. This Charge applies 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.
2. This Charge applies 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 (additional tract Charges from Section H.3(b) will apply).
3. This Charge applies 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.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section H.3(b) will apply).

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:

5. This Charge applies 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.
6. This Charge applies 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 (additional tract Charges from Section H.3(b) will apply).
7. This Charge applies 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.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount 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 (additional tract Charges from Section H.3(b) will apply).

| <b>Residential and Commercial</b>  |
|--|
| 1. \$125   |
| 2. \$225   |
| 3. \$125 plus the Rate shown in Section H.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy   |
| 4. \$225 plus the Rate shown in Section H.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy   |
| 5. \$125 per additional Loan Policy  |
| 6. \$225 per additional Loan Policy  |
| 7. \$125 per additional Loan Policy plus the Rate shown in Section H.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |
| 8. \$225 per additional Loan Policy plus the Rate shown in Section H.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) Construction Loan - Residential Only

The Rate for a Loan Policy, insuring a loan with the primary purpose of construction or rehabilitation of improvements on the land, and containing all Standard Exceptions and no endorsements at the time of issuance of the Loan Policy and post-policy with the exception of the Record Matters Date Down Endorsement detailed below, is:

| <b>Amount of Insurance</b>      | <b>Rate</b>                  |
|---------------------------------|------------------------------|
| Up to and including \$5,000,000 | \$175 plus \$.30 per \$1,000 |

Any post-policy increase in the Amount of Insurance shall be \$.30 per \$1,000.

The Charge for a Rundown and Record Matters Date Down Endorsement on a Construction Loan Policy:

Where the Company is disbursing construction funds pursuant to a Construction Loan escrow and disbursing agreement, there are no additional Charges for a periodic title rundown and date down endorsement to cover each disbursement. Where the Company is not disbursing the funds, however, the Charge for each title rundown and date down endorsement shall be the Charge set forth in Appendix A.

The Rates above are not available for Commercial properties.

(e) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

| <b>Amount of Insurance</b>      | <b>Rate</b> |
|---------------------------------|-------------|
| Up to and including \$1,000,000 | \$125       |
| \$1,000,001 to \$1,500,000      | \$250       |

| <b>Amount of Insurance</b> | <b>Rate</b> |
|----------------------------|-------------|
| \$1,500,001 to \$2,000,000 | \$350       |

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

(f) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

| <b>Loan Amount</b>           | <b>Rate</b> |
|------------------------------|-------------|
| Up to and including \$75,000 | \$125       |
| \$75,001 to \$150,000        | \$140       |
| Over \$150,000               | \$250       |

(g) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section H.6 (column 3) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

H.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$200              | \$200             |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| <b>Residential</b>         | <b>Commercial</b>          |
|----------------------------|----------------------------|
| \$100 per additional tract | \$100 per additional tract |

(c) Commitment Production Charge

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.

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$225              | \$225             |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$50               | \$50              |

(e) Cancellation Charge

| <b>Residential</b>                | <b>Commercial</b> |
|-----------------------------------|-------------------|
| \$0, but see Section H.3(c) above | N/A               |

#### H.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee Form Number 28 - Condition of Title, is as follows:

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$225              | \$225             |

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$200              | \$200             |

#### H.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---------------|--------------|--------------|
| N/A           | N/A          | \$350        |

2. Cash Sale

| <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---------------|--------------|--------------|
| N/A           | N/A          | \$350        |

3. Loan Only

This section applies except where Section H.5(c)(1) applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---------------|--------------|--------------|
| N/A           | N/A          | \$350        |

4. Contract For Deed/Installment Sales Contracts

This Fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

| <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---------------|--------------|--------------|
| N/A           | N/A          | \$350        |

5. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

| <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---------------|--------------|--------------|
| N/A           | N/A          | \$400        |

6. Owner Finance

This section applies to owner finance, excluding contract for deed/installment sale contracts.

| <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---------------|--------------|--------------|
| N/A           | N/A          | \$400        |

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

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.

| <b>Amount</b>                 | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A           | N/A          | \$350        |
| \$500,000.01 to \$1,000,000   | N/A           | N/A          | \$500        |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| Amount                        | Seller | Buyer | Total |
|-------------------------------|--------|-------|-------|
| Up to and including \$500,000 | N/A    | N/A   | \$350 |
| \$500,000.01 to \$1,000,000   | N/A    | N/A   | \$500 |

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections H.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

| Transaction          | Seller | Buyer | Total |
|----------------------|--------|-------|-------|
| Second MTG/DOT/HELOC | N/A    | N/A   | \$100 |

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

| Transaction                        | Seller | Buyer | Total |
|------------------------------------|--------|-------|-------|
| For Sale By Owner Facilitation Fee | N/A    | N/A   | \$50  |

3. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

| Transaction         | Seller | Buyer | Total   |
|---------------------|--------|-------|---|
| After-Hours Closing | \$100  | \$100 | Depends on the number of parties requesting after-hours service |

4. Mobile Home or Manufactured Housing

This section is in conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| <b>Transaction</b>                  | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-------------------------------------|---------------|--------------|--------------|
| Mobile Home or Manufactured Housing | N/A           | N/A          | \$100        |

5. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| <b>Transaction</b>                     | <b>Seller</b> | <b>Buyer</b> | <b>Total</b>                                  |
|--|---------------|--------------|---|
| Excess Wire Fee / Courier Delivery Fee | \$20/each     | \$20/each    | Depends on the number of deliveries and wires |

6. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| <b>Transaction</b> | <b>Seller</b> | <b>Buyer</b> | <b>Total</b>   |
|--------------------|---------------|--------------|--|
| Mail Out Fee       | \$20/each     | \$20/each    | Depends on the number of physical addresses or e-mail addresses employed |

7. Mobile Closing Fee

| <b>Transaction</b> | <b>Seller</b> | <b>Buyer</b> | <b>Total</b>   |
|--------------------|---------------|--------------|--|
| Mobile Closing Fee | \$100         | \$100        | Depends on the number of parties requesting a mobile closing |

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

| <b>Transaction</b>            | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-------------------------------|---------------|--------------|--------------|
| Accommodation/Witness Closing | N/A           | N/A          | \$200        |

2. Prepare Settlement Statement (CD) with Disbursement

| <b>Transaction</b>                                | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---|---------------|--------------|--------------|
| Prepare Settlement Statement (CD) & / or Disburse | N/A           | N/A          | \$350        |

3. Escrow For Lender Requirements

| <b>Transaction</b>             | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|--------------------------------|---------------|--------------|--------------|
| Escrow For Lender Requirements | N/A           | N/A          | \$100        |

4. Escrow For Completion

New Construction.

| <b>Transaction</b>    | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-----------------------|---------------|--------------|--------------|
| Escrow For Completion | N/A           | N/A          | \$100        |

5. Indemnity Deposit - Required for Title Issues

| <b>Transaction</b>                            | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---|---------------|--------------|--------------|
| Indemnity Deposit - Required for Title Issues | N/A           | N/A          | \$100        |

6. Document Preparation Fees (KS Only)

This section is in connection with a title order. Fee per curative document, i.e., POA's or deeds in excess of one.

| <b>Transaction</b>        | <b>Seller</b> | <b>Buyer</b> | <b>Total</b>  |
|---------------------------|---------------|--------------|---------------|
| Document Preparation Fees | N/A           | N/A          | \$75/document |

7. Closing Protection Letter - MO

| <b>Transaction</b>             | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|--------------------------------|---------------|--------------|--------------|
| Closing Protection Letter - MO | \$25          | \$25         | \$50         |

8. Closing Protection Letter - KS

| <b>Transaction</b>             | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|--------------------------------|---------------|--------------|--------------|
| Closing Protection Letter - KS | \$0           | \$0          | \$0          |

9. Interest Bearing Account Set-Up Fee

| <b>Transaction</b>                  | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-------------------------------------|---------------|--------------|--------------|
| Interest Bearing Account Set-Up Fee | N/A           | N/A          | \$100        |

10. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

| Transaction                 | Seller | Buyer | Total |
|-----------------------------|--------|-------|-------|
| Language Translator Service | N/A    | N/A   | \$50  |

11. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

| Transaction                | Seller    | Buyer     | Total   |
|----------------------------|-----------|-----------|---|
| Miscellaneous Bill Payment | \$10/each | \$10/each | Varies depending on the number of bill payments |

12. Construction Disbursing

| Amount                        | Charge                             |
|-------------------------------|------------------------------------|
| Up to and including \$100,000 | \$550                              |
| \$100,000.01 to \$250,000     | 1/2 of 1% of the Construction Loan |
| More than \$250,000           | 1/4 of 1% of the Construction Loan |

H.6 RATES

|                |                | Column 1                              | Column 2                          | Column 3             |
|----------------|----------------|---------------------------------------|-----------------------------------|----------------------|
| Minimum Amount | Maximum Amount | NON-EAGLE®<br>OWNER'S<br>POLICY Rates | EAGLE®<br>OWNER'S<br>POLICY Rates | LOAN POLICY<br>Rates |
| \$0.00         | \$20,000.00    | \$275.00                              | \$300.00                          | \$275.00             |
| \$20,000.01    | \$25,000.00    | \$300.00                              | \$327.50                          | \$300.00             |
| \$25,000.01    | \$30,000.00    | \$325.00                              | \$355.00                          | \$325.00             |
| \$30,000.01    | \$35,000.00    | \$350.00                              | \$382.50                          | \$350.00             |
| \$35,000.01    | \$40,000.00    | \$375.00                              | \$410.00                          | \$375.00             |
| \$40,000.01    | \$45,000.00    | \$400.00                              | \$437.50                          | \$400.00             |
| \$45,000.01    | \$50,000.00    | \$425.00                              | \$465.00                          | \$425.00             |
| \$50,000.01    | \$55,000.00    | \$445.00                              | \$487.00                          | \$445.00             |
| \$55,000.01    | \$60,000.00    | \$465.00                              | \$509.00                          | \$465.00             |
| \$60,000.01    | \$65,000.00    | \$485.00                              | \$531.00                          | \$485.00             |
| \$65,000.01    | \$70,000.00    | \$505.00                              | \$553.00                          | \$505.00             |
| \$70,000.01    | \$75,000.00    | \$525.00                              | \$575.00                          | \$525.00             |
| \$75,000.01    | \$80,000.00    | \$545.00                              | \$597.00                          | \$545.00             |

|              |              |            |            |            |
|--------------|--------------|------------|------------|------------|
| \$80,000.01  | \$85,000.00  | \$565.00   | \$619.00   | \$565.00   |
| \$85,000.01  | \$90,000.00  | \$585.00   | \$641.00   | \$585.00   |
| \$90,000.01  | \$95,000.00  | \$605.00   | \$663.00   | \$605.00   |
| \$95,000.01  | \$100,000.00 | \$625.00   | \$685.00   | \$625.00   |
| \$100,000.01 | \$105,000.00 | \$645.00   | \$707.00   | \$645.00   |
| \$105,000.01 | \$110,000.00 | \$665.00   | \$729.00   | \$665.00   |
| \$110,000.01 | \$115,000.00 | \$685.00   | \$751.00   | \$685.00   |
| \$115,000.01 | \$120,000.00 | \$705.00   | \$773.00   | \$705.00   |
| \$120,000.01 | \$125,000.00 | \$725.00   | \$795.00   | \$725.00   |
| \$125,000.01 | \$130,000.00 | \$745.00   | \$817.00   | \$745.00   |
| \$130,000.01 | \$135,000.00 | \$765.00   | \$839.00   | \$765.00   |
| \$135,000.01 | \$140,000.00 | \$785.00   | \$861.00   | \$785.00   |
| \$140,000.01 | \$145,000.00 | \$805.00   | \$883.00   | \$805.00   |
| \$145,000.01 | \$150,000.00 | \$825.00   | \$905.00   | \$825.00   |
| \$150,000.01 | \$155,000.00 | \$845.00   | \$927.00   | \$845.00   |
| \$155,000.01 | \$160,000.00 | \$865.00   | \$949.00   | \$865.00   |
| \$160,000.01 | \$165,000.00 | \$885.00   | \$971.00   | \$885.00   |
| \$165,000.01 | \$170,000.00 | \$905.00   | \$993.00   | \$905.00   |
| \$170,000.01 | \$175,000.00 | \$920.00   | \$1,009.50 | \$920.00   |
| \$175,000.01 | \$180,000.00 | \$935.00   | \$1,026.00 | \$935.00   |
| \$180,000.01 | \$185,000.00 | \$950.00   | \$1,042.50 | \$950.00   |
| \$185,000.01 | \$190,000.00 | \$965.00   | \$1,059.00 | \$965.00   |
| \$190,000.01 | \$195,000.00 | \$980.00   | \$1,075.50 | \$980.00   |
| \$195,000.01 | \$200,000.00 | \$995.00   | \$1,092.00 | \$995.00   |
| \$200,000.01 | \$205,000.00 | \$1,010.00 | \$1,108.50 | \$1,010.00 |
| \$205,000.01 | \$210,000.00 | \$1,025.00 | \$1,125.00 | \$1,025.00 |
| \$210,000.01 | \$215,000.00 | \$1,040.00 | \$1,141.50 | \$1,040.00 |
| \$215,000.01 | \$220,000.00 | \$1,055.00 | \$1,158.00 | \$1,055.00 |
| \$220,000.01 | \$225,000.00 | \$1,070.00 | \$1,174.50 | \$1,070.00 |
| \$225,000.01 | \$230,000.00 | \$1,085.00 | \$1,191.00 | \$1,085.00 |
| \$230,000.01 | \$235,000.00 | \$1,100.00 | \$1,207.50 | \$1,100.00 |
| \$235,000.01 | \$240,000.00 | \$1,115.00 | \$1,224.00 | \$1,115.00 |
| \$240,000.01 | \$245,000.00 | \$1,130.00 | \$1,240.50 | \$1,130.00 |
| \$245,000.01 | \$250,000.00 | \$1,145.00 | \$1,257.00 | \$1,145.00 |
| \$250,000.01 | \$260,000.00 | \$1,170.00 | \$1,284.50 | \$1,170.00 |
| \$260,000.01 | \$270,000.00 | \$1,195.00 | \$1,312.00 | \$1,195.00 |
| \$270,000.01 | \$280,000.00 | \$1,220.00 | \$1,339.50 | \$1,220.00 |
| \$280,000.01 | \$290,000.00 | \$1,245.00 | \$1,367.00 | \$1,245.00 |
| \$290,000.01 | \$300,000.00 | \$1,270.00 | \$1,394.50 | \$1,270.00 |
| \$300,000.01 | \$310,000.00 | \$1,295.00 | \$1,422.00 | \$1,295.00 |
| \$310,000.01 | \$320,000.00 | \$1,320.00 | \$1,449.50 | \$1,320.00 |
| \$320,000.01 | \$330,000.00 | \$1,345.00 | \$1,477.00 | \$1,345.00 |
| \$330,000.01 | \$340,000.00 | \$1,370.00 | \$1,504.50 | \$1,370.00 |

