



# SECURED TITLE OF KANSAS CITY

4400 Shawnee Mission Parkway  
Suite 102Fairway, KS 66205  
(913) 906-9845  
[www.securedtitlekc.com](http://www.securedtitlekc.com)

RATE SCHEDULE FOR TITLE INSURANCE AND OTHER RELATED SERVICES FOR ALL  
COUNTIES IN KANSAS

EFFECTIVE February 15, 2025

## ESCROW, CLOSING AND/OR OTHER SERVICES

### RESIDENTIAL REAL ESTATE CLOSINGS

For Sale by Owner or w/o assistance of a broker	\$400.00 buyer
or attorney	\$500.00 seller
Cash Transaction – with or w/o assistance of a broker	\$375.00 buyer
or attorney	\$275.00 seller
Borrower closing fee – with a lender involved	\$375.00
Seller closing fee – with a lender involved	\$275.00



BUILDER/DEVELOPER RATE

\$0 as Seller

\$0 as Buyer

2<sup>nd</sup> MORTGAGE (when we close 1<sup>st</sup> SAME LENDER)

\$275.00

2<sup>nd</sup> MORTGAGE ONLY & 2<sup>nd</sup> when we close with the first and it is a different lender

\$375.00

CONSTRUCTION DISBURSEMENT – FULL SERVICE

(includes tracking, check writing, disbursements)

1/2% of loan amount

CONSTRUCTION DISBURSEMENT – LIMITED SERVICE

(includes disbursement only)

1/4% of loan amount

RESIDENTIAL ACCOMMODATION CLOSINGS

- |  |          |
|--|----------|
| a. <u>Disbursement Only:</u> No closing service, no signatures, no holding of documents, no ALTA preparation but asked to disburse money per settlement statement  | \$200.00 |
| b. <u>Witness Closing Only:</u> No closing service, no ALTA preparation and no disbursement of money, but asked to collect signatures on documents furnished to us | \$150.00 |
| c. <u>ALTA Statement Only:</u> No closing service, only ALTA preparation. Lender closing.  | \$150.00 |

DOCUMENT PREPARATION (when not done as part of  
escrow closing) MUST purchase an O & E

Deed	\$ 75.00
Affidavits	\$ 75.00
Assignments, releases	\$ 75.00
Any other documents	\$ 75.00
Recording fee	\$ 25.00

MISCELLANEOUS FEES

Notary services	3 <sup>rd</sup> party charges apply
Closing Coordination Fee	\$75.00 Per Side
Duplicate Document Service	\$10.00
Local rapid delivery fee	\$45.00
Recording Services Fee-per Doc	\$6.00

**TITLE**

FORECLOSURE COMMITMENT

Commitment issued for filing foreclosure proceedings	\$300.00
Updates – each occurrence	\$ 50.00

<u>RELOCATION COMMITMENTS</u>	\$175.00
-------------------------------	----------

<u>INFORMATIONAL COMMITMENT</u>	\$300.00
Updates	\$ 50.00

<u>OWNERSHIP AND ENCUMBERANCE (O&amp;E)</u>	\$200.00
Update	\$ 50.00

<u>PLATTING COMMITMENT</u>	
Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc.	\$350.00

<u>MULTIPLE LOT OR TRACT CHARGES</u>	\$100.00 each
A charge made in connection with the issuance of either an owners or mortgages policy when the	

subject property consists of more than one chain of title. **3 or more contiguous \$50.00 each.**

OTHER

A. Update Title Commitment (after 6 mo)	\$100.00
B. Amortization Schedule	\$25.00
C. Recording service	\$50.00
D. Work Fee / Coordination Fee	\$100.00
E. Copy Fee	\$10.00+copy cost
F. Standard Endorsement package (8.1-06,5.1-06, 6-06, 9-06)	N/C
G. Non-Standard endorsement fee	N/C

**RESIDENTIAL TITLE INSURANCE RATES**  
**(1 – 4 Family Single Living Units)**

Construction Loan Binder

A commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes

Extension – per request

Individual \$175.00

Builder – \$75.00 charge  
when issuing final \$165.00  
when not issue final  
DJB \$75.00  
\$75.00

DEVELOPMENT LOAN POLICY

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

\$1.40 per \$1,000.00

BUILDERS RATE

(Residential Owner's Policy) a rate afforded the builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination

\$1.25 per \$1k up to \$500k  
then \$0.50 per \$1k over  
\$500k

\$250.00 lot only cash

RESIDENTIAL NEW CONSTRUCTION LOAN POLICY

Issued with owner's policy on new construction

Update with endorsements

\$275.00

\$ 50.00

RESIDENTIAL OWNER'S POLICY (NON-HOMEOWNERS)

Policy of title insurance protecting the owner's interest in ¼ family residence.

CARD RATE

OVER \$1,250,000  
is an additional  
\$1.00 per  
\$1,000.00

RESIDENTIAL HOMEOWNER'S POLICY

Policy of title insurance protecting the owner's interest in ¼ family residence

CARD RATE

OVER \$1,250,000  
is an additional  
\$3.00 per  
\$1,000.00

RESIDENTIAL SIMULTANEOUSLY ISSUED LOAN POLICY

A loan policy issued simultaneously with the issue of an owner's policy in an amount equal to or exceeding the amount of said loan policy

\$375.00 (Plus difference in  
rate card if loan policy  
exceeds owner's policy)

<u>RESIDENTIAL LOAN POLICY</u> Policy of title insurance protecting the interest of mortgage lenders where there is no existing financing on the property	CARD RATE
<u>SECOND MORTGAGE POLICY</u> Loan policy issued on 2 <sup>nd</sup> 3 <sup>rd</sup> , or more loans, when issued simultaneously with policy on 1 <sup>st</sup> mortgage	\$275.00
<u>SECOND MORTGAGE / HOME EQUITY</u> Stand alone 2 <sup>nd</sup> or 3 <sup>rd</sup> mortgage	<u>CARD RATE</u>
<u>JUNIOR MORTGAGE POLICY</u> Up to \$75,000.00 \$75,001.00-\$150,000.00	\$115.00 \$175.00
<u>COOPERATIVE ISSUE LOAN POLICY</u> A loan policy issued in conjunction with Owner's Policy issued at the same time by another Title Company	\$375.00
<u>REFINANCE RATE FOR RESIDENTIAL LOAN POLICY</u> A 30% discount off Owners Policy card rate afforded to homeowners where a lenders policy is required as the result of the refinance of the owners existing financing	<u>70 % of</u> <u>OWNER'S</u> <u>POLICY</u> <u>CARD RATE</u>
<u>HOLD OPEN</u> Individual-Non-Builder \$100 credit @closing	\$175.00
update on 6 month binder (no charge for builder new construction)	\$100.00

## **COMMERCIAL ESCROW, CLOSING AND/OR OTHER SERVICES**

### **COMMERCIAL ESCROW CLOSING**

Includes preparation of contracts, escrow agreements, transfer of title documents (deed, mortgage, notes, assignments, etc.), and settlement statement (ALTA), disbursement of funds. Price per side.

Up to \$250,000 - \$500  
\$250,000-\$499,999 - \$750  
\$500,000-\$1MM - \$1000  
\$1MM-\$4.99MM - \$1500  
\$5MM-\$10MM - \$2000  
Above \$10MM – Call for Quote

### **OUT-OF-OFFICE CLOSING**

\$200.00  
(In addition to the Commercial Escrow Fee)

### **AFTER HOURS CLOSING**

\$200.00  
(In addition to the Commercial Escrow Fee)

### **WITNESS ONLY**

\$250.00

### **ESCROW SET UP FEE**

\$200.00

### **DOCUMENT PREPARATION**

After initial closing as follows:

Deed	\$100.00
Affidavits	
	\$100.00
Assignments, Releases	\$100.00
Escrow Deposit Agreements	\$350.00
Other	\$350.00

MISCELLANEOUS FEES

Seller carryback	\$350.00
Recording Service Fee	\$6.00 per doc
Equity purchase	\$350.00
Closing Coordination Fee	\$75.00 per side
Loan closing for third party lender	\$375.00
Banking/Wire Service (Per occurrence)	\$20.00
Copy Services	\$150.00
Overnight Delivery Services	\$50.00 up to 2 packages \$30.00 thereafter

DISBURSEMENT OF FUNDS

Prepare closing statement and disburse money	\$275.00 Subject to work fee
--	---------------------------------

INDEMNITY DEPOSIT

Held in escrow, no closing	\$500.00
----------------------------	----------

REPLACEMENT OF LOST POLICY

Commercial – within 2 years	\$150.00
Commercial – after 2 years	\$300.00

OTHER

a. Update Title Commitment	\$100.00
b. Amortization Schedule	\$50.00
c. Cancellation Fee	\$350.00*
d. Out-of-County/State Search Fee	\$350.00* *plus local agent out-of-pocket fees/expenses
e. Work fee	\$100.00 per hr



**COMMERCIAL TITLE INSURANCE RATES**

**INFORMATIONAL COMMITMENT/FORECLOSURE REPORTS**

\$500.00

Ownership & Encumbrance Report

\$400.00

Updates

\$75.00 EACH

**PLATTING COMMITMENT**

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

\$450.00

**OWNER'S TITLE INSURANCE POLICY**

Policies issued to owners, contract vendees and lessees.