|                |                |            |            |            |
|----------------|----------------|------------|------------|------------|
| \$340,000.01   | \$350,000.00   | \$1,395.00 | \$1,532.00 | \$1,395.00 |
| \$350,000.01   | \$360,000.00   | \$1,420.00 | \$1,559.50 | \$1,420.00 |
| \$360,000.01   | \$370,000.00   | \$1,445.00 | \$1,587.00 | \$1,445.00 |
| \$370,000.01   | \$380,000.00   | \$1,470.00 | \$1,614.50 | \$1,470.00 |
| \$380,000.01   | \$390,000.00   | \$1,495.00 | \$1,642.00 | \$1,495.00 |
| \$390,000.01   | \$400,000.00   | \$1,520.00 | \$1,669.50 | \$1,520.00 |
| \$400,000.01   | \$410,000.00   | \$1,545.00 | \$1,697.00 | \$1,545.00 |
| \$410,000.01   | \$420,000.00   | \$1,570.00 | \$1,724.50 | \$1,570.00 |
| \$420,000.01   | \$430,000.00   | \$1,595.00 | \$1,752.00 | \$1,595.00 |
| \$430,000.01   | \$440,000.00   | \$1,620.00 | \$1,779.50 | \$1,620.00 |
| \$440,000.01   | \$450,000.00   | \$1,645.00 | \$1,807.00 | \$1,645.00 |
| \$450,000.01   | \$460,000.00   | \$1,670.00 | \$1,834.50 | \$1,670.00 |
| \$460,000.01   | \$470,000.00   | \$1,695.00 | \$1,862.00 | \$1,695.00 |
| \$470,000.01   | \$480,000.00   | \$1,720.00 | \$1,889.50 | \$1,720.00 |
| \$480,000.01   | \$490,000.00   | \$1,745.00 | \$1,917.00 | \$1,745.00 |
| \$490,000.01   | \$500,000.00   | \$1,770.00 | \$1,944.50 | \$1,770.00 |
| \$500,000.01   | \$525,000.00   | \$1,826.25 | \$2,007.00 | \$1,826.25 |
| \$525,000.01   | \$550,000.00   | \$1,882.50 | \$2,069.50 | \$1,882.50 |
| \$550,000.01   | \$575,000.00   | \$1,938.75 | \$2,132.00 | \$1,938.75 |
| \$575,000.01   | \$600,000.00   | \$1,995.00 | \$2,194.50 | \$1,995.00 |
| \$600,000.01   | \$625,000.00   | \$2,051.25 | \$2,257.00 | \$2,051.25 |
| \$625,000.01   | \$650,000.00   | \$2,107.50 | \$2,319.50 | \$2,107.50 |
| \$650,000.01   | \$675,000.00   | \$2,163.75 | \$2,382.00 | \$2,163.75 |
| \$675,000.01   | \$700,000.00   | \$2,220.00 | \$2,444.50 | \$2,220.00 |
| \$700,000.01   | \$725,000.00   | \$2,276.25 | \$2,507.00 | \$2,276.25 |
| \$725,000.01   | \$750,000.00   | \$2,332.50 | \$2,569.50 | \$2,332.50 |
| \$750,000.01   | \$800,000.00   | \$2,445.00 | \$2,694.50 | \$2,445.00 |
| \$800,000.01   | \$850,000.00   | \$2,557.50 | \$2,819.50 | \$2,557.50 |
| \$850,000.01   | \$900,000.00   | \$2,670.00 | \$2,944.50 | \$2,670.00 |
| \$900,000.01   | \$950,000.00   | \$2,782.50 | \$3,069.50 | \$2,782.50 |
| \$950,000.01   | \$1,000,000.00 | \$2,895.00 | \$3,194.50 | \$2,895.00 |
| \$1,000,000.01 | \$1,100,000.00 | \$3,045.00 | \$3,369.50 | \$3,045.00 |
| \$1,100,000.01 | \$1,200,000.00 | \$3,195.00 | \$3,544.50 | \$3,195.00 |
| \$1,200,000.01 | \$1,300,000.00 | \$3,345.00 | \$3,719.50 | \$3,345.00 |
| \$1,300,000.01 | \$1,400,000.00 | \$3,495.00 | \$3,894.50 | \$3,495.00 |
| \$1,400,000.01 | \$1,500,000.00 | \$3,645.00 | \$4,069.50 | \$3,645.00 |
| \$1,500,000.01 | \$1,600,000.00 | \$3,795.00 | \$4,244.50 | \$3,795.00 |
| \$1,600,000.01 | \$1,700,000.00 | \$3,945.00 | \$4,419.50 | \$3,945.00 |
| \$1,700,000.01 | \$1,800,000.00 | \$4,095.00 | \$4,594.50 | \$4,095.00 |
| \$1,800,000.01 | \$1,900,000.00 | \$4,245.00 | \$4,769.50 | \$4,245.00 |
| \$1,900,000.01 | \$2,000,000.00 | \$4,395.00 | \$4,944.50 | \$4,395.00 |
| \$2,000,000.01 | \$2,100,000.00 | \$4,545.00 | \$5,119.50 | \$4,545.00 |

|                |                |            |             |            |
|----------------|----------------|------------|-------------|------------|
| \$2,100,000.01 | \$2,200,000.00 | \$4,695.00 | \$5,294.50  | \$4,695.00 |
| \$2,200,000.01 | \$2,300,000.00 | \$4,845.00 | \$5,469.50  | \$4,845.00 |
| \$2,300,000.01 | \$2,400,000.00 | \$4,995.00 | \$5,644.50  | \$4,995.00 |
| \$2,400,000.01 | \$2,500,000.00 | \$5,145.00 | \$5,819.50  | \$5,145.00 |
| \$2,500,000.01 | \$2,600,000.00 | \$5,295.00 | \$5,994.50  | \$5,295.00 |
| \$2,600,000.01 | \$2,700,000.00 | \$5,445.00 | \$6,169.50  | \$5,445.00 |
| \$2,700,000.01 | \$2,800,000.00 | \$5,595.00 | \$6,344.50  | \$5,595.00 |
| \$2,800,000.01 | \$2,900,000.00 | \$5,745.00 | \$6,519.50  | \$5,745.00 |
| \$2,900,000.01 | \$3,000,000.00 | \$5,895.00 | \$6,694.50  | \$5,895.00 |
| \$3,000,000.01 | \$3,100,000.00 | \$6,045.00 | \$6,869.50  | \$6,045.00 |
| \$3,100,000.01 | \$3,200,000.00 | \$6,195.00 | \$7,044.50  | \$6,195.00 |
| \$3,200,000.01 | \$3,300,000.00 | \$6,345.00 | \$7,219.50  | \$6,345.00 |
| \$3,300,000.01 | \$3,400,000.00 | \$6,495.00 | \$7,394.50  | \$6,495.00 |
| \$3,400,000.01 | \$3,500,000.00 | \$6,645.00 | \$7,569.50  | \$6,645.00 |
| \$3,500,000.01 | \$3,600,000.00 | \$6,795.00 | \$7,744.50  | \$6,795.00 |
| \$3,600,000.01 | \$3,700,000.00 | \$6,945.00 | \$7,919.50  | \$6,945.00 |
| \$3,700,000.01 | \$3,800,000.00 | \$7,095.00 | \$8,094.50  | \$7,095.00 |
| \$3,800,000.01 | \$3,900,000.00 | \$7,245.00 | \$8,269.50  | \$7,245.00 |
| \$3,900,000.01 | \$4,000,000.00 | \$7,395.00 | \$8,444.50  | \$7,395.00 |
| \$4,000,000.01 | \$4,100,000.00 | \$7,545.00 | \$8,619.50  | \$7,545.00 |
| \$4,100,000.01 | \$4,200,000.00 | \$7,695.00 | \$8,794.50  | \$7,695.00 |
| \$4,200,000.01 | \$4,300,000.00 | \$7,845.00 | \$8,969.50  | \$7,845.00 |
| \$4,300,000.01 | \$4,400,000.00 | \$7,995.00 | \$9,144.50  | \$7,995.00 |
| \$4,400,000.01 | \$4,500,000.00 | \$8,145.00 | \$9,319.50  | \$8,145.00 |
| \$4,500,000.01 | \$4,600,000.00 | \$8,295.00 | \$9,494.50  | \$8,295.00 |
| \$4,600,000.01 | \$4,700,000.00 | \$8,445.00 | \$9,669.50  | \$8,445.00 |
| \$4,700,000.01 | \$4,800,000.00 | \$8,595.00 | \$9,844.50  | \$8,595.00 |
| \$4,800,000.01 | \$4,900,000.00 | \$8,745.00 | \$10,019.50 | \$8,745.00 |
| \$4,900,000.01 | \$5,000,000.00 | \$8,895.00 | \$10,194.50 | \$8,895.00 |

**SECTION I  
REMAINING COUNTIES WITH A POPULATION IN EXCESS OF 10,000**

Except as set forth in Section C, the Rates, Charges, and fees set forth in Section I apply to all transactions involving property in the remaining counties in the state of Kansas (not specifically referenced within Sections D, E, F, G, and H of this Schedule) with a population in excess of 10,000 as determined by the United States Census Bureau.

**I.1 OWNER'S INSURANCE**

(a) **Owner's Policy Other Than Those Addressed in Another Section**

The Rate for an Owner's Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section I.6.

(b) 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 I.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 I.6, for the leasehold Owner's Policy covering a Residential property. For a Commercial property, the Charge is also 30% of the Rate set forth in Section I.6, subject to a minimum Charge of \$250. 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 I.6 at the tier level of the excess liability.

(c) 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, a new Owner's Policy may be issued to the same insured covering the fee estate on the same property for the following Rate:

For Commercial properties:

| <b>Time Between Date Of Leasehold Policy And Acquisition Of The Fee Estate</b> | <b>Rate</b>       |
|--|-------------------|
| Less than one year   | \$200             |
| One to five years  | \$500             |
| More than five years   | Section I.6 Rates |

The Rates above apply when the amount of insurance for the new fee Owner's Policy is the same or less than the amount of insurance on the previously issued leasehold Owner's Policy. The Rate for leasehold Owner's Policy liability in excess of the amount of the fee Owner's Policy is the Rate in Section I.6 applicable at the tier level of the excess liability.

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.

Not available for Residential properties.

I.2 LENDER'S INSURANCE

(a) Loan Policy Other Than a Loan Policy Addressed In Another Section

The Rate for a Loan Policy, unless otherwise expressly provided in this Schedule, is as set forth in Section I.6.

(b) 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. This Charge applies 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.
2. This Charge applies 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 (additional tract Charges from Section I.3(b) will apply).
3. This Charge applies 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.
4. This Charge applies if the Loan Policy is for an amount exceeding the amount of the Owner's Policy, and the Loan Policy describes additional land that is not described within the Owner's Policy (additional tract Charges from Section I.3(b) will apply).

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:

5. This Charge applies 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.
6. This Charge applies 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 (additional tract Charges from Section I.3(b) will apply).
7. This Charge applies 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.
8. This Charge applies if the total of all concurrent Loan Policies is for an amount 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 (additional tract Charges from Section I.3(b) will apply).

| <b>Residential and Commercial</b>  |
|--|
| 1. \$125   |
| 2. \$225   |
| 3. \$125 plus the Rate shown in Section I.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy   |
| 4. \$225 plus the Rate shown in Section I.6 (column 3) at the tier level for the amount of insurance in excess of the Owner's Policy   |
| 5. \$125 per additional Loan Policy  |
| 6. \$225 per additional Loan Policy  |
| 7. \$125 per additional Loan Policy plus the Rate shown in Section I.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |
| 8. \$225 per additional Loan Policy plus the Rate shown in Section I.6 (column 3) at the tier level for the total amount of insurance for all concurrent Loan Policies in excess of the Owner's Policy |

(c) Concurrent (Simultaneous-Issue) Leasehold Loan Policy - Commercial Only

When a leasehold Loan Policy is issued concurrently to the same insured with a fee Loan Policy covering the identical property and for an amount not exceeding the fee Loan Policy liability amount, the Charge for the leasehold Loan Policy for a Commercial property is \$125 if the amount of insurance is \$500,000 or less. This Rate is not available for a Residential property.

(d) ALTA Residential Limited Coverage Mortgage Modification Policy

The Rate for an ALTA Residential Limited Coverage Mortgage Modification Policy shall be:

| <b>Amount of Insurance</b>      | <b>Rate</b> |
|---------------------------------|-------------|
| Up to and including \$1,000,000 | \$125       |
| \$1,000,001 to \$1,500,000      | \$250       |
| \$1,500,001 to \$2,000,000      | \$350       |

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

(e) ALTA Residential Limited Coverage Junior Loan Policy

For second or lessor priority mortgage loan transactions involving Residential properties, the Rate for an ALTA Residential Limited Coverage Junior Loan Policy is set forth below and applies to the face amount of such mortgage. This policy is unavailable for loan transactions in which the face amount of the mortgage exceeds \$300,000. Concurrent Rates do not apply.

| <b>Loan Amount</b>           | <b>Rate</b> |
|------------------------------|-------------|
| Up to and including \$75,000 | \$125       |
| \$75,001 to \$150,000        | \$140       |
| Over \$150,000               | \$250       |

(f) Home Equity And Second Mortgage - Residential Only

For Residential properties, the Rate in Section I.6 (column 3) applies to Loan Policies issued on home equity loans and second mortgage loans not concurrently issued with an Owner's Policy. Not applicable to Commercial properties.

I.3 ADDITIONAL TITLE CHARGES

(a) Out-of-County Search Charge

This Charge applies if the Company does the Out-of-County search, and the county at issue has a population of 10,000 or less as determined by the United States Census Bureau.

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$200              | \$200             |

(b) Multiple Tract Charge

This section applies when the premises to be insured consist of multiple tracts coming from separate chains of title.

| <b>Residential</b>         | <b>Commercial</b>          |
|----------------------------|----------------------------|
| \$150 per additional tract | \$150 per additional tract |

(c) Commitment Production Charge

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.

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$225              | \$225             |

(d) Update Charge

This section applies to an amended Commitment reflecting newly revised requirements and/or exceptions.

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$50               | \$50              |

(e) Cancellation Charge

| <b>Residential</b>                  | <b>Commercial</b> |
|-------------------------------------|-------------------|
| \$125, but see Section I.3(c) above | N/A               |

I.4 GUARANTEES

(a) CLTA Guarantee

The Charge for a CLTA Guarantee Form Number 28 - Condition of Title, is as follows:

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$225              | \$225             |

(b) Title Report Guarantee

The Charge for a Title Report Guarantee is as follows:

| <b>Residential</b> | <b>Commercial</b> |
|--------------------|-------------------|
| \$200              | \$200             |

I.5 ESCROW

(a) Residential - Basic Escrow Fees

The fees below may be allocated by agreement between the seller and buyer.

1. Sale With New Loan

The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries, and disbursements. Charges for FHA, VA, and similar government programs may be reduced as necessary due to program requirements. This applies when closing both seller and new loans.

| <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---------------|--------------|--------------|
| N/A           | N/A          | \$400        |

2. Cash Sale

| <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---------------|--------------|--------------|
| N/A           | N/A          | \$350        |

3. Loan Only

This section applies except where Section I.5(c)(1) applies. The fee below includes preparation of settlement statements (HUD-1/CD), processing packages, deliveries and disbursements. Charges for FHA, VA and similar government programs may be reduced as necessary due to program requirements.

| <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---------------|--------------|--------------|
| N/A           | N/A          | \$350        |

4. Contract For Deed/Installment Sales Contracts

This Fee is for closing only. Set-up fees for permanent escrow of deed and/or for periodic payments will be charged separately by the provider selected by the parties.

| <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---------------|--------------|--------------|
| N/A           | N/A          | \$350        |

5. Short Sale

This section applies to transactions in which the seller has/is negotiating for a payoff that is less than that owed to one or more mortgage lienholders.

| <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---------------|--------------|--------------|
| N/A           | N/A          | \$400        |

6. Owner Finance

This section applies to owner finance, excluding contract for deed/installment sale contracts.

| <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---------------|--------------|--------------|
| N/A           | N/A          | \$400        |

(b) Commercial - Basic Escrow Fees

1. Sale

The fee includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds.

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.

| <b>Amount</b>                 | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A           | N/A          | \$350        |
| \$500,000.01 to \$1,000,000   | N/A           | N/A          | \$500        |

2. Refinance

The fee includes preparation of escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), settlement statement and disbursement of funds. No sale is involved.

| <b>Amount</b>                 | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-------------------------------|---------------|--------------|--------------|
| Up to and including \$500,000 | N/A           | N/A          | \$350        |
| \$500,000.01 to \$1,000,000   | N/A           | N/A          | \$500        |

(c) Residential And Commercial - Surcharges

The fees below may be allocated by agreement between the seller and buyer. These fees are in addition to the Basic Escrow Fees set forth in Sections 1.5(a) and (b) above.

1. Second MTG/DOT/HELOC

This section applies when closed in conjunction with the closing of another loan.

| Transaction          | Seller | Buyer | Total |
|----------------------|--------|-------|-------|
| Second MTG/DOT/HELOC | N/A    | N/A   | \$150 |

2. For Sale By Owner Facilitation Fee

This section applies to transactions in which neither party is represented by an attorney or real estate broker in addition to the above buyer and seller closing fee.

| Transaction                        | Seller | Buyer | Total |
|------------------------------------|--------|-------|-------|
| For Sale By Owner Facilitation Fee | N/A    | N/A   | \$50  |

3. After-Hours Closing

This section applies to closings or funding conducted after 6:00 p.m., on weekends or holidays for the convenience of the customer/lender.

| Transaction         | Seller | Buyer | Total   |
|---------------------|--------|-------|---|
| After-Hours Closing | \$100  | \$100 | Depends on the number of parties requesting after-hours service |

4. Mobile Home or Manufactured Housing

In conjunction with a request for an ALTA 7.0. The Charge for the ALTA 7.0 is set forth in Appendix A.

| Transaction                         | Seller | Buyer | Total |
|-------------------------------------|--------|-------|-------|
| Mobile Home or Manufactured Housing | N/A    | N/A   | \$100 |

5. Excess Wire Fee / Courier Delivery Fee

The fee in excess of two.

| Transaction                            | Seller    | Buyer     | Total   |
|--|-----------|-----------|---|
| Excess Wire Fee / Courier Delivery Fee | \$20/each | \$20/each | Depends on the number of deliveries and wires |

6. Mail Out Fee

When closing packages or deeds or other documents must be mailed out (or e-mailed) for signatures, this fee will apply for each physical address or e-mail address employed.

| <b>Transaction</b> | <b>Seller</b> | <b>Buyer</b> | <b>Total</b>   |
|--------------------|---------------|--------------|--|
| Mail Out Fee       | \$20/each     | \$20/each    | Depends on the number of physical addresses or e-mail addresses employed |

7. Mobile Closing Fee

| <b>Transaction</b> | <b>Seller</b> | <b>Buyer</b> | <b>Total</b>   |
|--------------------|---------------|--------------|--|
| Mobile Closing Fee | \$100         | \$100        | Depends on the number of parties requesting a mobile closing |

(d) Residential And Commercial - Miscellaneous Services

The fees below may be allocated by agreement between the seller and buyer.

1. Accommodation/Witness Closing

No settlement statement (HUD-1/CD) or disbursement.

| <b>Transaction</b>            | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-------------------------------|---------------|--------------|--------------|
| Accommodation/Witness Closing | N/A           | N/A          | \$200        |

2. Prepare Settlement Statement (CD) & / or Disburse

| <b>Transaction</b>                                | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---|---------------|--------------|--------------|
| Prepare Settlement Statement (CD) & / or Disburse | N/A           | N/A          | \$350        |

3. Escrow For Lender Requirements

| <b>Transaction</b>             | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|--------------------------------|---------------|--------------|--------------|
| Escrow For Lender Requirements | N/A           | N/A          | \$100        |

4. Escrow For Completion

New Construction.

| <b>Transaction</b>    | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-----------------------|---------------|--------------|--------------|
| Escrow For Completion | N/A           | N/A          | \$100        |

5. Indemnity Deposit - Required for Title Issues

| <b>Transaction</b>                            | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|---|---------------|--------------|--------------|
| Indemnity Deposit - Required for Title Issues | N/A           | N/A          | \$100        |

6. Document Preparation Fees (KS Only)

In connection with a title order. Fee per curative document, i.e., POA's or deeds excess of one.

| <b>Transaction</b>        | <b>Seller</b> | <b>Buyer</b> | <b>Total</b>  |
|---------------------------|---------------|--------------|---------------|
| Document Preparation Fees | N/A           | N/A          | \$75/document |

7. Closing Protection Letter - MO

| <b>Transaction</b>             | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|--------------------------------|---------------|--------------|--------------|
| Closing Protection Letter - MO | \$25          | \$25         | \$50         |

8. Closing Protection Letter - KS

| <b>Transaction</b>             | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|--------------------------------|---------------|--------------|--------------|
| Closing Protection Letter - KS | \$0           | \$0          | \$0          |

9. Interest Bearing Account Set-Up Fee

| <b>Transaction</b>                  | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-------------------------------------|---------------|--------------|--------------|
| Interest Bearing Account Set-Up Fee | N/A           | N/A          | \$100        |

10. Language Translator Service

This is the service fee for arranging and does not include translator's fee.

| <b>Transaction</b>          | <b>Seller</b> | <b>Buyer</b> | <b>Total</b> |
|-----------------------------|---------------|--------------|--------------|
| Language Translator Service | N/A           | N/A          | \$50         |

11. Miscellaneous Bill Payment

The fee for additional checks for payment of bills not required to insure title is as follows:

| <b>Transaction</b>         | <b>Seller</b> | <b>Buyer</b> | <b>Total</b>                                    |
|----------------------------|---------------|--------------|---|
| Miscellaneous Bill Payment | \$10/each     | \$10/each    | Varies depending on the number of bill payments |

I.6 RATES

|                       |                       | <b>Column 1</b>                                | <b>Column 2</b>                        | <b>Column 3</b>              |
|-----------------------|-----------------------|--|--|------------------------------|
| <b>Minimum Amount</b> | <b>Maximum Amount</b> | <b>NON-EAGLE®<br/>OWNER'S POLICY<br/>Rates</b> | <b>EAGLE® OWNER'S<br/>POLICY Rates</b> | <b>LOAN POLICY<br/>Rates</b> |
| \$0.00                | \$20,000.00           | \$275.00                                       | \$300.00                               | \$275.00                     |
| \$20,000.01           | \$25,000.00           | \$300.00                                       | \$327.50                               | \$300.00                     |
| \$25,000.01           | \$30,000.00           | \$325.00                                       | \$355.00                               | \$325.00                     |
| \$30,000.01           | \$35,000.00           | \$350.00                                       | \$382.50                               | \$350.00                     |
| \$35,000.01           | \$40,000.00           | \$375.00                                       | \$410.00                               | \$375.00                     |
| \$40,000.01           | \$45,000.00           | \$400.00                                       | \$437.50                               | \$400.00                     |
| \$45,000.01           | \$50,000.00           | \$425.00                                       | \$465.00                               | \$425.00                     |
| \$50,000.01           | \$55,000.00           | \$445.00                                       | \$487.00                               | \$445.00                     |
| \$55,000.01           | \$60,000.00           | \$465.00                                       | \$509.00                               | \$465.00                     |
| \$60,000.01           | \$65,000.00           | \$485.00                                       | \$531.00                               | \$485.00                     |
| \$65,000.01           | \$70,000.00           | \$505.00                                       | \$553.00                               | \$505.00                     |
| \$70,000.01           | \$75,000.00           | \$525.00                                       | \$575.00                               | \$525.00                     |
| \$75,000.01           | \$80,000.00           | \$545.00                                       | \$597.00                               | \$545.00                     |
| \$80,000.01           | \$85,000.00           | \$565.00                                       | \$619.00                               | \$565.00                     |
| \$85,000.01           | \$90,000.00           | \$585.00                                       | \$641.00                               | \$585.00                     |
| \$90,000.01           | \$95,000.00           | \$605.00                                       | \$663.00                               | \$605.00                     |
| \$95,000.01           | \$100,000.00          | \$625.00                                       | \$685.00                               | \$625.00                     |
| \$100,000.01          | \$105,000.00          | \$645.00                                       | \$707.00                               | \$645.00                     |
| \$105,000.01          | \$110,000.00          | \$665.00                                       | \$729.00                               | \$665.00                     |
| \$110,000.01          | \$115,000.00          | \$685.00                                       | \$751.00                               | \$685.00                     |
| \$115,000.01          | \$120,000.00          | \$705.00                                       | \$773.00                               | \$705.00                     |
| \$120,000.01          | \$125,000.00          | \$725.00                                       | \$795.00                               | \$725.00                     |
| \$125,000.01          | \$130,000.00          | \$745.00                                       | \$817.00                               | \$745.00                     |
| \$130,000.01          | \$135,000.00          | \$765.00                                       | \$839.00                               | \$765.00                     |
| \$135,000.01          | \$140,000.00          | \$785.00                                       | \$861.00                               | \$785.00                     |
| \$140,000.01          | \$145,000.00          | \$805.00                                       | \$883.00                               | \$805.00                     |
| \$145,000.01          | \$150,000.00          | \$825.00                                       | \$905.00                               | \$825.00                     |
| \$150,000.01          | \$155,000.00          | \$845.00                                       | \$927.00                               | \$845.00                     |
| \$155,000.01          | \$160,000.00          | \$865.00                                       | \$949.00                               | \$865.00                     |
| \$160,000.01          | \$165,000.00          | \$885.00                                       | \$971.00                               | \$885.00                     |
| \$165,000.01          | \$170,000.00          | \$905.00                                       | \$993.00                               | \$905.00                     |
| \$170,000.01          | \$175,000.00          | \$920.00                                       | \$1,009.50                             | \$920.00                     |
| \$175,000.01          | \$180,000.00          | \$935.00                                       | \$1,026.00                             | \$935.00                     |
| \$180,000.01          | \$185,000.00          | \$950.00                                       | \$1,042.50                             | \$950.00                     |
| \$185,000.01          | \$190,000.00          | \$965.00                                       | \$1,059.00                             | \$965.00                     |
| \$190,000.01          | \$195,000.00          | \$980.00                                       | \$1,075.50                             | \$980.00                     |