SEE ATTACHED  
COMMERCIAL RATE  
CARD

Discounts Available Subject to Approval:

10% w/Prior Title Work Over 5 Years

20% w/Prior Title Work 3 – 5 Years

30% w/Prior Title Work 1 – 3 Years

40% w/Prior Title Work Less Than 1 Year

**MORTGAGE TITLE INSURANCE POLICY**

Issued to lenders in an amount not to exceed 120% of loan amount

SEE ATTACHED  
COMMERCIAL RATE  
CARD

**SIMULTANEOUSLY ISSUED MORTGAGE POLICY**

Not to exceed the amount of owner's policy issued simultaneously therewith.

Up to \$1M: \$325.00  
\$1M - \$5M: \$750.00  
\$5M - \$10M: \$1,000.00

**SIMULTANEOUSLY ISSUED MORTGAGE POLICY**

To exceed the amount of owner's policy issued simultaneously therewith.

SAME AS ABOVE up to  
Amount of Owner's  
Policy; rate card  
thereafter

**SIMULTANEOUSLY ISSUED LEASEHOLD POLICY**

Not to exceed the amount of owner's policy issued to lessee.

60% of CARD RATE

REFINANCE POLICY

Loan policy on property as a result of refinancing a previous loan.

70% OF CARD RATE

SECOND MORTGAGE POLICY

Policy issued on a 2<sup>nd</sup>, 3<sup>rd</sup>, or more loans.

60% OF CARD RATE

REISSUE POLICY

Policy issued on previously insured property.

70% OF CARD RATE

LEASEHOLD POLICIES

Policies issued to protect the interest of a lessee in real property

CARD RATE

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

CARD RATE

NEW CONSTRUCTION PENDING LOAN

DISBURSEMENT POLICY

Calling for periodic endorsements for increasing liability and extending time of policy

1. Withdraw processing, date down and disbursement of funds
2. Withdraw processing, date down and No disbursement of funds

\$2/\$1,000.00  
Minimum of  
\$200.00  
\$1/\$1,000.00  
Minimum of  
\$200.00

ENDORSEMENT TO OWNER'S POLICY-Commercial

A. MISCELLANEOUS	\$150.00
B. COMP	\$250.00
C. ZONING 3.0	\$300.00
D. ZONING 3.1	\$500.00
E. HIGH RISK	15% OF PREMIUM Minimum of \$250.00 SUBJECT TO UNDERWRITER APPROVAL

ENDORSEMENT TO LOAN POLICY-Commercial

A. MISCELLANEOUS	\$150.00
B. COMP	\$250.00
C. ZONING 3.0	\$350.00
D. ZONING 3.1	\$500.00
E. FUTURE ADVANCE	\$300.00
F. AGGREGATION/TIE IN	\$250.00
G. HIGH RISK	15% OF PREMIUM Minimum of \$250.00 SUBJECT TO UNDERWRITER APPROVAL

ADDITIONAL TRACT SEARCH/INTRICATE TITLE  
EXAMS

\$100.00/HOUR

ADDITIONAL PARCEL FEE

\$100.00 PER TRACT

HOLD OPEN CHARGES

\$250.00

## 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.

**COMMERCIAL RATE CARD**

<u>Insurance</u>	<u>Charge</u>	<u>Insurance</u>	<u>Charge</u>
to \$50,000	\$450.00	to \$225,000	\$925.00
to \$60,000	\$500.00	to \$250,000	\$975.00
to \$70,000	\$550.00	to \$300,000	\$1,045.00
to \$80,000	\$595.00	to \$400,000	\$1,185.00
to \$90,000	\$635.00	to \$500,000	\$1,325.00
to \$100,000	\$675.00	to \$600,000	\$1,465.00
to \$125,000	\$725.00	to \$700,000	\$1,605.00
to \$150,000	\$775.00	to \$800,000	\$1,745.00
to \$175,000	\$825.00	to \$900,000	\$1,885.00
to \$200,000	\$875.00	to \$1,000,000	\$2,025.00

add \$1.00 per \$1,000 of Insurance over \$1,000,000 up to \$5,000,000  
(e.g., \$5,000,000 is \$6,025.00)

add \$ .90 per \$1,000 of Insurance over \$5,000,000 up to \$10,000,000  
(e.g., \$10,000,000 is \$10,525.00)

add \$ .85 per \$1,000 of Insurance over \$10,000,000  
(e.g., \$15,000,000 is \$14,775.00)

**Residential Rate Policy (Standard Coverage -Not including Homeowners Coverage)**

<b>Kansas Rates - All Counties</b>				
<b>Amount of Insurance</b>	<b>Rate</b>		<b>Amount of Insurance</b>	<b>Rate</b>
\$50,000 or Less	\$483		\$320,001 to \$330,000	\$930
\$50,001 to \$60,000	\$498		\$330,001 to \$340,000	\$945
\$60,001 to \$70,000	\$530		\$340,001 to \$350,000	\$960
\$70,001 to \$80,000	\$562		\$350,001 to \$375,000	\$985
\$80,001 to \$90,000	\$586		\$375,001 to \$400,000	\$1,010
\$90,001 to \$100,000	\$610		\$400,001 to \$425,000	\$1,035
\$100,001 to \$110,000	\$630		\$425,001 to \$450,000	\$1,060
\$110,001 to \$120,000	\$646		\$450,001 to \$475,000	\$1,085
\$120,001 to \$130,000	\$662		\$475,001 to \$500,000	\$1,110
\$130,001 to \$140,000	\$678		\$500,001 to \$525,000	\$1,135
\$140,001 to \$150,000	\$694		\$525,001 to \$550,000	\$1,160
\$150,001 to \$160,000	\$698		\$550,001 to \$575,000	\$1,185
\$160,001 to \$170,000	\$711		\$575,001 to \$600,000	\$1,210
\$170,001 to \$180,000	\$724		\$600,001 to \$625,000	\$1,235
\$180,001 to \$190,000	\$737		\$625,001 to \$650,000	\$1,260
\$190,001 to \$200,000	\$749		\$650,001 to \$675,000	\$1,285
\$200,001 to \$210,000	\$768		\$675,001 to \$700,000	\$1,310
\$210,001 to \$220,000	\$781		\$700,001 to \$750,000	\$1,335
\$220,001 to \$230,000	\$794		\$750,001 to \$800,000	\$1,360
\$230,001 to \$240,000	\$807		\$800,001 to \$850,000	\$1,385
\$240,001 to \$250,000	\$820		\$850,001 to \$900,000	\$1,410
\$250,001 to \$260,000	\$839		\$900,001 to \$950,000	\$1,435
\$260,001 to \$270,000	\$850		\$950,001 to \$1,000,000	\$1,460
\$270,001 to \$280,000	\$860		\$1,000,001 to \$1,050,000	\$1,485
\$280,001 to \$290,000	\$875		\$1,050,001 to \$1,100,000	\$1,510
\$290,001 to \$300,000	\$890		\$1,100,001 to \$1,150,000	\$1,535
\$300,001 to \$310,000	\$905		\$1,150,001 to \$1,200,000	\$1,560
\$310,001 to \$320,000	\$920		\$1,200,001 to \$1,250,000	\$1,585

\*For amounts over \$1,250,000 add \$1.00 per \$1,000

\*For simultaneous issued loan policies not exceeding the amount of the owner's policy \$375

**Residential Rate Policy (Including Homeowners Coverage)**

<b>Kansas Rates - All Counties</b>				
<b>Amount of Insurance</b>	<b>Rate</b>		<b>Amount of Insurance</b>	<b>Rate</b>
\$50,000 or Less	\$583		\$320,001 to \$330,000	\$1,030
\$50,001 to \$60,000	\$598		\$330,001 to \$340,000	\$1,045
\$60,001 to \$70,000	\$630		\$340,001 to \$350,000	\$1,060
\$70,001 to \$80,000	\$662		\$350,001 to \$375,000	\$1,085
\$80,001 to \$90,000	\$686		\$375,001 to \$400,000	\$1,110
\$90,001 to \$100,000	\$710		\$400,001 to \$425,000	\$1,135
\$100,001 to \$110,000	\$730		\$425,001 to \$450,000	\$1,160
\$110,001 to \$120,000	\$746		\$450,001 to \$475,000	\$1,185
\$120,001 to \$130,000	\$762		\$475,001 to \$500,000	\$1,210
\$130,001 to \$140,000	\$778		\$500,001 to \$525,000	\$1,235
\$140,001 to \$150,000	\$794		\$525,001 to \$550,000	\$1,260
\$150,001 to \$160,000	\$798		\$550,001 to \$575,000	\$1,285
\$160,001 to \$170,000	\$811		\$575,001 to \$600,000	\$1,310
\$170,001 to \$180,000	\$824		\$600,001 to \$625,000	\$1,335
\$180,001 to \$190,000	\$837		\$625,001 to \$650,000	\$1,360
\$190,001 to \$200,000	\$849		\$650,001 to \$675,000	\$1,385
\$200,001 to \$210,000	\$868		\$675,001 to \$700,000	\$1,410
\$210,001 to \$220,000	\$881		\$700,001 to \$750,000	\$1,435
\$220,001 to \$230,000	\$894		\$750,001 to \$800,000	\$1,460
\$230,001 to \$240,000	\$907		\$800,001 to \$850,000	\$1,485
\$240,001 to \$250,000	\$920		\$850,001 to \$900,000	\$1,510
\$250,001 to \$260,000	\$939		\$900,001 to \$950,000	\$1,535
\$260,001 to \$270,000	\$950		\$950,001 to \$1,000,000	\$1,560
\$270,001 to \$280,000	\$960		\$1,000,001 to \$1,050,000	\$1,585
\$280,001 to \$290,000	\$975		\$1,050,001 to \$1,100,000	\$1,610
\$290,001 to \$300,000	\$990		\$1,100,001 to \$1,150,000	\$1,635
\$300,001 to \$310,000	\$1,005		\$1,150,001 to \$1,200,000	\$1,660
\$310,001 to \$320,000	\$1,020		\$1,200,001 to \$1,250,000	\$1,685