| Minimum Amount | Maximum Amount | Column 1                              | Column 2                       | Column 3             |
|----------------|----------------|---------------------------------------|--------------------------------|----------------------|
|                |                | NON-EAGLE®<br>OWNER'S POLICY<br>Rates | EAGLE® OWNER'S<br>POLICY Rates | LOAN POLICY<br>Rates |
| \$195,000.01   | \$200,000.00   | \$995.00                              | \$1,092.00                     | \$995.00             |
| \$200,000.01   | \$205,000.00   | \$1,010.00                            | \$1,108.50                     | \$1,010.00           |
| \$205,000.01   | \$210,000.00   | \$1,025.00                            | \$1,125.00                     | \$1,025.00           |
| \$210,000.01   | \$215,000.00   | \$1,040.00                            | \$1,141.50                     | \$1,040.00           |
| \$215,000.01   | \$220,000.00   | \$1,055.00                            | \$1,158.00                     | \$1,055.00           |
| \$220,000.01   | \$225,000.00   | \$1,070.00                            | \$1,174.50                     | \$1,070.00           |
| \$225,000.01   | \$230,000.00   | \$1,085.00                            | \$1,191.00                     | \$1,085.00           |
| \$230,000.01   | \$235,000.00   | \$1,100.00                            | \$1,207.50                     | \$1,100.00           |
| \$235,000.01   | \$240,000.00   | \$1,115.00                            | \$1,224.00                     | \$1,115.00           |
| \$240,000.01   | \$245,000.00   | \$1,130.00                            | \$1,240.50                     | \$1,130.00           |
| \$245,000.01   | \$250,000.00   | \$1,145.00                            | \$1,257.00                     | \$1,145.00           |
| \$250,000.01   | \$260,000.00   | \$1,170.00                            | \$1,284.50                     | \$1,170.00           |
| \$260,000.01   | \$270,000.00   | \$1,195.00                            | \$1,312.00                     | \$1,195.00           |
| \$270,000.01   | \$280,000.00   | \$1,220.00                            | \$1,339.50                     | \$1,220.00           |
| \$280,000.01   | \$290,000.00   | \$1,245.00                            | \$1,367.00                     | \$1,245.00           |
| \$290,000.01   | \$300,000.00   | \$1,270.00                            | \$1,394.50                     | \$1,270.00           |
| \$300,000.01   | \$310,000.00   | \$1,295.00                            | \$1,422.00                     | \$1,295.00           |
| \$310,000.01   | \$320,000.00   | \$1,320.00                            | \$1,449.50                     | \$1,320.00           |
| \$320,000.01   | \$330,000.00   | \$1,345.00                            | \$1,477.00                     | \$1,345.00           |
| \$330,000.01   | \$340,000.00   | \$1,370.00                            | \$1,504.50                     | \$1,370.00           |
| \$340,000.01   | \$350,000.00   | \$1,395.00                            | \$1,532.00                     | \$1,395.00           |
| \$350,000.01   | \$360,000.00   | \$1,420.00                            | \$1,559.50                     | \$1,420.00           |
| \$360,000.01   | \$370,000.00   | \$1,445.00                            | \$1,587.00                     | \$1,445.00           |
| \$370,000.01   | \$380,000.00   | \$1,470.00                            | \$1,614.50                     | \$1,470.00           |
| \$380,000.01   | \$390,000.00   | \$1,495.00                            | \$1,642.00                     | \$1,495.00           |
| \$390,000.01   | \$400,000.00   | \$1,520.00                            | \$1,669.50                     | \$1,520.00           |
| \$400,000.01   | \$410,000.00   | \$1,545.00                            | \$1,697.00                     | \$1,545.00           |
| \$410,000.01   | \$420,000.00   | \$1,570.00                            | \$1,724.50                     | \$1,570.00           |
| \$420,000.01   | \$430,000.00   | \$1,595.00                            | \$1,752.00                     | \$1,595.00           |
| \$430,000.01   | \$440,000.00   | \$1,620.00                            | \$1,779.50                     | \$1,620.00           |
| \$440,000.01   | \$450,000.00   | \$1,645.00                            | \$1,807.00                     | \$1,645.00           |
| \$450,000.01   | \$460,000.00   | \$1,670.00                            | \$1,834.50                     | \$1,670.00           |
| \$460,000.01   | \$470,000.00   | \$1,695.00                            | \$1,862.00                     | \$1,695.00           |
| \$470,000.01   | \$480,000.00   | \$1,720.00                            | \$1,889.50                     | \$1,720.00           |
| \$480,000.01   | \$490,000.00   | \$1,745.00                            | \$1,917.00                     | \$1,745.00           |
| \$490,000.01   | \$500,000.00   | \$1,770.00                            | \$1,944.50                     | \$1,770.00           |
| \$500,000.01   | \$525,000.00   | \$1,826.25                            | \$2,007.00                     | \$1,826.25           |
| \$525,000.01   | \$550,000.00   | \$1,882.50                            | \$2,069.50                     | \$1,882.50           |

|                       |                       | <b>Column 1</b>                                | <b>Column 2</b>                        | <b>Column 3</b>              |
|-----------------------|-----------------------|--|--|------------------------------|
| <b>Minimum Amount</b> | <b>Maximum Amount</b> | <b>NON-EAGLE®<br/>OWNER'S POLICY<br/>Rates</b> | <b>EAGLE® OWNER'S<br/>POLICY Rates</b> | <b>LOAN POLICY<br/>Rates</b> |
| \$550,000.01          | \$575,000.00          | \$1,938.75                                     | \$2,132.00                             | \$1,938.75                   |
| \$575,000.01          | \$600,000.00          | \$1,995.00                                     | \$2,194.50                             | \$1,995.00                   |
| \$600,000.01          | \$625,000.00          | \$2,051.25                                     | \$2,257.00                             | \$2,051.25                   |
| \$625,000.01          | \$650,000.00          | \$2,107.50                                     | \$2,319.50                             | \$2,107.50                   |
| \$650,000.01          | \$675,000.00          | \$2,163.75                                     | \$2,382.00                             | \$2,163.75                   |
| \$675,000.01          | \$700,000.00          | \$2,220.00                                     | \$2,444.50                             | \$2,220.00                   |
| \$700,000.01          | \$725,000.00          | \$2,276.25                                     | \$2,507.00                             | \$2,276.25                   |
| \$725,000.01          | \$750,000.00          | \$2,332.50                                     | \$2,569.50                             | \$2,332.50                   |
| \$750,000.01          | \$800,000.00          | \$2,445.00                                     | \$2,694.50                             | \$2,445.00                   |
| \$800,000.01          | \$850,000.00          | \$2,557.50                                     | \$2,819.50                             | \$2,557.50                   |
| \$850,000.01          | \$900,000.00          | \$2,670.00                                     | \$2,944.50                             | \$2,670.00                   |
| \$900,000.01          | \$950,000.00          | \$2,782.50                                     | \$3,069.50                             | \$2,782.50                   |
| \$950,000.01          | \$1,000,000.00        | \$2,895.00                                     | \$3,194.50                             | \$2,895.00                   |
| \$1,000,000.01        | \$1,100,000.00        | \$3,045.00                                     | \$3,369.50                             | \$3,045.00                   |
| \$1,100,000.01        | \$1,200,000.00        | \$3,195.00                                     | \$3,544.50                             | \$3,195.00                   |
| \$1,200,000.01        | \$1,300,000.00        | \$3,345.00                                     | \$3,719.50                             | \$3,345.00                   |
| \$1,300,000.01        | \$1,400,000.00        | \$3,495.00                                     | \$3,894.50                             | \$3,495.00                   |
| \$1,400,000.01        | \$1,500,000.00        | \$3,645.00                                     | \$4,069.50                             | \$3,645.00                   |
| \$1,500,000.01        | \$1,600,000.00        | \$3,795.00                                     | \$4,244.50                             | \$3,795.00                   |
| \$1,600,000.01        | \$1,700,000.00        | \$3,945.00                                     | \$4,419.50                             | \$3,945.00                   |
| \$1,700,000.01        | \$1,800,000.00        | \$4,095.00                                     | \$4,594.50                             | \$4,095.00                   |
| \$1,800,000.01        | \$1,900,000.00        | \$4,245.00                                     | \$4,769.50                             | \$4,245.00                   |
| \$1,900,000.01        | \$2,000,000.00        | \$4,395.00                                     | \$4,944.50                             | \$4,395.00                   |
| \$2,000,000.01        | \$2,100,000.00        | \$4,545.00                                     | \$5,119.50                             | \$4,545.00                   |
| \$2,100,000.01        | \$2,200,000.00        | \$4,695.00                                     | \$5,294.50                             | \$4,695.00                   |
| \$2,200,000.01        | \$2,300,000.00        | \$4,845.00                                     | \$5,469.50                             | \$4,845.00                   |
| \$2,300,000.01        | \$2,400,000.00        | \$4,995.00                                     | \$5,644.50                             | \$4,995.00                   |
| \$2,400,000.01        | \$2,500,000.00        | \$5,145.00                                     | \$5,819.50                             | \$5,145.00                   |
| \$2,500,000.01        | \$2,600,000.00        | \$5,295.00                                     | \$5,994.50                             | \$5,295.00                   |
| \$2,600,000.01        | \$2,700,000.00        | \$5,445.00                                     | \$6,169.50                             | \$5,445.00                   |
| \$2,700,000.01        | \$2,800,000.00        | \$5,595.00                                     | \$6,344.50                             | \$5,595.00                   |
| \$2,800,000.01        | \$2,900,000.00        | \$5,745.00                                     | \$6,519.50                             | \$5,745.00                   |
| \$2,900,000.01        | \$3,000,000.00        | \$5,895.00                                     | \$6,694.50                             | \$5,895.00                   |
| \$3,000,000.01        | \$3,100,000.00        | \$6,045.00                                     | \$6,869.50                             | \$6,045.00                   |
| \$3,100,000.01        | \$3,200,000.00        | \$6,195.00                                     | \$7,044.50                             | \$6,195.00                   |
| \$3,200,000.01        | \$3,300,000.00        | \$6,345.00                                     | \$7,219.50                             | \$6,345.00                   |
| \$3,300,000.01        | \$3,400,000.00        | \$6,495.00                                     | \$7,394.50                             | \$6,495.00                   |
| \$3,400,000.01        | \$3,500,000.00        | \$6,645.00                                     | \$7,569.50                             | \$6,645.00                   |

|                       |                       | <b>Column 1</b>                                | <b>Column 2</b>                        | <b>Column 3</b>              |
|-----------------------|-----------------------|--|--|------------------------------|
| <b>Minimum Amount</b> | <b>Maximum Amount</b> | <b>NON-EAGLE®<br/>OWNER'S POLICY<br/>Rates</b> | <b>EAGLE® OWNER'S<br/>POLICY Rates</b> | <b>LOAN POLICY<br/>Rates</b> |
| \$3,500,000.01        | \$3,600,000.00        | \$6,795.00                                     | \$7,744.50                             | \$6,795.00                   |
| \$3,600,000.01        | \$3,700,000.00        | \$6,945.00                                     | \$7,919.50                             | \$6,945.00                   |
| \$3,700,000.01        | \$3,800,000.00        | \$7,095.00                                     | \$8,094.50                             | \$7,095.00                   |
| \$3,800,000.01        | \$3,900,000.00        | \$7,245.00                                     | \$8,269.50                             | \$7,245.00                   |
| \$3,900,000.01        | \$4,000,000.00        | \$7,395.00                                     | \$8,444.50                             | \$7,395.00                   |
| \$4,000,000.01        | \$4,100,000.00        | \$7,545.00                                     | \$8,619.50                             | \$7,545.00                   |
| \$4,100,000.01        | \$4,200,000.00        | \$7,695.00                                     | \$8,794.50                             | \$7,695.00                   |
| \$4,200,000.01        | \$4,300,000.00        | \$7,845.00                                     | \$8,969.50                             | \$7,845.00                   |
| \$4,300,000.01        | \$4,400,000.00        | \$7,995.00                                     | \$9,144.50                             | \$7,995.00                   |
| \$4,400,000.01        | \$4,500,000.00        | \$8,145.00                                     | \$9,319.50                             | \$8,145.00                   |
| \$4,500,000.01        | \$4,600,000.00        | \$8,295.00                                     | \$9,494.50                             | \$8,295.00                   |
| \$4,600,000.01        | \$4,700,000.00        | \$8,445.00                                     | \$9,669.50                             | \$8,445.00                   |
| \$4,700,000.01        | \$4,800,000.00        | \$8,595.00                                     | \$9,844.50                             | \$8,595.00                   |
| \$4,800,000.01        | \$4,900,000.00        | \$8,745.00                                     | \$10,019.50                            | \$8,745.00                   |
| \$4,900,000.01        | \$5,000,000.00        | \$8,895.00                                     | \$10,194.50                            | \$8,895.00                   |

**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                 |
|----------|----------|--------|--|---|---------------------------------|
|          | 1-06     |        | Street Assessments                                     | Owner - N/A<br>Loan - \$75  | Owner - N/A<br>Loan - \$150     |
|          | 3-06     |        | Zoning   | Owner - \$100 or<br>5% up to \$1000<br>Loan - \$100 or 5%<br>up to \$1000   | Owner - \$500<br>Loan - \$500   |
|          | 3.1-06   |        | Zoning - Completed Structure                           | Owner - \$250 or<br>10% up to \$2500<br>Loan - \$250 or<br>10% up to \$2500 | Owner - \$750<br>Loan - \$750   |
|          | 3.2-06   |        | Zoning - Land Under Development                        | Owner - \$500 or<br>10% up to \$2500<br>Loan - \$500 or<br>10% up to \$2500 | Owner - \$1,000<br>Loan - \$750 |
|          | 3.3-06   |        | Zoning - Completed Improvement -<br>Non-Conforming Use | Owner - \$250 or<br>10% up to \$2500<br>Loan - \$250 or<br>10% up to \$2500 | Owner - \$750<br>Loan - \$750   |
|          | 3.4-06   |        | Zoning - No Zoning Classification                      | Owner - \$250 or<br>10% up to \$2500<br>Loan - \$250 or<br>10% up to \$2500 | Owner - \$750<br>Loan - \$750   |
|          | 4-06     |        | Condominium - Assessments Priority                     | Owner - N/A<br>Loan - \$75  | Owner - N/A<br>Loan - \$150     |
|          | 4.1-06   |        | Condominium - Current Assessments                      | Owner - \$75<br>Loan - \$75   | Owner - \$150<br>Loan - \$150   |
|          | 5-06     |        | Planned Unit Development -<br>Assessments Priority     | Owner - N/A<br>Loan - \$75  | Owner - N/A<br>Loan - \$150     |
|          | 5.1-06   |        | Planned Unit Development - Current<br>Assessments      | Owner - \$0<br>Loan - \$0   | Owner - \$150<br>Loan - \$150   |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION  | RESIDENTIAL RATE  | COMMERCIAL RATE   |
|----------|----------|--------|--|---|---|
|          | 6-06     |        | Variable Rate Mortgage   | Owner - N/A<br>Loan - \$0   | Owner - N/A<br>Loan - \$150   |
|          | 6.2-06   |        | Variable Rate Mortgage - Negative Amortization                                   | Owner - N/A<br>Loan - \$0   | Owner - N/A<br>Loan - \$150   |
|          | 7-06     |        | Manufactured Housing Unit  | Owner - \$100<br>Loan - \$75  | Owner - \$150<br>Loan - \$150   |
|          | 7.1-06   |        | Manufactured Housing - Conversion - Loan   | Owner - N/A<br>Loan - \$75  | Owner - N/A<br>Loan - \$150   |
|          | 7.2-06   |        | Manufactured Housing - Conversion - Owner's                                      | Owner - \$100<br>Loan - N/A   | Owner - \$150<br>Loan - N/A   |
|          | 8.1-06   |        | Environmental Protection Lien  | Owner - N/A<br>Loan - \$0   | Owner - N/A<br>Loan - \$150   |
|          | 8.2-06   |        | Commercial Environmental Protection Lien   | Owner - \$0<br>Loan - \$0   | Owner - \$150<br>Loan - \$150   |
|          | 9-06     |        | Restrictions, Encroachments and Minerals - Loan Policy                           | Owner - N/A<br>Loan - \$0   | Owner - N/A<br>Loan - \$150   |
|          | 9.1-06   |        | Covenants, Conditions and Restrictions - Unimproved Land - Owner's Policy        | Owner - \$150<br>Loan - N/A   | Owner - \$150<br>Loan - N/A   |
|          | 9.2-06   |        | Covenants, Conditions and Restrictions - Improved Land - Owner's Policy          | Owner - \$150<br>Loan - N/A   | Owner - \$150<br>Loan - N/A   |
|          | 9.3-06   |        | Covenants, Conditions and Restrictions - Loan Policy                             | Owner - N/A<br>Loan - \$0   | Owner - N/A<br>Loan - \$150   |
|          | 9.6-06   |        | Private Rights - Loan Policy   | Owner - N/A<br>Loan - \$0   | Owner - N/A<br>Loan - \$150   |
|          | 9.6.1-06 |        | Private Rights - Current Assessments - Loan Policy                               | Owner - N/A<br>Loan - \$0   | Owner - N/A<br>Loan - \$150   |
|          | 9.7-06   |        | Restrictions, Encroachments, Minerals - Land Under Development - Loan Policy     | Owner - N/A<br>Loan - \$1,000   | Owner - N/A<br>Loan - \$1,000   |
|          | 9.8-06   |        | Covenants, Conditions and Restrictions - Land Under Development - Owner's Policy | Owner - \$1,000<br>Loan - N/A   | Owner - \$1,000<br>Loan - N/A   |
|          | 9.9-06   |        | Private Rights - Owner's Policy  | Owner - \$150<br>Loan - N/A   | Owner - \$150<br>Loan - N/A   |
|          | 9.10-06  |        | Restrictions, Encroachments, Minerals - Current Violations - Loan Policy         | Owner - N/A<br>Loan - \$150   | Owner - N/A<br>Loan - \$150   |
|          | 10-06    |        | Assignment   | Owner - N/A<br>Loan - \$75  | Owner - N/A<br>Loan - \$150   |
|          | 10.1-06  |        | Assignment and Date Down   | Owner - N/A<br>Loan - 25% of current applicable Rate for Loan Policies or a minimum Charge of \$250 | Owner - N/A<br>Loan - 25% of current applicable Rate for Loan Policies or a minimum Charge of \$500 |