\*For amounts over \$1,250,000 add \$3.00 per \$1,000

\*For simultaneous issued loan policies not exceeding the amount of the owner's policy \$375

**Residential Rate Policy (Residential Refinance)**

<b>Kansas Rates - All Counties</b>				
<b>Amount of Insurance</b>	<b>Rate</b>		<b>Amount of Insurance</b>	<b>Rate</b>
\$50,000 or Less	\$338		\$320,001 to \$330,000	\$651
\$50,001 to \$60,000	\$348		\$330,001 to \$340,000	\$661
\$60,001 to \$70,000	\$371		\$340,001 to \$350,000	\$672
\$70,001 to \$80,000	\$393		\$350,001 to \$375,000	\$689
\$80,001 to \$90,000	\$410		\$375,001 to \$400,000	\$707
\$90,001 to \$100,000	\$427		\$400,001 to \$425,000	\$724
\$100,001 to \$110,000	\$441		\$425,001 to \$450,000	\$742
\$110,001 to \$120,000	\$452		\$450,001 to \$475,000	\$759
\$120,001 to \$130,000	\$463		\$475,001 to \$500,000	\$777
\$130,001 to \$140,000	\$474		\$500,001 to \$525,000	\$794
\$140,001 to \$150,000	\$485		\$525,001 to \$550,000	\$812
\$150,001 to \$160,000	\$488		\$550,001 to \$575,000	\$829
\$160,001 to \$170,000	\$497		\$575,001 to \$600,000	\$847
\$170,001 to \$180,000	\$506		\$600,001 to \$625,000	\$864
\$180,001 to \$190,000	\$515		\$625,001 to \$650,000	\$882
\$190,001 to \$200,000	\$524		\$650,001 to \$675,000	\$899
\$200,001 to \$210,000	\$537		\$675,001 to \$700,000	\$917
\$210,001 to \$220,000	\$547		\$700,001 to \$750,000	\$934
\$220,001 to \$230,000	\$555		\$750,001 to \$800,000	\$952
\$230,001 to \$240,000	\$564		\$800,001 to \$850,000	\$969
\$240,001 to \$250,000	\$574		\$850,001 to \$900,000	\$987
\$250,001 to \$260,000	\$587		\$900,001 to \$950,000	\$1,004
\$260,001 to \$270,000	\$595		\$950,001 to \$1,000,000	\$1,022
\$270,001 to \$280,000	\$602		\$1,000,001 to \$1,050,000	\$1,039
\$280,001 to \$290,000	\$612		\$1,050,001 to \$1,100,000	\$1,057
\$290,001 to \$300,000	\$623		\$1,100,001 to \$1,150,000	\$1,074
\$300,001 to \$310,000	\$633		\$1,150,001 to \$1,200,000	\$1,092
\$310,001 to \$320,000	\$644		\$1,200,001 to \$1,250,000	\$1,109

\*For amounts over \$1,250,000 contact our office



**Volume Refinance Rate**

Special rate afforded to volume lender closing their own deals  
(i.e. Capitol Federal)

Amount of Ins	Special rate
\$ 45,000 or less	\$ 205.00
45,001 to 50,000	219.00
50,001 to 55,000	231.00
55,001 to 60,000	243.00
60,001 to 65,000	255.00
65,001 to 70,000	267.00
70,001 to 75,000	279.00
75,001 to 80,000	288.00
80,001 to 85,000	297.00
85,001 to 90,000	306.00
90,001 to 95,000	315.00
95,001 to 100,000	324.00
100,001 to 105,000	330.00
105,001 to 110,000	336.00
110,001 to 115,000	342.00
115,001 to 120,000	348.00
120,001 to 125,000	354.00
125,001 to 130,000	360.00
130,001 to 135,000	366.00
135,001 to 140,000	372.00
140,001 to 145,000	378.00
145,001 to 150,000	384.00
150,001 to 155,000	390.00
155,001 to 160,000	396.00
160,001 to 165,000	402.00
165,001 to 170,000	408.00
170,001 to 175,000	414.00
175,001 to 180,000	420.00
180,001 to 185,000	426.00
185,001 to 190,000	432.00
190,001 to 195,000	438.00
195,001 to 200,000	444.00
200,001 to 210,000	456.00
210,001 to 220,000	468.00
220,001 to 230,000	480.00
230,001 to 240,000	492.00
240,001 to 250,000	504.00

\$ 0.80 per \$1,000.00 thereafter



# FILED

02/13/2023

RATE AND FORM COMPLIANCE DIVISION

## **SECURED TITLE OF KANSAS CITY**

4400 Shawnee Mission Parkway  
Suite 102 Fairway, KS 66205  
(913) 906-9845  
[www.securedtitlekc.com](http://www.securedtitlekc.com)

RATE SCHEDULE FOR TITLE INSURANCE AND OTHER RELATED SERVICES FOR ALL  
COUNTIES IN KANSAS

EFFECTIVE February 15, 2023

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

#### **RESIDENTIAL REAL ESTATE CLOSINGS**

For Sale by Owner or w/o assistance of broker or attorney- with a lender involved	\$450.00 buyer \$360.00 seller
For Sale by Owner or w/o assistance of broker or attorney- Cash	\$385.00 buyer \$360.00 seller
Cash transaction	\$275.00 Buyer \$275.00 Seller
Borrower closing fee	\$375.00
Seller closing fee	\$275.00
E-Closing fee	\$100.00 add'l

BUILDER/DEVELOPER RATE

\$0 as Seller  
\$0 as Buyer

2<sup>nd</sup> MORTGAGE (when we close 1<sup>st</sup> SAME LENDER)

\$275.00

2<sup>nd</sup> MORTGAGE ONLY & 2<sup>nd</sup> when we close with the first and  
it is a different lender

\$375.00

CONSTRUCTION DISBURSEMENT – FULL SERVICE

(includes tracking, 12 inspections, check  
writing, disbursements)

1/2% of loan amount

Each additional inspection      \$200

CONSTRUCTION DISBURSEMENT – LIMITED SERVICE

(includes disbursement only)

1/4% of loan amount

RESIDENTIAL ACCOMMODATION CLOSINGS

- |   |          |
|---|----------|
| a. <u>Disbursement Only</u> : No closing service, no signatures, no holding of documents, no ALTA preparation but asked to disburse money per settlement statement  | \$200.00 |
| b. <u>Witness Closing Only</u> : No closing service, no ALTA preparation and no disbursement of money, but asked to collect signatures on documents furnished to us | \$150.00 |
| c. <u>ALTA Statement Only</u> : No closing service, only ALTA preparation. Lender closing.  | \$150.00 |

DOCUMENT PREPARATION (when not done as part of  
escrow closing) MUST purchase an O & E

Deed	\$ 75.00
Affidavits	\$ 75.00
Assignments, releases	\$ 75.00
Any other documents	\$ 75.00
HA Service fee	\$ 25.00
Recording fee(not part of transaction)	\$ 25.00

MISCELLANEOUS FEES

Notary services	3 <sup>rd</sup> party charges apply
Wire implementation fee	\$25.00
Delivery and other title services	\$30.00
Duplicate Document Service	\$10.00
Loan Package Redraw Fee	Incl
Recording Services Fee-per Doc	\$5.00
Local rapid deliver fee	\$45.00
Technology Fee-per side	\$15.00

**TITLE**

FORECLOSURE COMMITMENT

Commitment issued for filing foreclosure proceedings	\$250.00
Updates – each occurrence	\$ 50.00

<u>RELOCATION COMMITMENTS</u>	\$175.00
-------------------------------	----------

<u>INFORMATIONAL COMMITMENT</u>	\$300.00
Updates	\$ 50.00

<u>OWNERSHIP AND ENCUMBERANCE (O&amp;E)</u>	\$200.00
Update	\$ 50.00

<u>PLATTING COMMITMENT</u>	
Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc.	\$350.00

<u>MULTIPLE LOT OR TRACT CHARGES</u>	\$100.00 each
A charge made in connection with the issuance of either an owners or mortgagees policy when the	

subject property consists of more than one chain of title. **3 or more contiguous \$50.00 each.**

OTHER

A. Update Title Commitment (after 6 mo)	\$100.00
B. Amortization Schedule	\$25.00
C. Recording service	\$50.00
D. Work Fee / Coordination Fee	\$100.00
E. Copy Fee	\$10.00+copy cost
F. Standard Endorsement package (8.1-06, 5.1-06, 6-06, 9-06)	N/C
G. Non-Standard endorsement fee	N/C
H. Search Tiers:	
Tier 1 - Kansas Counties: Johnson and Wyandotte	
Search Packet:	\$110.00
One update included in original search fee. All other updates \$25.00 per request.	
Additional Tract search	\$50.00/ per tract
Tier 2 - Kansas Counties: Atchison, Jefferson, Douglas, Shawnee, Sedgwick and Jefferson	
Search Packet:	\$175.00
Additional Tract search	\$50.00/ per tract
Run To Date	\$50.00
Tier 3 – Kansas Counties: All other KSCounties	
Search Packet:	\$250.00
Additional Tract search	\$50.00/per tract
Run To Date	\$50.00
Update fee for all Tier 2 and Tier 3 counties:	\$25.00/per request
Copy Fees: Copy of vesting deed and pertinent pages of open Deeds of Trust/ Mortgages included – all other copies \$1.00 per page.	

**RESIDENTIAL TITLE INSURANCE RATES**  
**(1 – 4 Family Single Living Units)**

Construction Loan Binder

A commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes

Extension – per request

Individual \$175.00

Builder – \$75.00 charge  
when issuing final \$165.00  
when not issue final  
DJB \$75.00  
\$75.00

DEVELOPMENT LOAN POLICY

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

\$1.40 per \$1,000.00

BUILDERS RATE

(Residential Owner's Policy) a rate afforded the builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination

\$1.40 per \$1,000.00

DJB Rate:

\$1.50 per \$1,000.00  
(\$0-\$200,000)+\$0.50 per  
\$1,000.00 over \$200,000  
\$250.00 lot only cash

RESIDENTIAL NEW CONSTRUCTION LOAN POLICY

Issued with owner's policy on new construction

Update with endorsements

\$275.00

\$ 50.00

RESIDENTIAL OWNER'S POLICY (NON-HOMEOWNERS)

Policy of title insurance protecting the owner's interest in ¼ family residence.

CARD RATE

OVER \$800,000 is

An additional  
\$1.00 per  
\$1,000.00

RESIDENTIAL HOMEOWNER'S POLICY

Policy of title insurance protecting the owner's interest in ¼ family residence

CARD RATE

OVER \$800,000 is

An additional \$3.00 per  
\$1,000.00

RESIDENTIAL SIMULTANEOUSLY ISSUED LOAN POLICY

A loan policy issued simultaneously with the issue of an owner's policy in an amount equal to or exceeding the amount of said loan policy

\$375.00 (Plus difference in  
rate card if loan policy  
exceeds owner's policy)

RESIDENTIAL LOAN POLICY

Policy of title insurance protecting the interest of mortgage lenders

CARD RATE

SECOND MORTGAGE POLICY

Loan policy issued on 2<sup>nd</sup> 3<sup>rd</sup>, or more loans, when issued simultaneously with policy on 1<sup>st</sup> mortgage

\$275.00

SECOND MORTGAGE / HOME EQUITY

Stand alone 2<sup>nd</sup> or 3<sup>rd</sup> mortgage

CARD RATE

JUNIOR MORTGAGE POLICY

Up to \$50,000.00

\$50,000.00-\$150,000.00

Above \$175,000.00

\$90.00

\$140.00

\$175.00

COOPERATIVE ISSUE LOAN POLICY

A loan policy issued in conjunction with Owner's Policy issued at the same time by another Title Company

\$375.00

REFINANCE RATE FOR RESIDENTIAL LOAN POLICY

A rate afforded to homeowners where a lenders policy is required as the result of the refinance of the owners existing financing

CARD RATE

HOLD OPEN

Individual-Non-Builder

\$100 credit @closing

\$175.00

update on 6 month binder

(no charge for builder new construction)

\$100.00

## **COMMERCIAL ESCROW, CLOSING AND/OR OTHER SERVICES**

### **COMMERCIAL ESCROW CLOSING**

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

Up to \$250,000-\$500  
\$250,000-\$499,999-\$750  
\$500,000-\$1MM-\$1000  
\$1MM-\$4.99MM-\$1500  
\$5MM-\$10MM-\$2000  
Above \$10MM-\$2500  
(subject to work fee)

### **OUT-OF-OFFICE CLOSING**

\$200.00  
(In addition to the  
Commercial Escrow  
Fee)

### **AFTER HOURS CLOSING**

\$200.00  
(In addition to the  
Commercial Escrow  
Fee)

### **WITNESS ONLY**

\$250.00

### **ESCROW SET UP FEE**

\$200.00

### **DOCUMENT PREPARATION**

After initial closing as follows:

Deed	\$100.00
Affidavits	\$100.00
Assignments, Releases	\$100.00
Escrow Deposit Agreements	\$350.00
Other	\$350.00



MISCELLANEOUS FEES

Seller carryback	\$350.00
Recording Service Fee	\$5.00 per doc
Equity purchase	\$350.00
Technology Fee	\$15.00
Loan closing for third party lender	\$375.00
Banking/Wire Service (Per occurrence)	\$20.00
Copy Services	\$150.00
Overnight Delivery Services	\$50.00 up to 2 packages \$30.00 thereafter

DISBURSEMENT OF FUNDS

Prepare closing statement and disburse money	\$275.00 Subject to work fee
--	---------------------------------

INDEMNITY DEPOSIT

Held in escrow, no closing	\$500.00
----------------------------	----------

REPLACEMENT OF LOST POLICY

Commercial – within 2 years	\$150.00
Commercial – after 2 years	\$300.00

OTHER

a. Update Title Commitment	\$100.00
b. Amortization Schedule	\$50.00
c. Cancellation Fee	\$350.00*
d. Out-of-County/State Search Fee	\$350.00* *plus local agent out-of-pocket fees/expenses
e. Work fee	\$100.00 per hr

## **COMMERCIAL TITLE INSURANCE RATES**

### **INFORMATIONAL COMMITMENT/FORECLOSURE REPORTS**

\$500.00

Ownership & Encumbrance Report

\$400.00

Updates

\$75.00 EACH

### **PLATTING COMMITMENT**

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

\$450.00

### **OWNER'S TITLE INSURANCE POLICY**

Policies issued to owners, contract vendees and lessees.

SEE ATTACHED  
COMMERCIAL RATE  
CARD

Discounts Available Subject to Approval:

10% w/Prior Title Work Over 5 Years

20% w/Prior Title Work 3 – 5 Years

30% w/Prior Title Work 1 – 3 Years

40% w/Prior Title Work Less Than 1 Year

### **MORTGAGE TITLE INSURANCE POLICY**

Issued to lenders in an amount not to exceed 120% of loan amount

SEE ATTACHED  
COMMERCIAL RATE  
CARD

### **SIMULTANEOUSLY ISSUED MORTGAGE POLICY**

Not to exceed the amount of owner's policy issued simultaneously therewith.

Up to \$1M: \$325.00  
\$1M - \$5M: \$750.00  
\$5M - \$10M: \$1,000.00

### **SIMULTANEOUSLY ISSUED MORTGAGE POLICY**

To exceed the amount of owner's policy issued simultaneously therewith.

SAME AS ABOVE up to  
Amount of Owner's  
Policy; rate card  
thereafter

### **SIMULTANEOUSLY ISSUED LEASEHOLD POLICY**

Not to exceed the amount of owner's policy issued to lessee.

60% of CARD RATE

REFINANCE POLICY

Loan policy on property as a result of refinancing a previous loan.

70% OF CARD RATE

SECOND MORTGAGE POLICY

Policy issued on a 2<sup>nd</sup>, 3<sup>rd</sup>, or more loans.

60% OF CARD RATE

REISSUE POLICY

Policy issued on previously insured property.

70% OF CARD RATE

LEASEHOLD POLICIES

Policies issued to protect the interest of a lessee in real property

CARD RATE

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

CARD RATE

NEW CONSTRUCTION PENDING LOAN

DISBURSEMENT POLICY

Calling for periodic endorsements for increasing liability and extending time of policy

1. Withdraw processing, date down and disbursement of funds
2. Withdraw processing, date down and No disbursement of funds

\$2/\$1,000.00  
Minimum of  
\$200.00  
\$1/\$1,000.00  
Minimum of  
\$200.00

ENDORSEMENT TO OWNER'S POLICY-Commercial

A. MISCELLANEOUS	\$150.00
B. COMP	\$250.00
C. ZONING 3.0	\$300.00
D. ZONING 3.1	\$500.00
E. HIGH RISK	15% OF PREMIUM Minimum of \$250.00 SUBJECT TO UNDERWRITER APPROVAL

ENDORSEMENT TO LOAN POLICY-Commercial

A. MISCELLANEOUS	\$150.00
B. COMP	\$250.00
C. ZONING 3.0	\$350.00
D. ZONING 3.1	\$500.00
E. FUTURE ADVANCE	\$300.00
F. AGGREGATION/TIE IN	\$250.00
G. HIGH RISK	15% OF PREMIUM Minimum of \$250.00 SUBJECT TO UNDERWRITER APPROVAL

ADDITIONAL TRACT SEARCH/INTRICATE TITLE  
EXAMS

\$100.00/HOUR

ADDITIONAL PARCEL FEE

\$100.00 PER TRACT

HOLD OPEN CHARGES

\$250.00

## 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.

**COMMERCIAL RATE CARD**

<u>Insurance</u>	<u>Charge</u>	<u>Insurance</u>	<u>Charge</u>
to \$50,000	\$350.00	to \$225,000	\$825.00
to \$60,000	\$400.00	to \$250,000	\$875.00
to \$70,000	\$450.00	to \$300,000	\$945.00
to \$80,000	\$495.00	to \$400,000	\$1,085.00
to \$90,000	\$535.00	to \$500,000	\$1,225.00
to \$100,000	\$575.00	to \$600,000	\$1,365.00
to \$125,000	\$625.00	to \$700,000	\$1,505.00
to \$150,000	\$675.00	to \$800,000	\$1,645.00
to \$175,000	\$725.00	to \$900,000	\$1,785.00
to \$200,000	\$775.00	to \$1,000,000	\$1,925.00

add \$1.00 per \$1,000 of Insurance over \$1,000,000 up to \$5,000,000  
(e.g., \$5,000,000 is \$5,925.00)

add \$ .90 per \$1,000 of Insurance over \$5,000,000 up to \$10,000,000  
(e.g., \$10,000,000 is \$10,425.00)

add \$ .85 per \$1,000 of Insurance over \$10,000,000  
(e.g., \$15,000,000 is \$14,675.00)