| CLTA NO. | ALTA NO.       | FA NO. | DESCRIPTION  | RESIDENTIAL RATE   | COMMERCIAL RATE  |
|----------|----------------|--------|--|--|--|
|          | 11-06          |        | Mortgage Modification  | Owner - N/A<br>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<br>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  |
|          | Modified 11-06 |        | Modified ALTA 11-06 - Mortgage Modification with Policy Date Down - Kansas | Owner - N/A<br>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 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 | Owner - N/A<br>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 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 |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION   | RESIDENTIAL RATE  | COMMERCIAL RATE   |
|----------|----------|--------|---|---|---|
|          | 11.1-06  |        | Mortgage Modification with Subordination - Kansas         | Owner - N/A<br>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<br>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<br>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<br>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 |
|          | 12-06    |        | Aggregation - Loan  | Owner - N/A<br>Loan - \$150   | Owner - N/A<br>Loan - \$150   |
|          | 12.1-06  |        | Aggregation - State Limits - Loan - Kansas                | Owner - N/A<br>Loan - \$150   | Owner - N/A<br>Loan - \$150   |
|          | 13-06    |        | Leasehold - Owner's Policy                                | Owner - \$0<br>Loan - N/A   | Owner - \$0<br>Loan - N/A   |
|          | 13.1-06  |        | Leasehold - Loan Policy                                   | Owner - N/A<br>Loan - \$0   | Owner - N/A<br>Loan - \$0   |
|          | 14-06    |        | Future Advance - Priority                                 | Owner - N/A<br>Loan - \$0   | Owner - N/A<br>Loan - \$150   |
|          | 14.1-06  |        | Future Advance - Knowledge                                | Owner - N/A<br>Loan - \$0   | Owner - N/A<br>Loan - \$150   |
|          | 14.2-06  |        | Future Advance - Letter of Credit                         | Owner - N/A<br>Loan - \$0   | Owner - N/A<br>Loan - \$150   |
|          | 14.3-06  |        | Future Advance - Reverse Mortgage                         | Owner - N/A<br>Loan - \$0   | Owner - N/A<br>Loan - \$150   |

| 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<br>Loan - N/A | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500<br>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<br>Loan - N/A | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500<br>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<br>Loan - N/A | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500<br>Loan - N/A |
|          | 16-06    |        | Mezzanine Financing                       | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500<br>Loan - N/A | Owner - 25% of current applicable Rate for Owner's Policies or a minimum Charge of \$500<br>Loan - N/A |
|          | 17-06    |        | Access and Entry                          | Owner - \$50<br>Loan - \$25  | Owner - \$150<br>Loan - \$150  |
|          | 17.1-06  |        | Indirect Access and Entry                 | Owner - \$50<br>Loan - \$25  | Owner - \$150<br>Loan - \$150  |
|          | 17.2-06  |        | Utility Access                            | Owner - \$50<br>Loan - \$25  | Owner - \$150<br>Loan - \$150  |
|          | 18-06    |        | Single Tax Parcel                         | Owner - \$50<br>Loan - \$25  | Owner - \$150<br>Loan - \$150  |
|          | 18.1-06  |        | Multiple Tax Parcel - Easements - Kansas  | Owner - \$50<br>Loan - \$25  | Owner - \$150<br>Loan - \$150  |
|          | 18.2-06  |        | Multiple Tax Parcels                      | Owner - \$50<br>Loan - \$25  | Owner - \$150<br>Loan - \$150  |
|          | 18.3-06  |        | Single Tax Parcel and ID                  | Owner - \$50<br>Loan - \$25  | Owner - \$150<br>Loan - \$150  |
|          | 19-06    |        | Contiguity - Multiple Parcels             | Owner - \$50<br>Loan - \$25  | Owner - \$150<br>Loan - \$150  |
|          | 19.1-06  |        | Contiguity - Single Parcel                | Owner - \$50<br>Loan - \$25  | Owner - \$150<br>Loan - \$150  |
|          | 19.2-06  |        | Contiguity - Specified Parcels            | Owner - \$50<br>Loan - \$25  | Owner - \$150<br>Loan - \$150  |
|          | 20-06    |        | First Loss - Multiple Parcel Transactions | Owner - N/A<br>Loan - \$250  | Owner - N/A<br>Loan - \$250  |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION   | RESIDENTIAL RATE  | COMMERCIAL RATE   |
|----------|----------|--------|---|---|---|
|          | 22-06    |        | Location  | Owner - \$50<br>Loan - \$0  | Owner - \$150<br>Loan - \$150   |
|          | 22.1-06  |        | Location and Map  | Owner - \$50<br>Loan - \$0  | Owner - \$150<br>Loan - \$150   |
|          | 23-06    |        | Co-Insurance - Single Policy  | Owner - \$150<br>Loan - \$150   | Owner - \$150<br>Loan - \$150   |
|          | 23.1-06  |        | Co-Insurance - Multiple Policies  | Owner - \$150<br>Loan - \$150   | Owner - \$150<br>Loan - \$150   |
|          | 24-06    |        | Doing Business  | Owner - N/A<br>Loan - \$25  | Owner - N/A<br>Loan - \$150   |
|          | 25-06    |        | Same as Survey  | Owner - \$50<br>Loan - \$25   | Owner - \$150<br>Loan - \$150   |
|          | 25.1-06  |        | Same as Portion of Survey   | Owner - \$50<br>Loan - \$25   | Owner - \$150<br>Loan - \$150   |
|          | 26-06    |        | Subdivision   | Owner - \$50<br>Loan - \$25   | Owner - \$150<br>Loan - \$150   |
|          | 28-06    |        | Easement - Damage or Enforced Removal                                       | Owner - \$150<br>Loan - \$150   | Owner - \$150<br>Loan - \$150   |
|          | 28.1-06  |        | Encroachments - Boundaries and Easements                                    | Owner - \$150<br>Loan - \$150   | Owner - \$150<br>Loan - \$150   |
|          | 28.2-06  |        | Encroachments, Boundaries and Easements - Described Improvements w/o Item 5 | Owner - \$150<br>Loan - \$150   | Owner - \$150<br>Loan - \$150   |
|          | 28.3-06  |        | Encroachments - Boundaries and Easements - Land Under Development           | Owner - \$150<br>Loan - \$150   | Owner - \$150<br>Loan - \$150   |
|          | 29-06    |        | Interest Rate Swap - Direct Obligation - Kansas                             | Owner - N/A<br>Loan - \$500   | Owner - N/A<br>Loan - \$500   |
|          | 29.1-06  |        | Interest Rate Swap - Additional Interest - Kansas                           | Owner - N/A<br>Loan - \$500   | Owner - N/A<br>Loan - \$500   |
|          | 29.2-06  |        | Interest Rate Swap - Direct Obligation - Defined Amount (Kansas)            | Owner - N/A<br>Loan - \$500; 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<br>Loan - \$500; 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 |
|          | 29.3-06  |        | Interest Rate Swap - Additional Interest - Defined Amount (Kansas)          | Owner - N/A<br>Loan - \$500; 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<br>Loan - \$500; 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 |
|          | 30-06    |        | Shared Appreciation Mortgage  | Owner - N/A<br>Loan - \$250   | Owner - N/A<br>Loan - N/A   |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION  | RESIDENTIAL RATE  | COMMERCIAL RATE   |
|----------|----------|--------|--|---|---|
|          | 30.1-06  |        | Commercial Participation Interest  | Owner - N/A<br>Loan - N/A   | Owner - N/A<br>Loan - \$150   |
|          | 31-06    |        | Severable Improvements   | Owner - \$150<br>Loan - \$150   | Owner - \$150<br>Loan - \$150   |
|          | 32-06    |        | Construction Loan  | Owner - N/A<br>Loan - \$0   | Owner - N/A<br>Loan - \$0   |
|          | 32.1-06  |        | Construction Loan - Direct Payment   | Owner - N/A<br>Loan - \$0   | Owner - N/A<br>Loan - \$0   |
|          | 32.2-06  |        | Construction Loan - Insured's Direct Payment   | Owner - N/A<br>Loan - \$0   | Owner - N/A<br>Loan - \$0   |
|          | 33-06    |        | Disbursement   | Owner - N/A<br>Loan - \$100   | Owner - N/A<br>Loan - \$150   |
|          | 34-06    |        | Identified Risk Coverage   | Owner - \$150<br>Loan - \$100   | Owner - \$150<br>Loan - \$150   |
|          | 35-06    |        | Minerals and Other Subsurface Substances - Buildings                                       | Owner - \$150<br>Loan - \$150   | Owner - \$150<br>Loan - \$150   |
|          | 35.1-06  |        | Minerals and Other Subsurface Substances - Improvements                                    | Owner - \$150<br>Loan - \$150   | Owner - \$150<br>Loan - \$150   |
|          | 35.2-06  |        | Minerals and Other Subsurface Substances - Described Improvements                          | Owner - \$150<br>Loan - \$150   | Owner - \$150<br>Loan - \$150   |
|          | 35.3-06  |        | Minerals and Other Subsurface Substances - Land Under Development                          | Owner - \$150<br>Loan - \$150   | Owner - \$150<br>Loan - \$150   |
|          | 36-06    |        | Energy Project - Leasehold / Easement - Owner's Policy                                     | Owner - *See Table below for Rates on Energy Project Endorsements<br>Loan - N/A | Owner - *See Table below for Rates on Energy Project Endorsements<br>Loan - N/A |
|          | 36.1-06  |        | Energy Project - Leasehold / Easement - Loan Policy  | Owner - N/A<br>Loan - *See Table below for Rates on Energy Project Endorsements | Owner - N/A<br>Loan - *See Table below for Rates on Energy Project Endorsements |
|          | 36.2-06  |        | Energy Project - Leasehold - Owner's Policy  | Owner - *See Table below for Rates on Energy Project Endorsements<br>Loan - N/A | Owner - *See Table below for Rates on Energy Project Endorsements<br>Loan - N/A |
|          | 36.3-06  |        | Energy Project - Leasehold - Loan Policy   | Owner - N/A<br>Loan - *See Table below for Rates on Energy Project Endorsements | Owner - N/A<br>Loan - *See Table below for Rates on Energy Project Endorsements |
|          | 36.4-06  |        | Energy Project - Covenants, Conditions and Restrictions - Land Under Dev. - Owner's Policy | Owner - *See Table below for Rates on Energy Project Endorsements<br>Loan - N/A | Owner - *See Table below for Rates on Energy Project Endorsements<br>Loan - N/A |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION   | RESIDENTIAL RATE   | COMMERCIAL RATE  |
|----------|----------|--------|---|--|--|
|          | 36.5-06  |        | Energy Project - Covenants, Conditions and Restrictions - Land Under Dev. - Loan Policy | Owner - N/A<br>Loan - *See Table below for Rates on Energy Project Endorsements  | Owner - N/A<br>Loan - *See Table below for Rates on Energy Project Endorsements  |
|          | 36.6-06  |        | Energy Project - Encroachments  | Owner - *See Table below for Rates on Energy Project Endorsements<br>Loan - *See Table below for Rates on Energy Project Endorsements  | Owner - *See Table below for Rates on Energy Project Endorsements<br>Loan - *See Table below for Rates on Energy Project Endorsements  |
|          | 36.7-06  |        | Energy Project - Fee Estate - Owner's Policy  | Owner - *See Table below for Rates on Energy Project Endorsements<br>Loan - N/A  | Owner - *See Table below for Rates on Energy Project Endorsements<br>Loan - N/A  |
|          | 36.8-06  |        | Energy Project - Fee Estate - Loan Policy   | Owner - N/A<br>Loan - *See Table below for Rates on Energy Project Endorsements  | Owner - N/A<br>Loan - *See Table below for Rates on Energy Project Endorsements  |
|          | 37-06    |        | Assignment of Rents or Leases   | Owner - N/A<br>Loan - \$150  | Owner - N/A<br>Loan - \$150  |
|          | 38-06    |        | Mortgage Tax  | Owner - N/A<br>Loan - \$25   | Owner - N/A<br>Loan - \$150  |
|          | 39-06    |        | Policy Authentication   | Owner - \$0<br>Loan - \$0  | Owner - \$0<br>Loan - \$0  |
|          | 40-06    |        | Tax Credit - Owner's Policy   | Owner - \$500<br>Loan - N/A  | Owner - \$500<br>Loan - N/A  |
|          | 40.1-06  |        | Tax Credit - Defined Amount - Owner's Policy  | Owner - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Owner's Policies at the tier level for the increased liability<br>Loan - N/A | Owner - \$500; any increase in the amount of insurance shall be paid at current applicable Rate for Owner's Policies at the tier level for the increased liability<br>Loan - N/A |
|          | 41-06    |        | Water – Buildings   | Owner - \$150<br>Loan - \$150  | Owner - \$150<br>Loan - \$150  |
|          | 41.1-06  |        | Water – Improvements  | Owner - \$150<br>Loan - \$150  | Owner - \$150<br>Loan - \$150  |
|          | 41.2-06  |        | Water – Described Improvements  | Owner - \$150<br>Loan - \$150  | Owner - \$150<br>Loan - \$150  |
|          | 41.3-06  |        | Water – Land Under Development  | Owner - \$150<br>Loan - \$150  | Owner - \$150<br>Loan - \$150  |

| CLTA NO.  | ALTA NO. | FA NO. | DESCRIPTION                        | RESIDENTIAL RATE   | COMMERCIAL RATE  |
|-----------|----------|--------|------------------------------------|--|--|
|           | 42-06    |        | Commercial Lender Group            | Owner - N/A<br>Loan - N/A  | Owner - N/A<br>Loan - \$150  |
|           | 45-06    |        | Pari Passu Mortgage – Loan Policy  | Owner - N/A<br>Loan - \$150  | Owner - N/A<br>Loan - \$150  |
|           | 46-06    |        | Option                             | Owner - \$250<br>Loan - N/A  | Owner - \$250<br>Loan - N/A  |
|           | JR1      |        | ALTA JR 1                          | Owner - N/A<br>Loan - \$0  | Owner - N/A<br>Loan - N/A  |
|           | JR2      |        | JR2 Future Advance                 | Owner - N/A<br>Loan - \$0  | Owner - N/A<br>Loan - N/A  |
| 100.7-06  |          |        | CC&R's, Violations                 | Owner - \$150<br>Loan - N/A  | Owner - \$150<br>Loan - N/A  |
| 100.8-06  |          |        | CC&R's, Violations                 | Owner - \$150<br>Loan - N/A  | Owner - \$150<br>Loan - N/A  |
| 100.23-06 |          |        | Minerals, Surface Damage           | Owner - N/A<br>Loan - \$150  | Owner - N/A<br>Loan - \$150  |
| 100.24-06 |          |        | Minerals, Surface Damage           | Owner - N/A<br>Loan - \$150  | Owner - N/A<br>Loan - \$150  |
| 102.4-06  |          |        | Foundation                         | Owner - N/A<br>Loan - \$150  | Owner - N/A<br>Loan - \$150  |
| 102.5-06  |          |        | Foundation                         | Owner - N/A<br>Loan - \$150  | Owner - N/A<br>Loan - \$150  |
| 103.4-06  |          |        | Easement, Access to Public Street  | Owner - \$50<br>Loan - \$25  | Owner - \$150<br>Loan - \$150  |
| 103.7-06  |          |        | Land Abuts Street                  | Owner - \$50<br>Loan - \$25  | Owner - \$150<br>Loan - \$150  |
| 104.4-06  |          |        | Collateral Assignment of Mortgage  | Owner - N/A<br>Loan - \$150  | Owner - N/A<br>Loan - \$150  |
| 105-06    |          |        | Multiple Mortgage in One Policy    | Owner - N/A<br>Loan - \$150  | Owner - N/A<br>Loan - \$150  |
| 107.1-06  |          |        | Allocation of Liability to Parcels | Owner - \$150<br>Loan - \$150  | Owner - \$150<br>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<br>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<br>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   |
|-----------|----------|--------|---|-------------------------------|---|
| 107.9-06  |          |        | Additional Insured  | Owner - \$150<br>Loan - \$150 | Owner - \$150<br>Loan - \$150   |
| 107.11-06 |          |        | Non-Merger After Lender Acquires Title  | Owner - N/A<br>Loan - \$150   | Owner - N/A<br>Loan - \$150   |
| 110.1-06  |          |        | Deletion of Item From Policy  | Owner - \$50<br>Loan - \$50   | Owner - \$50<br>Loan - \$50   |
| 111-06    |          |        | Mortgage Priority, Partial Reconveyance   | Owner - N/A<br>Loan - \$150   | Owner - N/A<br>Loan - \$150   |
| 111.1-06  |          |        | Mortgage Priority, Partial Reconveyance   | Owner - N/A Loan - \$150      | Owner - N/A Loan - \$150  |
| 112.1-06  |          |        | Bondholder  | Owner - N/A<br>Loan - \$100   | Owner - N/A<br>Loan - \$150   |
| 119.4     |          |        | Bondholder - Validity of Sublease, Joint Powers   | Owner - \$150<br>Loan - \$150 | Owner - \$150<br>Loan - \$150   |
| 119.4     |          |        | Bondholder - Validity of Sublease, Joint Powers - Kansas  | Owner - \$150<br>Loan - \$150 | Owner - \$150<br>Loan - \$150   |
|           |          | EP 1   | Energy Project - Definitions  | Owner - N/A<br>Loan - N/A     | Owner - * See Table below for Rates on Energy Project Endorsements<br>Loan - * See Table below for Rates on Energy Project Endorsements |
|           |          | EP 2   | Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Owner's Policy | Owner - N/A<br>Loan - N/A     | Owner - * See Table below for Rates on Energy Project Endorsements<br>Loan - N/A  |
|           |          | EP 3   | Energy Project - Covenants, Conditions and Restrictions - Land Under Development - Loan Policy    | Owner - N/A<br>Loan - N/A     | Owner - N/A<br>Loan - * See Table below for Rates on Energy Project Endorsements  |
|           |          | EP 5   | Energy Project - Leasehold / Easement - Owner's Policy  | Owner - N/A<br>Loan - N/A     | Owner - * See Table below for Rates on Energy Project Endorsements<br>Loan - N/A  |
|           |          | EP 6   | Energy Project - Leasehold - Owner's Policy   | Owner - N/A<br>Loan - N/A     | Owner - * See Table below for Rates on Energy Project Endorsements<br>Loan - N/A  |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION  | RESIDENTIAL RATE          | COMMERCIAL RATE   |
|----------|----------|--------|--|---------------------------|---|
|          |          | EP 7   | Energy Project - Leasehold / Easement - Loan Policy        | Owner - N/A<br>Loan - N/A | Owner - N/A<br>Loan - * See Table below for Rates on Energy Project Endorsements  |
|          |          | EP 8   | Energy Project - Leasehold - Loan Policy                   | Owner - N/A<br>Loan - N/A | Owner - N/A<br>Loan - * See Table below for Rates on Energy Project Endorsements  |
|          |          | EP 9   | Energy Project - Land Treated as "Single" Integrated Whole | Owner - N/A<br>Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements<br>Loan - * See Table below for Rates on Energy Project Endorsements |
|          |          | EP 10  | Energy Project - Special Measure of Loss - Owner's Policy  | Owner - N/A<br>Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements<br>Loan - N/A  |
|          |          | EP 11  | Energy Project - Special Measure of Loss - Loan Policy     | Owner - N/A<br>Loan - N/A | Owner - N/A<br>Loan - * See Table below for Rates on Energy Project Endorsements  |
|          |          | EP 12  | Energy Project - Severable Improvement                     | Owner - N/A<br>Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements<br>Loan - N/A  |
|          |          | EP 13  | Energy Project - Zoning                                    | Owner - N/A<br>Loan - N/A | Owner - * See Table below for Rates on Energy Project Endorsements<br>Loan - * See Table below for Rates on Energy Project Endorsements |

| CLTA NO. | ALTA NO. | FA NO.     | DESCRIPTION  | RESIDENTIAL RATE              | COMMERCIAL RATE   |
|----------|----------|------------|--|-------------------------------|---|
|          |          | EP 14      | Energy Project - Minerals and Other Subsurface Substance | Owner - N/A<br>Loan - N/A     | Owner - * See Table below for Rates on Energy Project Endorsements<br>Loan - * See Table below for Rates on Energy Project Endorsements |
|          |          | EP 15      | Energy Project - Encroachments (with 2e)                 | Owner - N/A<br>Loan - N/A     | Owner - * See Table below for Rates on Energy Project Endorsements<br>Loan - * See Table below for Rates on Energy Project Endorsements |
|          |          | FA 1       | Policy Correction  | Owner - \$0<br>Loan - \$0     | Owner - \$0<br>Loan - \$0   |
|          |          | FA 36.1    | Variable Rate, FNMA 7 Year Balloon                       | Owner - N/A<br>Loan - \$25    | Owner - N/A<br>Loan - N/A   |
|          |          | FA 40      | Commercial Environmental Protection Liens                | Owner - N/A<br>Loan - N/A     | Owner - \$150<br>Loan - \$150   |
|          |          | FA 43      | Easements in Declaration                                 | Owner - \$150<br>Loan - \$150 | Owner - \$150<br>Loan - \$150   |
|          |          | FA 49.1    | Aggregation / Tie-In Owner                               | Owner - \$150<br>Loan - N/A   | Owner - \$150<br>Loan - N/A   |
|          |          | FA 55      | Fairway  | Owner - \$150<br>Loan - N/A   | Owner - \$150<br>Loan - N/A   |
|          |          | FA 61      | Construction Loan Pending Disbursement                   | Owner - N/A<br>Loan - \$0     | Owner - N/A<br>Loan - \$0   |
|          |          | FA 61.1    | Construction Loan Disbursement                           | Owner - N/A<br>Loan - \$150   | Owner - N/A<br>Loan - \$150   |
|          |          | FA 61.2    | Construction Loan - Reinstatement of Covered Risk 11(a)  | Owner - N/A<br>Loan - \$150   | Owner - N/A<br>Loan - \$150   |
|          |          | FA 61.3    | Pending Improvements                                     | Owner - \$150<br>Loan - N/A   | Owner - \$150<br>Loan - N/A   |
|          |          |            | Assumption   | Owner - N/A<br>Loan - \$150   | Owner - N/A<br>Loan - \$150   |
|          |          |            | Recharacterization Sale-Leaseback Transaction            | Owner - N/A<br>Loan - \$150   | Owner - N/A<br>Loan - \$150   |
|          |          |            | General (Blank) Endorsement                              | Owner - \$150<br>Loan - \$150 | Owner - \$150<br>Loan - \$150   |
|          |          |            | Commitment Endorsement                                   | Owner - \$0<br>Loan - \$0     | Owner - \$0<br>Loan - \$0   |
|          |          | FA Special | Subsequent Insurance                                     | Owner - \$250<br>Loan - \$250 | Owner - \$500<br>Loan - \$500   |
|          |          |            | Date Down - Record Matters Only - Kansas                 | Owner - \$150<br>Loan - \$150 | Owner - \$150<br>Loan - \$150   |

| CLTA NO. | ALTA NO. | FA NO. | DESCRIPTION  | RESIDENTIAL RATE                               | COMMERCIAL RATE                                |
|----------|----------|--------|--|--|--|
|          |          |        | As Shown on Survey - Kansas                        | Owner - \$150<br>Loan - \$150                  | Owner - \$150<br>Loan - \$150                  |
|          |          |        | Encroachment                                       | Owner - \$150<br>Loan - \$150                  | Owner - \$150<br>Loan - \$150                  |
|          |          |        | Loss Payee   | Owner - \$150<br>Loan - \$150                  | Owner - \$150<br>Loan - \$150                  |
|          |          |        | Non-Merger of Subleasehold                         | Owner - \$150<br>Loan - \$150                  | Owner - \$150<br>Loan - \$150                  |
|          |          |        | Secondary Insurance - 2006 ALTA Loan Policy        | Owner - N/A<br>Loan - \$150                    | Owner - N/A<br>Loan - \$150                    |
|          |          |        | Secondary Insurance - 2006 ALTA Owner's Policy     | Owner - \$150<br>Loan - N/A                    | Owner - \$150<br>Loan - N/A                    |
|          |          |        | Policy Change                                      | Owner - \$150<br>Loan - \$150                  | Owner - \$150<br>Loan - \$150                  |
|          |          |        | Record Matters Date Down - Guarantee - Kansas      | Owner - N/A<br>Loan - N/A<br>Guarantee - \$150 | Owner - N/A<br>Loan - N/A<br>Guarantee - \$150 |
|          |          |        | Native American Lands                              | Owner - \$150<br>Loan - \$150                  | Owner - \$150<br>Loan - \$150                  |
|          |          |        | Deletion of Arbitration Condition - Loan Policy    | Owner - N/A<br>Loan - \$0                      | Owner - N/A<br>Loan - \$0                      |
|          |          |        | Deletion of Arbitration Condition - Owner's Policy | Owner - \$0<br>Loan - N/A                      | Owner - \$0<br>Loan - N/A                      |

| <b>*Rates on Energy Project Endorsements</b> |   |
|--|---|
| <b>Amount of Insurance</b>                   | <b>Rate per \$1,000</b>                     |
| Up to \$20,000,000                           | \$.40, subject to a minimum Charge of \$500 |
| \$20,000,000.01 to \$100,000,000 add         | \$0.20                                      |
| Over \$100,000,000 add                       | \$0.10                                      |

## **SCHEDULE B RATES**

**STEWART TITLE GUARANTY COMPANY  
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS  
FOR THE STATE OF KANSAS  
SUBMITTED: SEPTEMBER 20, 2021  
EFFECTIVE: OCTOBER 20, 2021**

**The following addendum will be used to add the charge for the STG Down Date Endorsement 1 as indicated below:**

**STG Down Date Endorsement**

The STG Down Date Endorsement will extend the effective date of the Owner's Policy or Loan Policy subject to any intervening matters of record. The charge for the STG Down Date Endorsement shall be 30% of the total premium.

**STEWART TITLE GUARANTY COMPANY  
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS  
FOR THE STATE OF KANSAS  
SUBMITTED: JANUARY 8, 2016  
EFFECTIVE: FEBRUARY 9, 2016**

**The following addendum will be used to add the charge for the ALTA Residential Limited Coverage Mortgage Modification Policy as indicated below:**

**ALTA Residential Limited Coverage Mortgage Modification Policy**

The ALTA Residential Limited Coverage Mortgage Policy may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property or condominiums. The charge for the ALTA Residential Limited Coverage Mortgage Modification Policy shall be \$150.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

**STEWART TITLE GUARANTY COMPANY  
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS  
FOR THE STATE OF KANSAS  
SUBMITTED: 7/08/14**

**The following addendum will be used to amend the rate for the Secondary Market Short Form Residential Loan Policy-One-To-Four Family as indicated below:**

**Secondary Market Short Form Residential Loan Policy-One-To-Four Family**

The Policy is available for first lien refinance and first lien home equity loans. The Policy would be issued only for one-to-four family improved residential properties in established subdivisions for mortgages issued to institutional lienholders. The policy has been specifically designed for electronically originated loans and the pricing and cost structure has been designed for a centrally processed, electronically ordered title insurance product.