**Residential Rate Policy (Standard Coverage -Not including Homeowners Coverage)**

<b>Kansas Rates - All Counties</b>				
<b>Amount of Insurance</b>	<b>Rate</b>		<b>Amount of Insurance</b>	<b>Rate</b>
\$50,000 or Less	\$333		\$280,001 to \$290,000	\$725
\$50,001 to \$60,000	\$348		\$290,001 to \$300,000	\$740
\$60,001 to \$70,000	\$380		\$300,001 to \$310,000	\$755
\$70,001 to \$80,000	\$412		\$310,001 to \$320,000	\$770
\$80,001 to \$90,000	\$436		\$320,001 to \$330,000	\$780
\$90,001 to \$100,000	\$460		\$330,001 to \$340,000	\$795
\$100,001 to \$110,000	\$480		\$340,001 to \$350,000	\$810
\$110,001 to \$120,000	\$496		\$350,001 to \$375,000	\$835
\$120,001 to \$130,000	\$512		\$375,001 to \$400,000	\$860
\$130,001 to \$140,000	\$528		\$400,001 to \$425,000	\$885
\$140,001 to \$150,000	\$544		\$425,001 to \$450,000	\$910
\$150,001 to \$160,000	\$548		\$450,001 to \$475,000	\$935
\$160,001 to \$170,000	\$561		\$475,001 to \$500,000	\$960
\$170,001 to \$180,000	\$574		\$500,001 to \$525,000	\$985
\$180,001 to \$190,000	\$587		\$525,001 to \$550,000	\$1,010
\$190,001 to \$200,000	\$599		\$550,001 to \$575,000	\$1,035
\$200,001 to \$210,000	\$618		\$575,001 to \$600,000	\$1,060
\$210,001 to \$220,000	\$631		\$600,001 to \$625,000	\$1,085
\$220,001 to \$230,000	\$644		\$625,001 to \$650,000	\$1,110
\$230,001 to \$240,000	\$657		\$650,001 to \$675,000	\$1,135
\$240,001 to \$250,000	\$670		\$675,001 to \$700,000	\$1,160
\$250,001 to \$260,000	\$689		\$700,001 to \$750,000	\$1,185
\$260,001 to \$270,000	\$700		\$750,001 to \$800,000	\$1,210
\$270,001 to \$280,000	\$710			

\*For amounts over \$800,000 please contact our office

\*For simultaneous issued loan policies not exceeding the amount of the owner's policy \$375

\*For non-simultaneous issued loan policies not exceeding the amount of the owner's policy \$375

**Residential Rate Policy (Including Homeowners Coverage)**

<b>Kansas Rates - All Counties</b>				
<b>Amount of Insurance</b>	<b>Rate</b>		<b>Amount of Insurance</b>	<b>Rate</b>
\$50,000 or Less	\$483		\$280,001 to \$290,000	\$875
\$50,001 to \$60,000	\$498		\$290,001 to \$300,000	\$890
\$60,001 to \$70,000	\$530		\$300,001 to \$310,000	\$905
\$70,001 to \$80,000	\$562		\$310,001 to \$320,000	\$920
\$80,001 to \$90,000	\$586		\$320,001 to \$330,000	\$930
\$90,001 to \$100,000	\$610		\$330,001 to \$340,000	\$945
\$100,001 to \$110,000	\$630		\$340,001 to \$350,000	\$960
\$110,001 to \$120,000	\$646		\$350,001 to \$375,000	\$985
\$120,001 to \$130,000	\$662		\$375,001 to \$400,000	\$1,010
\$130,001 to \$140,000	\$678		\$400,001 to \$425,000	\$1,035
\$140,001 to \$150,000	\$694		\$425,001 to \$450,000	\$1,060
\$150,001 to \$160,000	\$698		\$450,001 to \$475,000	\$1,085
\$160,001 to \$170,000	\$711		\$475,001 to \$500,000	\$1,110
\$170,001 to \$180,000	\$724		\$500,001 to \$525,000	\$1,135
\$180,001 to \$190,000	\$737		\$525,001 to \$550,000	\$1,160
\$190,001 to \$200,000	\$749		\$550,001 to \$575,000	\$1,185
\$200,001 to \$210,000	\$768		\$575,001 to \$600,000	\$1,210
\$210,001 to \$220,000	\$781		\$600,001 to \$625,000	\$1,235
\$220,001 to \$230,000	\$794		\$625,001 to \$650,000	\$1,260
\$230,001 to \$240,000	\$807		\$650,001 to \$675,000	\$1,285
\$240,001 to \$250,000	\$820		\$675,001 to \$700,000	\$1,310
\$250,001 to \$260,000	\$839		\$700,001 to \$750,000	\$1,335
\$260,001 to \$270,000	\$850		\$750,001 to \$800,000	\$1,360
\$270,001 to \$280,000	\$860			

\*For amounts over \$800,000 please contact our office

\*For simultaneous issued loan policies not exceeding the amount of the owner's policy \$375

\*For non-simultaneous issued loan policies not exceeding the amount of the owner's policy \$375



## **Volume Refinance Rate**

Special rate afforded to volume lender closing their own deals  
(i.e. Capitol Federal)

Amount of Ins	Special rate
\$ 45,000 or less	\$ 205.00
45,001 to 50,000	219.00
50,001 to 55,000	231.00
55,001 to 60,000	243.00
60,001 to 65,000	255.00
65,001 to 70,000	267.00
70,001 to 75,000	279.00
75,001 to 80,000	288.00
80,001 to 85,000	297.00
85,001 to 90,000	306.00
90,001 to 95,000	315.00
95,001 to 100,000	324.00
100,001 to 105,000	330.00
105,001 to 110,000	336.00
110,001 to 115,000	342.00
115,001 to 120,000	348.00
120,001 to 125,000	354.00
125,001 to 130,000	360.00
130,001 to 135,000	366.00
135,001 to 140,000	372.00
140,001 to 145,000	378.00
145,001 to 150,000	384.00
150,001 to 155,000	390.00
155,001 to 160,000	396.00
160,001 to 165,000	402.00
165,001 to 170,000	408.00
170,001 to 175,000	414.00
175,001 to 180,000	420.00
180,001 to 185,000	426.00
185,001 to 190,000	432.00
190,001 to 195,000	438.00
195,001 to 200,000	444.00
200,001 to 210,000	456.00
210,001 to 220,000	468.00
220,001 to 230,000	480.00
230,001 to 240,000	492.00
240,001 to 250,000	504.00

\$ 0.80 per \$1,000.00 thereafter



SECURED TITLE of KANSAS CITY  
A TITLE MIDWEST AGENCY

Kansas Insurance Department

1300 SW Arrowhead Rd.

Topeka, KS 66604

FILED

FEB 18 2021

VICKI SCHMIDT  
Commissioner of Insurance

To Whom It may concern:

Please accept our updated rate filing.

If you have any questions please do not hesitate to contact me directly.

Brad W. Jones MTP, NTP

President – Secured Title of Kansas City

*SERVICE BEYOND EXPECTATION*

KANSAS INSURANCE DEPT  
RECEIVED

2021 FEB 16 A 10:48



FILED

FEB 18 2021

VICKI SCHMIDT  
Commissioner of Insurance

## **SECURED TITLE OF KANSAS CITY**

4400 Shawnee Mission Parkway  
Suite 102 Fairway, KS 66205  
(913) 906-9845 • Fax: (913) 906-9854  
[www.securedtitlekc.com](http://www.securedtitlekc.com)

RATE SCHEDULE FOR TITLE INSURANCE AND OTHER RELATED SERVICES FOR ALL  
COUNTIES IN KANSAS

EFFECTIVE February 1, 2021

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

#### **RESIDENTIAL REAL ESTATE CLOSINGS**

For Sale by Owner or w/o assistance of broker or attorney- with a lender involved	\$450.00 buyer \$360.00 seller
For Sale by Owner or w/o assistance of broker or attorney- Cash	\$385.00 buyer \$360.00 seller
Cash transaction	\$210.00 Buyer \$260.00 Seller
Borrower closing fee	\$360.00
Seller closing fee	\$260.00
E-Closing fee	\$100 add'l

FILED FEB 18 2021

VICKI SCHMIDT

KANSAS INSURANCE DEPT  
RECEIVED

2021 FEB 16 AM 10:49

RECEIVED  
KANSAS INSURANCE DEPT  
FEB 16 2021

BUILDER/DEVELOPER RATE

\$0 as Seller

\$0 as Buyer

FILED  
FEB 18 2021

2<sup>nd</sup> MORTGAGE (when we close 1<sup>st</sup> SAME LENDER)

\$260.00

VICKI SCHMIDT

Commissioner of Insurance

2<sup>nd</sup> MORTGAGE ONLY & 2<sup>nd</sup> when we close with the first and it is a different lender

\$360.00

CONSTRUCTION DISBURSEMENT – FULL SERVICE

(includes tracking, 12 inspections, check writing, disbursements)

1/2% of loan amount

Each additional inspection \$200

CONSTRUCTION DISBURSEMENT – LIMITED SERVICE

(includes disbursement only)

1/4% of loan amount

RESIDENTIAL ACCOMMODATION CLOSINGS

- a. Disbursement Only: No closing service, no signatures, no holding of documents, no HUD preparation but asked to disburse money per settlement statement \$200.00
- b. Witness Closing Only: No closing service, no HUD preparation and no disbursement of money, but asked to collect signatures on documents furnished to us \$150.00
- c. ALTA Statement Only- No closing service, only ALTA preparation. Lender closing. \$150.00

DOCUMENT PREPARATION (when not done as part of  
escrow closing) MUST purchase an O & E

1. Deed	\$ 75.00
2. Affidavits	\$ 75.00
3. Assignments, releases	\$ 75.00
4. Any other documents	\$ 75.00
5. HA Service fee	\$ 25.00
6. Recording fee(not part of transaction)	\$ 25.00

FILED

FEB 18 2021

VICKI SCHMIDT  
Commissioner of Insurance

MISCELLANEOUS FEES

Notary services	3 <sup>rd</sup> party charges apply
Wire implementation fee	\$20
Delivery and other title services	\$25
Duplicate Document Service	\$10
Loan Package Redraw Fee	Incl
Recording Services Fee-per Doc	\$5
Local rapid deliver fee	\$10
Technology Fee-per side	\$15

**TITLE**

FORECLOSURE COMMITMENT

Commitment issued for filing foreclosure proceedings	\$250.00
Updates – each occurrence	\$ 50.00

RELOCATION COMMITMENTS

\$175.00

INFORMATIONAL COMMITMENT

Updates	\$250.00
	\$ 50.00

OWNERSHIP AND ENCUMBERANCE (O&E)

Update	\$150.00
	\$ 50.00

PLATTING COMMITMENT

Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc.	\$350.00
--	----------

MULTIPLE LOT OR TRACT CHARGES

A charge made in connection with the issuance of either an owners or mortgagees policy when the	<u>\$100.00 each</u>
--	----------------------

subject property consists of more than one chain of title. **3 or more contiguous \$50.00 each.**

FILED

FEB 18 2021

VICKI SCHMIDT  
Commissioner of Insurance

OTHER

A. Update Title Commitment (after 6 mo)	\$100.00
B. Amortization Schedule	\$25.00
C. Recording service	\$50.00
D. Work Fee / Coordination Fee	\$100.00
E. Copy Fee	\$10.00+copy cost
F. Standard Endorsement package (8.1-06, 5.1-06, 6-06, 9-06)	N/C
G. Non-Standard endorsement fee	N/C
H. Search Tiers:	

Tier 1 - Kansas Counties: Johnson and Wyandotte

Search Packet:	\$110.00
One update included in original search fee. All other updates \$25.00 per request.	
Additional Tract search	\$50.00/ each tract

Tier 2 - Kansas Counties: Atchison, Jefferson, Douglas, Shawnee, Sedgwick and Jefferson

Search Packet:	\$175.00
Additional Tract search	\$50.00/ per tract

Tier 3 – Kansas Counties: All other KS Counties

Search Packet:	\$250.00
Additional Tract search	\$50.00/per tract

Update fee for all Tier 2 and Tier 3 counties:	\$25.00/per request
--	---------------------

Copy Fees: Copy of vesting deed and pertinent pages of open Deeds of Trust/ Mortgages included – all other copies \$1.00 per page.



**RESIDENTIAL TITLE INSURANCE RATES**  
**(1 – 4 Family Single Living Units)**

Construction Loan Binder

A commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes

Individual \$175.00

Builder – \$75.00 charge when issuing final \$165.00 when not issue final  
DJB \$75.00

DEVELOPMENT LOAN POLICY

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

\$1.40/thousand

BUILDERS RATE

(Residential Owner's Policy) a rate afforded the builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination

\$1.40/thousand

DJB Rate:

\$1.50/thousand

(0-

\$200,000)+\$.50/thousand

over \$200,000

\$250 lot only cash

RESIDENTIAL NEW CONSTRUCTION LOAN POLICY

Issued with owner's policy on new construction

Update with endorsements

\$275.00

\$ 50.00

RESIDENTIAL OWNER'S POLICY

Policy of title insurance protecting the owner's interest in ¼ family residence

CARD RATE

OVER \$800,000 is

An additional

1.00 per 1,000.00

SIMULTANEOUSLY ISSUED LOAN POLICY

A loan policy issued simultaneously with the issue of an owner's policy in an amount equal to or exceeding the amount of said loan policy

\$315.00 up to amount of

Loan Policy Card Rate

difference thereafter

RESIDENTIAL MORTGAGEE POLICY

Policy of title insurance protecting the interest of mortgage lenders

CARD RATE

SECOND MORTGAGE POLICY

\$275.00

Loan policy issued on 2<sup>nd</sup> 3<sup>rd</sup>, or more loans, when issued simultaneously with policy on 1<sup>st</sup> mortgage

SECOND MORTGAGE / HOME EQUITY

CARD RATE

**FILED**

Stand alone 2<sup>nd</sup> or 3<sup>rd</sup> mortgage

**FEB 18 2021**

COOPERATIVE ISSUE LOAN POLICY

A loan policy issued in conjunction with Owner's Policy issued at the same time by another Title Company.

\$375.00

**VICKI SCHMIDT**  
**Commissioner of Insurance**

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICY

CARD RATE

A rate afforded to homeowners where a lenders policy is required as the result of the refinance of the owners existing financing

HOLD OPEN

\$175.00

Individual-Non-Builder  
\$100 credit @closing

update on 6 month binder  
(no charge for builder new construction)

\$100.00

**COMMERCIAL ESCROW, CLOSING AND/OR OTHER SERVICES**

FILED

FEB 18 2021

COMMERCIAL ESCROW CLOSING

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

0-\$250,000-\$500  
\$250,000-\$499,999-\$750  
\$500,000-\$1MM-\$1000  
\$1MM-\$4.99MM-\$1500  
\$5MM-\$10MM-\$2000  
Above \$10MM-\$2500  
(subject to work fee)

OUT-OF-OFFICE CLOSING

\$200.00  
(In addition to the  
Commercial Escrow  
Fee)

AFTER HOURS CLOSING

\$200.00  
(In addition to the  
Commercial Escrow  
Fee)

WITNESS ONLY

\$250.00

ESCROW SET UP FEE

\$200.00

DOCUMENT PREPARATION

After initial closing as follows:

1. Deed
2. Affidavits
3. Assignments, Releases
4. Escrow Deposit Agreements
5. Other

\$100.00  
\$100.00  
\$100.00  
\$350.00  
\$350.00

MISCELLANEOUS FEES

1. Seller carry back	\$350.00
2. Recording Service Fee – per doc	\$5
3. Equity purchase	\$350.00
4. Technology Fee – per side	\$15
5. Wire Transfer Fee (Per occurrence)	\$10.00
6. Copy Services	\$150.00
7. Overnight Delivery Services	\$50.00 up to 2 packages \$30.00 thereafter

---

DISBURSEMENT OF FUNDS

Prepare closing statement and disburse money	\$275.00 Subject to work fee
--	---------------------------------

INDEMNITY DEPOSIT

Held in escrow, no closing	\$500.00
----------------------------	----------

REPLACEMENT OF LOST POLICY

Commercial – within 2 years	\$150.00
Commercial – after 2 years	\$300.00

OTHER

a. Update Title Commitment	\$100.00
b. Amortization Schedule	\$50.00
c. Cancellation Fee	\$350.00*
d. Out-of-County/State Search Fee	\$350.00*
	*plus local agent out-of-pocket fees/expenses
e. Work fee	\$100.00 per hr

**COMMERCIAL TITLE INSURANCE RATES**

**INFORMATIONAL COMMITMENT/FORECLOSURE REPORTS**

Ownership & Encumbrance Report

Updates

**PLATTING COMMITMENT**

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

**OWNER'S TITLE INSURANCE POLICY**

Policies issued to owners, contract vendees and lessees.

Discounts Available Subject to Approval:

10% w/Prior Title Work Over 5 Years

20% w/Prior Title Work 3 – 5 Years

30% w/Prior Title Work 1 – 3 Years

40% w/Prior Title Work Less Than 1 Year

**MORTGAGE TITLE INSURANCE POLICY**

Issued to lenders in an amount not to exceed 120% of loan amount

**SIMULTANEOUSLY ISSUED MORTGAGE POLICY**

Not to exceed the amount of owner's policy issued simultaneously therewith.

**SIMULTANEOUSLY ISSUED MORTGAGE POLICY**

To exceed the amount of owner's policy issued simultaneously therewith.

**SIMULTANEOUSLY ISSUED LEASEHOLD POLICY**

Not to exceed the amount of owner's policy issued to lessee.

FILED

FEB 18 2021

\$500.00

\$400.00

\$75.00 EACH

\$450.00

SEE ATTACHED  
COMMERCIAL RATE  
CARD

SEE ATTACHED  
COMMERCIAL RATE  
CARD

Up to \$1M: \$325.00  
\$1M - \$5M: \$750.00  
\$5M - \$10M: \$1000.00

SAME AS ABOVE up to  
Amount of Owner's  
Policy; rate card  
thereafter

60% of CARD RATE

VICKI SCHMIDT  
Commissioner of Insurance



REFINANCE POLICY

Loan policy on property as a result of refinancing a previous loan.