Stewart Title Guaranty Company would issue it (in accordance with any applicable state law) only if the order, applicable legal description or address, and names of parties to loan transaction for issuance were placed and communications were sent electronically through websites or other electronic communications locations explicitly designated by Stewart Title Guaranty Company for placement of the Secondary Market Short Form Residential Loan Policy-One-To-Four-Family. To the extent allowed by applicable federal and state law, the policies would be delivered electronically to lenders, if such delivery is acceptable to lenders, using the same software programs used for order.

The charge for the Secondary Market Short Form Residential Loan Policy One-To-Four Family is based on the charges for the loan transaction as indicated as follows for each range set out below:

| <b>Range of Liability</b>                    | <b>Fee:</b> |
|--|-------------|
| Up to \$300,000.00 of liability written      | \$350       |
| Over \$300,000.00 and up to \$500,000.00     | \$450       |
| Over \$500,000.00 and up to \$750,000.00     | \$550       |
| Over \$750,000.00 and up to \$1,000,000.00   | \$650       |
| Over \$1,000,000.00 and up to \$1,500,000.00 | \$750       |

**Stewart Title Guaranty Company**  
Addendum dated: July 08, 2014  
Approved effective August 8, 2014

**TITLE INSURANCE PREMIUM  
(RISK RATE)  
FOR ALL KANSAS COUNTIES**



Date Filed and Recorded  
By Division: \_\_\_\_\_

**RISK CLASSIFICATIONS**

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

**STEWART TITLE GUARANTY COMPANY  
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS  
FOR THE STATE OF KANSAS**

**The following addendum will be used to add the rate for the Creditor's Rights Endorsements as indicated below:**

**Creditor's Rights Endorsement (Owner's Policy) and Creditor's Rights Endorsement (Loan) (2/3/10)**

The Creditor's Rights Endorsement insures against avoidance or a court order providing another remedy because of voidability of the conveyance or mortgage based upon the occurrence on or before the Date of Policy of a fraudulent transfer or voidable preference. Creditors' Rights Coverage means insurance against a claim that the transaction creating the lien of the Insured Mortgage or vesting Title (the "current transaction") is a fraudulent transfer or voidable preference. The Creditor's Rights Endorsement is to be considered as an extra-hazardous risk as the coverage can potentially result in catastrophic loss to title insurers when provided on a Loan or Owner's Policy. This endorsement must be underwritten according to underwriting guidelines. The charge for these endorsements shall be: (1). \$1 per \$1,000 for the loan policy if the loan is solely for purchase money of title to the Land, construction of improvements to the Land, or a refinance of such loans, 100% of which is to be remitted to the insurer (underwriter) or (2). \$1.50 per \$1,000 for the owner's policy or for other loan policies not described in the following sentence, 100% of which is to be remitted to the insurer (underwriter).

**STEWART TITLE GUARANTY COMPANY  
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS  
FOR THE STATE OF KANSAS**

The following addendum will be used to add the rate for the Endorsements, Commitment and Modification Guarantee as indicated below:

**Endorsements:**

**ALTA Endorsement 8.2-06 Commercial Environmental Protection Lien**

The Commercial Environmental Protection Lien endorsement is issued in conjunction with a loan policy and can be used to insure property which is considered commercial type property. It provides assurances that there are no environmental protection liens filed in the local public records or in the federal district court clerk's office that could have priority over the lien of the insured mortgage (unless any such lien is excepted).

The recommended charge for this endorsement is \$50.00.

**ALTA Endorsement 17.2-06 Utility Access**

The new ALTA Endorsement 17.2-06 (Utility Access) insures against loss if there is a lack of a right of access to specific utilities or services over, under or upon rights-of-way or easements because of: (1) a gap or gore between the boundaries of the Land and the rights-of-way or easements, (2) a gap between the boundaries of the rights-of-way of easements, or (3) a termination by a grantor, or its successor, of the rights-of-way or easements. The recommended charge for this endorsement is \$100.00.

**ALTA Endorsement 24-06 Doing Business**

The new ALTA Endorsement 24-06 (Doing Business) insures against unenforceability of the lien of the insured mortgage because making the loan violated doing business laws of the state in which the land is located. The recommended charge for this endorsement is \$50.00.

**ALTA Endorsement 25-06 Same As Survey**

The new ALTA Endorsement 25-06 (Same As Survey) insures that the description of the land shown in Schedule A of the policy is the same as the land shown on the mentioned survey. The recommended charge for this endorsement is \$50.00.

**ALTA Endorsement 25.1-06 Same as Portion of Survey**

The new ALTA Endorsement 25.1-06 (Same as Portion of Survey) insures that the description of the land shown in Schedule A of the policy is the same land shown on a defined parcel of the mentioned survey. The recommended charge for this endorsement is \$50.00.

**ALTA Endorsement 26-06 Subdivision**

The new ALTA Endorsement 26-06 (Subdivision) insures against failure of the land to constitute a lawfully created parcel according to the subdivision and local subdivision ordinances. The recommended charge for this endorsement is \$50.00.

**ALTA Endorsement 27-06 Usury**

The new ALTA Endorsement 27-06 (Usury) is issued only in conjunction with the Loan Policy. The endorsement insures against loss by reason of invalidity or unenforceability of the lien of the insured mortgage resulting from violation of the usury laws of a specific state in effect at the date of the policy. The recommended charge for this endorsement is \$100.00.

**ALTA Endorsement 28-06 Easement-Damage or Enforced Removal**

The new ALTA Endorsement 28-06 (Easement-Damage or Enforced Removal) provides insurance to a lender against loss in the event that a specific easement holder shall (1) cause damage to a building located on the land at date of policy, or (2) compel the removal or alterations of an existing building located on the land at date of policy. The recommended charge for this endorsement is \$50.00.

**ALTA Short Form Commitment (10/16/08):**

The ALTA Short Form Commitment adopted October 16, 2008 by the American Land Title Association, may be used when we commit to issue a Short Form Residential Loan Policy or Short Form Expanded Coverage Residential Loan Policy. There is no rate change for this product. The ALTA Short Form Commitment has all the insuring provisions, terms, and conditions of the ALTA Plain Language Commitment (06/17/06).

**Modification Guarantee**

The Modification Guarantee may be issued in connection with a modification of a mortgage by an institutional lender covering one-to-four residential real property only if the order, applicable legal description or address, and names of parties to the modification for issuance are placed and communications sent electronically through websites or other electronic communications to locations explicitly designated by Stewart Title Guaranty Company for placement or orders for the Modification Guarantee. The Modification Guarantee may be modified and extended by one or more continuations or down dates. The rate for the Modification Guarantee shall be \$150.00. The rate for each continuation or down date shall be \$25.00. The rate shall not include any charges for separate services, including abstracting or search services, or recording, that are provided to institutional lenders.

**STEWART TITLE GUARANTY COMPANY  
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS  
FOR THE STATE OF KANSAS  
SUBMITTED: 02/19/09**

The following addendum will be used to amend the rate for the Stewart Master Residential Loan Policy Schedules A&B as indicated below:

**Stewart Master Residential Loan Policy Schedules A&B**

These schedules are to be issued with the American Land Title Association Loan Policy (06/17/06). Together, they are designed to insure only equity loans on the primary residence or secondary residence of the owner/borrower. Coverage under the policy is not available for any first liens or for refinances of first liens on primary residences or secondary residences or any other type of property owned by the borrowers.

The charges for the policy will be as follows:

| Range of Liability:                 | Fee:  |
|-------------------------------------|-------|
| Up to \$25,000 of liability written | \$25  |
| Over \$25,001 and up to \$250,000   | \$65  |
| Over \$250,001 and up to \$500,000  | \$125 |

**STEWART TITLE GUARANTY COMPANY**  
**ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS**  
**FOR THE STATE OF KANSAS**  
**SUBMITTED: 02/06/09**

The following addendum will be used to amend the rate for the Secondary Market Short Form Residential Loan Policy-One-To-Four as indicated below:

**Secondary Market Short Form Residential Loan Policy-One-To-Four Family**

The Secondary Market Short Form Residential Loan Policy One-to-Four Family policy is designed to provide limited title insurance that meets the title insurance requirements of the Guides of Fannie Mae and Freddie Mac. The Policy is available for first lien refinance and first lien home equity loans as well as first lien purchase transactions. In the latter case, a full priced owner policy will be issued where applicable. The Policy does not contain all of the insuring provisions of the regular ALTA Loan Policy and does not contain specific title exceptions as to matters recorded in the public records. The policy does insure the validity and priority of the mortgage and does insure against title matters to the extent required by the Guides of Fannie Mae and Freddie Mac. This form has been approved by Fannie Mae and Freddie Mac, so its coverage will be acceptable to the lending community. The Policy would be issued only for one-to-four family improved residential properties in established subdivisions for mortgages issued to institutional lienholders.

The policy has been specifically designed for Internet originated loans and the pricing and cost structure has been designed for a centrally processed, Internet ordered title insurance product. In order to produce this Policy at a reduced rate, Stewart Title Guaranty Company would issue it (in accordance with any applicable state law) only if the order, applicable legal description or address, and names of parties to loan transaction for issuance were placed and communications were sent electronically through websites or other electronic communications locations explicitly designated by Stewart Title Guaranty Company for placement of the Secondary Market Short Form Residential Loan Policy-One-To-Four Family. To the extent allowed by applicable federal and state law, the policies would be delivered electronically to lenders, if such delivery is acceptable to lenders, using the same software platforms used for order.

The charge for the Secondary Market Short Form Residential Loan Policy-One-To Four Family will be based on the charges for the loan transaction as indicated as follows for each range set out below:

| <b>Range of Liability</b>                    | <b>Fee:</b> |
|--|-------------|
| Up to \$100,000.00 of liability written:     | \$350       |
| Over \$100,000.00 and up to \$250,000.00     | \$350       |
| Over \$250,000.00 and up to \$500,000.00     | \$475       |
| Over \$500,000.00 and up to \$750,000.00     | \$725       |
| Over \$750,000.00 and up to \$1,000,000.00   | \$925       |
| Over \$1,000,000.00 and up to \$1,250,000.00 | \$1,100     |
| Over \$1,250,000.00 and up to \$1,500,000.00 | \$1,300     |

**STEWART TITLE GUARANTY COMPANY  
ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS  
FOR THE STATE OF KANSAS**

**The following addendum will be used to add the rate for the Policies and Endorsements as indicated below:**

**Policies:**

**ALTA 2006 Owner and Loan Policies (O-9401) and M-9402)( 6/17/06) :**

The 2006 Policies were officially adopted by the American Land Title Association on June 17, 2006. These policies have been designed to be more logically organized and precise in wording. We feel that these policies will provide an acceptable, and more favorable product and will provide the insured with superior coverage. There will be no rate change for these policies as we are filing these ALTA 2006 policies at the same basic rate structure as presently approved in you state.

**ALTA Short Form Residential Loan Policy (2006) (U-9404)(6/17/06):**

The new Short Form Residential Loan Policy One to Four Family was also adopted by the American Land Title Association on June 17, 2006. The policy is an abbreviated short form version of the new 2006 Alta Loan Policy and has all the terms and provisions of this policy. The policy is designed so that certain Alta endorsements forms are either included or may be specified by marking a box on the policy. The changes to the 2006 Alta Short Form Residential Loan Policy are: additional potential endorsements such as the Alta 14-06; 14.1-06; 14.3-06; and 22-06 for Schedule A; On Schedule B, the deletion of exceptions as to taxes not yet due and payable and to survey matters were removed as they were viewed as no longer necessary. The exception relating to covenants, conditions and restrictions concerning environmental matters was amended. There will be no rate change for this policy as we are filing this policy using the same basic loan rate presently approved in your state.

**New ALTA Commitments:**

The new Alta commitments adopted by the American Land Title on June 17, 2006 are the Alta Commitment Form (6/17/06)(004-UN and the Alta Plain Language Commitment Form (6/17/06)(245). These commitments should be used when the 2006 Policies will be issued. There is no charge for these forms.

**Endorsements:**

**ALTA Endorsement 7.1 (E-9425) and 7.1-06 (E-9424)(6/17/06)**

The new ALTA Endorsement 7.1 is issued with a Loan Policy and insures (1) that the owner of the land owns the manufactured housing unit, (2) that the manufactured housing unit is on the land, (3) that the manufactured housing unit is real property, (4) that there are no personal property liens against the manufactured housing unit (unless excepted in Schedule B), (5) that the lien of the insured mortgage attaches to the manufactured housing unit, and (6) that the lien of the Insured Mortgage can be foreclosed in a single foreclosure procedure against the manufactured housing unit and (remaining) land. There is no charge for these endorsements.

**ALTA Endorsement 7.2 (E-9426) and 7.20-6 (E-9427)(6/17/06)**

The new ALTA Endorsement 7.2 is issued with an Owner's Policy and provides the same insurance as the ALTA Endorsement 7.1, except that it does not insure that the lien of the Insured Mortgage attaches to the manufactured housing unit or that the lien can be foreclosed in a single foreclosure procedure. There is no charge for these endorsements.

**ALTA Endorsements 9.3(E-9435), 9.3-06(E-9436); 9.4(E-9437), 9.4-06(E-9438); and 9.5(E-9439); 9.5-06(E-9440)(6/17/06)**

The ALTA also adopted new Endorsements 9.3, 9.4, and 9.5. The ALTA Endorsement 9.3 is similar to the existing ALTA Endorsement 9, the ALTA Endorsement 9.4 is similar to the existing ALTA Endorsement 9.1, and the ALTA Endorsement 9.5 is similar to the existing ALTA Endorsement 9.2. These endorsements provide new coverage against damage to existing or future improvements because of development of minerals. There is no charge for these endorsements.

**ALTA Endorsement 14.3(E-9453) and 14.3-06(E-9455)(6/17/06)**

The new ALTA Endorsement 14.3 (Future Advance – Reverse Mortgage) insures the validity, enforceability, and priority of the lien of the insured mortgage for future Advances pursuant to a Reverse Mortgage. It also includes insurance as to variable interest and negative amortization. Unlike most Reverse Mortgage Endorsements, this Endorsement also insures against loss because of (1) failure of the Insured Mortgage to state the term for Advances, (2) failure of the Insured Mortgage to state the maximum amount secured by the Insured Mortgage, and (3) failure of the mortgagors to be at least 62 years of age (a HUD requirement). The charge for these endorsements will be the same as the ALTA 14.1 and 14.2 endorsements which is \$50.00.