SECOND MORTGAGE POLICY

Policy issued on a 2<sup>nd</sup>, 3<sup>rd</sup>, or more loans.

REISSUE POLICY

Policy issued on previously insured property.

LEASEHOLD POLICIES

Policies issued to protect the interest of a lessee in real property

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

NEW CONSTRUCTION PENDING LOAN  
DISBURSEMENT POLICY

Calling for periodic endorsements for increasing liability and extending time of policy

1. Withdraw processing, date down and disbursement of funds
2. Withdraw processing, date down and No disbursement of funds

FILED

70% OF CARD RATE

FEB 18 2021

VICKI SCHMIDT  
Commissioner of Insurance

60% OF CARD RATE

70% OF CARD RATE

CARD RATE

CARD RATE

\$2/\$1000  
Minimum of  
\$200  
\$1/\$1000  
Minimum of  
\$200

ENDORSEMENT TO OWNER'S POLICY-Commercial

- A. MISCELLANEOUS
- B. COMP
- C. ZONING 3.0
- D. ZONING 3.1
- E. HIGH RISK

**FILED**  
**FEB 18 2021**  
**SCHMIDT**  
**Commissioner of Insurance**  
\$150.00  
\$250.00  
\$300.00  
\$500.00  
15% OF PREMIUM  
Minimum of  
\$250  
SUBJECT TO  
UNDERWRITER  
APPROVAL

ENDORSEMENT TO LOAN POLICY-Commercial

- A. MISCELLANEOUS
- B. COMP
- C. ZONING 3.0
- D. ZONING 3.1
- E. FUTURE ADVANCE
- F. AGGREGATION/TIE IN
- G. HIGH RISK

\$150.00  
\$250.00  
\$350.00  
\$500.00  
\$300.00  
\$250.00  
15% OF PREMIUM  
Minimum of  
\$250  
SUBJECT TO  
UNDERWRITER  
APPROVAL

ADDITIONAL TRACT SEARCH/INTRICATE TITLE  
EXAMS

\$100.00/HOUR

ADDITIONAL PARCEL FEE

\$100.00 PER TRACT

HOLD OPEN CHARGES

\$250.00

FILED

FEB 18 2021

VICKI SCHMIDT

Commissioner of Insurance

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

IF IT CAN BE CLEARLY DEMONSTRATED THAT A RISK PRESENTS UNIQUE OR UNUSUAL CONDITIONS OF EXPOSURE OR HAZARD SUCH THAT THE APPLICATION OF THE NORMAL RATING PROCEDURE DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR TREATMENT UNDER THIS RULE SHALL BE SUBMITTED TO THE INSURANCE COMMISSIONER AND SHALL BE ACCOMPANIED BY EVIDENCE SPECIFICALLY SETTING FORTH THE REASONS FOR THE REQUEST ALONG WITH 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.



FILED

FEB 18 2021

VICKI SCHMIDT  
Commissioner of Insurance**COMMERCIAL RATE CARD**

<u>Insurance</u>	<u>Charge</u>	<u>Insurance</u>	<u>Charge</u>
to \$50,000	\$350.00	to \$225,000	\$825.00
to \$60,000	\$400.00	to \$250,000	\$875.00
to \$70,000	\$450.00	to \$300,000	\$945.00
to \$80,000	\$495.00	to \$400,000	\$1,085.00
to \$90,000	\$535.00	to \$500,000	\$1,225.00
to \$100,000	\$575.00	to \$600,000	\$1,365.00
to \$125,000	\$625.00	to \$700,000	\$1,505.00
to \$150,000	\$675.00	to \$800,000	\$1,645.00
to \$175,000	\$725.00	to \$900,000	\$1,785.00
to \$200,000	\$775.00	to \$1,000,000	\$1,925.00

add \$1.00 per \$1,000 of Insurance over \$1,000,000 up to \$5,000,000  
(e.g., \$5,000,000 is \$5,925.00)

add \$ .90 per \$1,000 of Insurance over \$5,000,000 up to \$10,000,000  
(e.g., \$10,000,000 is \$10,425.00)

add \$ .85 per \$1,000 of Insurance over \$10,000,000  
(e.g., \$15,000,000 is \$14,675.00)

**Residential Rate****FILED****FEB 18 2021****VICKI SCHMIDT  
Commissioner of Insurance****SECURED TITLE of KANSAS CITY****Kansas Rates - All Counties**

AMOUNT OF INSURANCE	RATE	AMOUNT OF INSURANCE	RATE
\$50,000 OR LESS	\$333	\$280,001 TO \$290,000	\$725
\$50,001 TO \$60,000	\$348	\$290,001 TO \$300,000	\$740
\$60,001 TO \$70,000	\$380	\$300,001 TO \$310,000	\$755
\$70,001 TO \$80,000	\$412	\$310,001 TO \$320,000	\$770
\$80,001 TO \$90,000	\$436	\$320,001 TO \$330,000	\$780
\$90,001 TO \$100,000	\$460	\$330,001 TO \$340,000	\$795
\$100,001 TO \$110,000	\$480	\$340,001 TO \$350,000	\$810
\$110,001 TO \$120,000	\$496	\$350,001 TO \$375,000	\$835
\$120,001 TO \$130,000	\$512	\$375,001 TO \$400,000	\$860
\$130,001 TO \$140,000	\$528	\$400,001 TO \$425,000	\$885
\$140,001 TO \$150,000	\$544	\$425,001 TO \$450,000	\$910
\$150,001 TO \$160,000	\$548	\$450,001 TO \$475,000	\$935
\$160,001 TO \$170,000	\$561	\$475,001 TO \$500,000	\$960
\$170,001 TO \$180,000	\$574	\$500,001 TO \$525,000	\$985
\$180,001 TO \$190,000	\$587	\$525,001 TO \$550,000	\$1,010
\$190,001 TO \$200,000	\$599	\$550,001 TO \$575,000	\$1,035
\$200,001 TO \$210,000	\$618	\$575,001 TO \$600,000	\$1,060
\$210,001 TO \$220,000	\$631	\$600,001 TO \$625,000	\$1,085
\$220,001 TO \$230,000	\$644	\$625,001 TO \$650,000	\$1,110
\$230,001 TO \$240,000	\$657	\$650,001 TO \$675,000	\$1,135
\$240,001 TO \$250,000	\$670	\$675,001 TO \$700,000	\$1,160
\$250,001 TO \$260,000	\$689	\$700,001 TO \$750,000	\$1,185
\$260,001 TO \$270,000	\$700	\$750,001 TO \$800,000	\$1,210
\$270,001 TO \$280,000	\$710		

\*For amounts over \$800,000 please contact our office

\*For simultaneous issued loan policies not exceeding the amount of the owners policy \$315

\*For non-simultaneous issued loan policies not exceeding the amount of the owners policy \$375

**Volume Refinance Rate**

Special rate afforded to volume lender closing their own deals  
(i.e. J B Nutter, Cap Federal)

FILED

FEB 18 2021

VICKI SCHMIDT  
Commissioner of Insurance

Amount of Ins	Special rate
\$ 45,000 or less	\$ 205.00
45,001 to 50,000	219.00
50,001 to 55,000	231.00
55,001 to 60,000	243.00
60,001 to 65,000	255.00
65,001 to 70,000	267.00
70,001 to 75,000	279.00
75,001 to 80,000	288.00
80,001 to 85,000	297.00
85,001 to 90,000	306.00
90,001 to 95,000	315.00
95,001 to 100,000	324.00
100,001 to 105,000	330.00
105,001 to 110,000	336.00
110,001 to 115,000	342.00
115,001 to 120,000	348.00
120,001 to 125,000	354.00
125,001 to 130,000	360.00
130,001 to 135,000	366.00
135,001 to 140,000	372.00
140,001 to 145,000	378.00
145,001 to 150,000	384.00
150,001 to 155,000	390.00
155,001 to 160,000	396.00
160,001 to 165,000	402.00
165,001 to 170,000	408.00
170,001 to 175,000	414.00
175,001 to 180,000	420.00
180,001 to 185,000	426.00
185,001 to 190,000	432.00
190,001 to 195,000	438.00
195,001 to 200,000	444.00
200,001 to 210,000	456.00
210,001 to 220,000	468.00
220,001 to 230,000	480.00
230,001 to 240,000	492.00
240,001 to 250,000	504.00

\$ .80 per \$1,000 thereafter



KANSAS  
INSURANCE  
DEPARTMENT

*Vicki Schmidt, Commissioner*

---

February 18, 2021

Brad Jones  
Secured Title of Kansas City  
4400 Shawnee Mission Pkwy, Ste. 102  
Fairway, KS 66205

Re: Material Required by K.S.A. 40-952(c)

Dear Mr. Jones:

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

Sincerely,

James W. Norman  
Policy Examiner II  
Property & Casualty Division

Monday, May 18, 2020

Kansas Insurance Department  
1300 SW Arrowhead Rd.  
Topeka KS, 66604

To whom it may concern,

Please accept the enclosed documents for Secured Title of Kansas City's updated rate filing.  
These rates are effective as of May 15, 2020.

**FILED**

**JUN 04 2020**

**VICKI SCHMIDT**  
**Commissioner of Insurance**

Thank you,  
Brad Jones  
Secured Title of Kansas City

RECEIVED

MAY 18 2020

INSURANCE DEPARTMENT

Figure 1. The effect of the concentration of the inhibitor on the rate of polymerization of  $\alpha$ -methylstyrene in the presence of  $\text{SnCl}_4$  at  $25^\circ\text{C}$ .