**ALTA Endorsements 22(E-9469); 22-06(E-9470) and 22.1(E-9471); 22.1-06(E-9472) (6/17/06)**

The new ALTA Endorsements 22 and 22.1 are similar to the CLTA Location Endorsement (116). ALTA Endorsement 22 (Location) insures that a specified improvement, known as a stated street address, is located on the Land at Date of Policy. ALTA Endorsement 22.1 (Location and Map) also insures that the map, if any, attached to the policy correctly shows the location and dimensions of the Land according to the Public Records. The charge for these endorsements will be \$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000).

**STEWART TITLE GUARANTY COMPANY  
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**The following addendum will be used to add the rate for the Endorsements as indicated below:**

**Endorsements:**

ALTA Endorsement Form 14 (Future Advance-Priority) (E-9652) (10/22/03)

The Alta Endorsement Form 14 is a form of the Revolving Credit Endorsement. Mortgages sometimes secure accounts owing or to become owing to a lender where there will be frequent monetary advances and frequent repayments. The Alta Form 14 Endorsement is designed for insurance of priority of advances, regardless of whether the lender knows of the intervening liens and other matters. The ALTA 14 does not except to subsequent matters known by the insured at the time of advance. The endorsement may be issued on commercial or residential transactions. The charge for this endorsement will be \$50.00.

ALTA Endorsement Form 14.1 (Future Advance-Knowledge) (E-9654) (10/22/03)

The ALTA 14.1 endorsement is similar to the Alta 14 endorsement however it is designed for mortgages securing optional advances in those jurisdictions in which optional advances do not have priority if the insured has knowledge of the intervening matter. Unlike the Alta 14 endorsement, this endorsement contains an exclusion for lack of priority of any advance made after the insured has knowledge of a lien, encumbrance or other matter affecting the land. The endorsement may be issued on commercial or residential transactions. The charge for this endorsement will be \$50.00.

ALTA Endorsement Form 14.2 (Future Advance-Letter of Credit) (E-9656) (10/22/03)

The Alta 14.2 endorsement is designed for insurance of a mortgage securing a letter of credit or other surety or reimbursement agreement. Unlike the Alta 14 and Alta 14.1 endorsement, the Alta 14.2 endorsement does not insure with respect to interest rate adjustments. Unlike the Alta 14 and Alta 14.1 endorsement, this endorsement does not exclude advances made after a bankruptcy, consumer credit protection or truth-in-lending laws. It may be issued only on commercial transactions. The charge for this endorsement shall be \$50.00.

Alta Endorsement Form 15 (Non-Imputation-Full Equity Transfer) (E-9658) (10/22/03)

The Alta 15 endorsement is designed to be issued with a policy insuring the record title holder, where the investors are acquiring ownership of that record title holder. The endorsement contemplates acquisition of the full interest in the "insured" under the policy. The endorsement is designed for issuance with an Owner's Policy showing the titleholder as the insured, since it relates to action, inaction or knowledge as of Date of Policy. The endorsement limits applicability under paragraph 3(a), 3(b) and 3(c) of the Exclusion from Coverage section of the policy by reason of the action or inaction or knowledge of the named parties, all as more fully set forth in the Non-Imputation endorsement.

The charge for this endorsement shall be 5% of the basic rate for the owner policy of title insurance.

**FILED**

**APR 20 2005**

**STEWART TITLE GUARANTY COMPANY  
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Alta Endorsement Form 15.1 (Non-Imputation-Additional Insured) (E-9659) (10/22/03)

The Alta 15.1 endorsement is particularly designed to be issued after the Date of Policy and to show the new investor as an additional insured. The Alta 15.1 contemplates acquisition of an interest in the "insured" under the policy and adds an "additional insured"(new investor) by the endorsement. This endorsement contemplates that the additional insured will not acquire 100% of the record title holder. The endorsement is designed for issuance with an Owner's policy. Like the Alta 15 endorsement, the endorsement limits applicability under paragraph 3(a), 3(b) and 3(c) of the Exclusion from Coverage section of the policy by reason of the action or inaction or knowledge of the names parties, all as more fully set forth in the Non-Imputation endorsement. The charge for this endorsement shall be 5% of the basic rate for the owner policy of title insurance.

Alta Endorsement Form 15.2 (Non-Imputation-Partial Equity Transfer) (E-9660) (10/22/03)

The Alta 15.2 endorsement is designed to be issued in connection with a separate title policy to the new investor in the record title holder. The endorsement contemplates acquisition of an interest in the existing (partnership, limited liability company or corporation) owner and names the incoming (new investor) member, partner or shareholder in its own policy. The endorsement is designed for issuance with a new Owner policy. Like the Alta 15 and 15.1, the endorsement limits applicability under paragraph 3(a), 3(b) and 3(c) of the Exclusion from Coverage section of the policy by reason of the action or inaction or knowledge of the names parties, all as more fully set forth in the Non-Imputation endorsement.

The charge for this endorsement shall be 5% of the basic rate for the owner policy of title insurance.

Alta Endorsement Form 16 (Mezzanine Financing) (E-9661) (10/22/03)

If a lender makes a loan to an owner (direct or indirect) of an equity interest in the mortgagor/record title holder, the lender will commonly request a Mezzanine Endorsement to the Owner's Policy. The Mezzanine Lender does not secure a mortgage on the land, or a Loan Policy, but does secure title insurance by a Mezzanine Endorsement to the Owner's Policy. The Mezzanine endorsement makes the Mezzanine Lender an assignee of payments under the Owner's Policy not to exceed the debt owed to the Mezzanine Lender. The endorsement does not name the Mezzanine Lender as an additional insured by paragraph two of the endorsement. The endorsement may be issued simultaneously with or after the Date of the Owner Policy.

The charge for this endorsement shall be 5% of the basic rate for the owner policy of title insurance.

Alta Endorsement Form 17 (Access and Entry) (E-9662) (10/22/03)

The Alta 17 endorsement when attached to an Owner's or Lenders Policy insures specific access to and from a physically open street or streets. This endorsement specifically refers to the street providing actual access, and insures the legal right of access along existing curb cuts or entries. The endorsement insures: (1) that the land abuts a named Street, (2) that the Street is physically open and publicly maintained, (3) that the land has actual pedestrian and vehicular access, and (4) that the insured has a right to use existing curb cuts along the abutting Street.

There is no charge for this endorsement.

**STEWART TITLE GUARANTY COMPANY  
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Alta Endorsement Form 17.1 (Indirect Access and Entry) (E-9668) (01/17/04)

The Alta 17.1 endorsement when attached to an Owner's or Lender's Policy insures access via an easement, to a physically open street or streets. The Endorsement insures: (1) that the insured easement provides access to a named Street, (2) that the Street is physically open and publicly maintained, (3) that the easement provides actual pedestrian and vehicular access, and (4) that the insured has a right to use existing curb cuts along the Street abutting the easement. There is no charge for this endorsement.

Alta Endorsement Form 18 (Single Tax Parcel) (E-9663) (10/22/03)

The Alta 18 endorsement when attached to an Owner's or Lender's Policy insures that the land (consisting of one parcel) is taxed as a separate tax parcel. It insures against loss if the land is taxed as part of a larger parcel or fails to constitute a separate tax parcel. There is no charge for this endorsement.

Alta Endorsement Form 18.1 (Multiple Tax Parcels) (E-9664) (10/22/03)

The Alta 18.1 endorsement when attached to an Owner's or Lender's Policy insures against loss if (1) the parcels are not assessed for real estate tax purposes as the Tax Identification Numbers, (2) the parcels are taxed with any other land, or (3) the easements, if any, described in Schedule A can be cut off by non-payment of real estate taxes or assessments against the servient estate. This endorsement is issued if the land consist only of multiple tax parcels. There is no charge for this endorsement.

Alta Endorsement Form 19 (Contiguity-Multiple Parcels) (E-9665) (10/22/03)

The Alta 19 endorsement when attached to an Owner's or Lender's Policy insures that two or more insured parcels are contiguous along defined lines or boundaries. The endorsement also insures (to the same effect) that there are not gaps separating the insured contiguous boundary lines. The endorsement is issued where the contiguous tracts are insured by the policy. The charge for this endorsement shall be \$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000).

Alta Endorsement Form 19.1 (Contiguity-Single Parcel) (E-9666) (10/22/03)

The Alta 19.1 endorsement when attached to an Owner's or Lender's Policy insures that the insured parcel is contiguous to another, uninsured parcel of land along defined lines or boundaries. The endorsement also insures (to the same effect) that there are not gaps separating the insured parcel and the other, uninsured parcel. Typically, both parcels would be owned by the same owner, but would not have been acquired simultaneously. The endorsement is issued where the land is insured as contiguous to another tract that is not insured.

The charge for this endorsement shall be \$25.00 for transactions of One Million (\$1,000,000) or less and no charge for transactions over One Million (\$1,000,000).

**STEWART TITLE GUARANTY COMPANY**  
**ADDENDUM TO THE SCHEDULE OF CHARGES AND FORMS**  
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ALTA Endorsement Form 20 (First Loss-Multiple Parcel Transactions) (E-9684)(4/19/04)

The Alta 20 endorsement when attached to a Lender's Policy provides, under certain conditions, that the amount which the insurer shall be liable to pay under the policy shall be determined without requiring maturity of the indebtedness by acceleration or otherwise. An insured lender typically will not suffer a loss under a loan policy unless the loan is in default. On a multi-site loan as described, this could cause a hardship on the borrower and lender where the loan is otherwise in good standing, but for a threatened loss. This endorsement is then used typically on commercial transactions for these types of a multi-site loan.

The charge for this endorsement shall be \$25 for residential property or \$100 for commercial property.

ALTA Endorsement Form 21 (Creditor's Rights Endorsement) (E-9685) (4/19/04)

Exclusion 4 of the 1992 ALTA Owner's Policy and Exclusion 7 of the 1992 ALTA Loan Policy are the creditors' rights exclusion. These exclusions exclude liability because the insured transaction is a fraudulent transfer or voidable preference. Many transactions do not create such a risk, such as where the financing is for purchase money or construction on the land, and where the insured mortgage is promptly recorded. In those cases where we conclude the risk is acceptable, we would issue the ALTA Endorsement 21. This endorsement when attached to an Owner's or Loan Policy does insure against a claim that the insured conveyance or mortgage is avoidable as a fraudulent transfer or voidable preference, but does not insure against loss if the insured: (a) new when it acquired any estate, interest, or mortgage shown in Schedule A that the transfer, conveyance, or mortgage was intended to hinder, delay, or defraud any creditor; or (b) is found by a court not to be a transferee or purchaser in good faith.

The charge for this endorsement shall be \$25 for residential property or \$100 for commercial property.

ALTA Short Form Commitment (006-UN) (1/17/04)

The ALTA Short Form Commitment may be used when we commit to issue a Short Form Residential Loan Policy or Short Form Expanded Coverage Residential Loan Policy. The ALTA Short Form Commitment has all the insuring provisions, terms, and conditions of the ALTA Title Insurance Commitment dated 10/6/82.

**FILED**

**APR 20 2005**

**SANDY PRAEGER**  
**Commissioner of Insurance**

ALTA Homeowner's Policy of Title Insurance (0-9682) (10/22/03) (Modified)

We are submitting the ALTA Homeowner's Policy of Title Insurance (0-9682) (10/22/03), an amended version of the previously filed and approved ALTA Homeowner's Policy of Title Insurance (10/17/98). The only change in the two forms concerns Covered Risk 12 of the policy. The ALTA Form Committee has modified this covered risk in order to clarify that the policy does not insure against violations of covenants, conditions or restrictions relating to maintenance or repair on the land relating to environmental protection. This is consistent with the general proposition that our policies do not insure the physical condition of the land. The original form was never intended to cover these excluded matters and this added language simply clarifies that original intention. There is no rate change for the ALTA Homeowner's Policy of Title Insurance associated with this filing.

## STEWART TITLE GUARANTY COMPANY

### ADDENDUM TO THE KANSAS TITLE INSURANCE RATES:

The following addendum will be used to add the rates for the Policies and Endorsements as indicated below:

ALTA Expanded Coverage Residential Loan Policy (M-9811)  
ALTA Short Form Expanded Coverage Residential Loan Policy (U-9812)

These policies supplement the policies already approved for use in Kansas by expanding the coverage currently offered and providing a choice to the potential insured. They provide more coverage than the other ALTA Loan Policies and contain 28 insuring clauses (Covered Risks). The ALTA Expanded Coverage Residential Loan Policy is an enhanced version of the ALTA Loan Policy (10/17/92) approved for use in Kansas and includes many of the same expanded coverages provided to the consumer by the ALTA Homeowner's Policy of Title Insurance, as well as a number of additional coverages unique to lenders.

The rates for the ALTA Expanded Coverage Residential Loan Policy (M-9811) and the ALTA Short Form Expanded Coverage Residential Loan Policy (U-9812) will be 110% of the rate applicable for the Basic Loan Policy, currently approved for Kansas, plus any additional charges, if any, for endorsements issued separately or included in the ALTA Expanded Coverage Residential Loan Policy coverages.

### ALTA 13 (Leasehold Owner's) (E-9813) and ALTA 13.1 (Leasehold Loan) (E-9814)

ALTA 13 and ALTA 13.1 are leasehold endorsements. The ALTA 13 is to be issued in connection with an ALTA Owner's Policy while the ALTA 13.1 is to be attached to an ALTA Loan Policy. These new endorsements are designed to respond to criticism of existing Leasehold Policies and prior Leasehold endorsements. These endorsements provide improvements in protection for damages that an insured lessee or insured leasehold lender could suffer in the event of the failure of the leasehold estate.

There will be no charge for these endorsements.

**EFFECTIVE**

MAY 13 2002

KATHLEEN SEBELIUS  
COMM. of INSURANCE

April 10, 2002

**STEWART TITLE GUARANTY COMPANY**

**ADDENDUM TO THE KANSAS TITLE INSURANCE RATES:**

The following addendum will be used to add the rates for the Policies and Endorsements as indicated below:

**ALTA Residential Limited Coverage Junior Loan Policy (M-9873) and the ALTA Short Form Residential Limited Coverage Junior Loan Policy (M-9876):**

The charge for these limited coverage policies shall be set at \$2.00 per thousand with a minimum of \$35.00. There will be no charge for the Supplemental Coverage Endorsement Form JR 1 (E-9877) or the Endorsement Form JR 2 (Revolving Credit/Variable Rate Endorsement) (E-09878) when used in connection with either policy referred to above.

**ALTA Form 11 - Modification Endorsement (E-9874)**

The charge for the use of this endorsement will be \$35.00.