1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 26

100-102-24  
 100-102-25

RECEIVED

MAY 19 2020

**KANSAS INSURANCE DEPT.**



## **SECURED TITLE OF KANSAS CITY**

4400 Shawnee Mission Parkway  
Suite 102 Fairway, KS 66205  
(913) 906-9845 • Fax: (913) 906-9854  
[www.securedtitlekc.com](http://www.securedtitlekc.com)

FILED

JUN 04 2020

MICKI SCHMIDT  
Commissioner of Insurance

RATE SCHEDULE FOR TITLE INSURANCE AND OTHER RELATED SERVICES FOR ALL  
COUNTIES IN KANSAS

EFFECTIVE May 15<sup>th</sup>, 2020

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

#### **RESIDENTIAL REAL ESTATE CLOSINGS**

For Sale by Owner or w/o assistance of broker or attorney- with a lender involved	\$450.00 buyer \$360.00 seller
For Sale by Owner or w/o assistance of broker or attorney- Cash	\$385.00 buyer \$360.00 seller
Cash transaction	\$210.00 Buyer \$260.00 Seller
Borrower closing fee	\$360.00
Seller closing fee	\$260.00
E-Closing fee	\$100 add'l



BUILDER/DEVELOPER RATE

\$0 as Seller

\$0 as Buyer **FILED**

2<sup>nd</sup> MORTGAGE (when we close 1<sup>st</sup> SAME LENDER)

\$260.00 **JUN 04 2020**

2<sup>nd</sup> MORTGAGE ONLY & 2<sup>nd</sup> when we close with the first and it is a different lender

\$360.00 **VICKI SCHMIDT**  
**Commissioner of Insurance**

CONSTRUCTION DISBURSEMENT – FULL SERVICE

(includes tracking, 12 inspections, check writing, disbursements)

Each additional inspection \$200

1/2% of loan amount

CONSTRUCTION DISBURSEMENT – LIMITED SERVICE

(includes disbursement only)

1/4% of loan amount

RESIDENTIAL ACCOMMODATION CLOSINGS

- a. Disbursement Only: No closing service, no signatures, no holding of documents, no HUD preparation but asked to disburse money per settlement statement \$200.00
- b. Witness Closing Only: No closing service, no HUD preparation and no disbursement of money, but asked to collect signatures on documents furnished to us \$150.00
- c. ALTA Statement Only- No closing service, only ALTA preparation. Lender closing. \$150.00



DOCUMENT PREPARATION (when not done as part of escrow closing) MUST purchase an O & E

1. Deed	\$ 75.00	FILED JUN 04 2020 VICKI SCHMIDT Commissioner of Insurance
2. Affidavits	\$ 75.00	
3. Assignments, releases	\$ 75.00	
4. Any other documents	\$ 75.00	
5. HA Service fee	\$ 25.00	
6. Recording fee(not part of transaction)	\$ 25.00	

MISCELLANEOUS FEES

Notary services	3 <sup>rd</sup> party charges apply
Wire implementation fee	\$20
Delivery and other title services	\$25
Duplicate Document Service	\$10
Loan Package Redraw Fee	Incl
Closing protection letter	Incl
Local rapid deliver fee	\$10

**TITLE**

FORECLOSURE COMMITMENT

Commitment issued for filing foreclosure proceedings	\$250.00
Updates – each occurrence	\$ 50.00

<u>RELOCATION COMMITMENTS</u>	\$175.00
-------------------------------	----------

<u>INFORMATIONAL COMMITMENT</u>	\$250.00
Updates	\$ 50.00

<u>OWNERSHIP AND ENCUMBERANCE (O&amp;E)</u>	\$150.00
Update	\$ 50.00

<u>PLATTING COMMITMENT</u>	
Issued to governmental body in lieu of attorney's opinion to show easements, taxes, mortgages, etc.	\$350.00

<u>MULTIPLE LOT OR TRACT CHARGES</u>	
A charge made in connection with the issuance of either an owners or mortgagees policy when the	<u>\$100.00 each</u>

subject property consists of more than one chain of title. **3 or more contiguous \$50.00 each.**

OTHER

A. Update Title Commitment (after 6 mo)	\$100.00	<b>FILED</b> <b>JUN 04 2020</b> VICTOR SCHMIDT Commissioner of Insurance
B. Amortization Schedule	\$25.00	
C. Recording service	\$50.00	
D. Work Fee / Coordination Fee	\$100.00	
E. Copy Fee	\$10.00+copy cost	
F. Standard Endorsement package (8.1-06, 5.1-06, 6-06, 9-06)	N/C	
G. Non-Standard endorsement fee	N/C	
H. Search Tiers:		

Tier 1 - Kansas Counties: Johnson and Wyandotte

Search Packet:	\$110.00
One update included in original search fee. All other updates \$25.00 per request.	
Additional Tract search	\$50.00/ each tract

Tier 2 - Kansas Counties: Atchison, Jefferson, Douglas, Shawnee, Sedgwick and Jefferson

Search Packet:	\$175.00
Additional Tract search	\$50.00/ per tract

Tier 3 – Kansas Counties: All other KS Counties

Search Packet:	\$250.00
Additional Tract search	\$50.00/per tract

Update fee for all Tier 2 and Tier 3 counties:	\$25.00/per request
--	---------------------

Copy Fees: Copy of vesting deed and pertinent pages of open Deeds of Trust/ Mortgages included – all other copies \$1.00 per page.

**RESIDENTIAL TITLE INSURANCE RATES**

**(1 – 4 Family Single Living Units)**

Construction Loan Binder

A commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes

Individual \$175.00

Builder – \$75.00 charge  
when issuing final \$165.00  
when not issue final  
DJB \$75.00

DEVELOPMENT LOAN POLICY

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

\$1.40/thousand

BUILDERS RATE

(Residential Owner's Policy) a rate afforded the builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination

\$1.40/thousand

DJB Rate:

\$1.50/thousand

(0-

\$200,000)+\$.50/thousand

over \$200,000

\$250 lot only cash

RESIDENTIAL NEW CONSTRUCTION LOAN POLICY

Issued with owner's policy on new construction

Update with endorsements

\$275.00

\$ 50.00

RESIDENTIAL OWNER'S POLICY

Policy of title insurance protecting the owner's interest in ¼ family residence

CARD RATE

OVER \$800,000 is

An additional

1.00 per 1,000.00

SIMULTANEOUSLY ISSUED LOAN POLICY

A loan policy issued simultaneously with the issue of an owner's policy in an amount equal to or exceeding the amount of said loan policy

\$315.00 up to amount of

Loan Policy Card Rate

difference thereafter

RESIDENTIAL MORTGAGEE POLICY

Policy of title insurance protecting the interest of mortgage lenders

CARD RATE

SECOND MORTGAGE POLICY

\$275.00

Loan policy issued on 2<sup>nd</sup> 3<sup>rd</sup>, or more loans, when issued simultaneously with policy on 1<sup>st</sup> mortgage

FILED

SECOND MORTGAGE / HOME EQUITY

CARD RATE

JUN 04 2020

Stand alone 2<sup>nd</sup> or 3<sup>rd</sup> mortgage

VICKI SCHMIDT  
Commissioner of Insurance

COOPERATIVE ISSUE LOAN POLICY

\$375.00

A loan policy issued in conjunction with Owner's Policy issued at the same time by another Title Company.

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICY

CARD RATE

A rate afforded to homeowners where a lenders policy is required as the result of the refinance of the owners existing financing

HOLD OPEN

\$175.00

Individual-Non-Builder  
\$100 credit @closing

update on 6 month binder  
(no charge for builder new construction)

\$100.00



## **COMMERCIAL ESCROW, CLOSING AND/OR OTHER SERVICES**

### **COMMERCIAL ESCROW CLOSING**

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

**FILED**  
JUN 04 2020  
Vicki Bennett  
Commissioner of Insurance  
0-\$250,000-\$500  
\$250,000-499,999-\$750  
\$500,000-\$1MM-\$1000  
\$1MM-\$4.99MM-\$1500  
\$5MM-\$10MM-\$2000  
Above \$10MM-\$2500  
(subject to work fee)

### **OUT-OF-OFFICE CLOSING**

\$200.00  
(In addition to the  
Commercial Escrow  
Fee)

### **AFTER HOURS CLOSING**

\$200.00  
(In addition to the  
Commercial Escrow  
Fee)

### **WITNESS ONLY**

\$250.00

### **ESCROW SET UP FEE**

\$200.00

### **DOCUMENT PREPARATION**

After initial closing as follows:

1. Deed	\$100.00
2. Affidavits	\$100.00
3. Assignments, Releases	\$100.00
4. Escrow Deposit Agreements	\$350.00
5. Other	\$350.00

MISCELLANEOUS FEES

1. Seller carry back	\$350.00
2. Assumption	\$350.00
3. Equity purchase	\$350.00
4. Loan closing for third party lender	\$350.00
5. Wire Transfer Fee (Per occurrence)	\$10.00
6. Copy Services	\$150.00
7. Overnight Delivery Services	\$50.00 up to 2 packages \$30.00 thereafter

FILED  
JUN 04 2023  
VICKI SCHMIDT  
Commissioner of Insurance

---

DISBURSEMENT OF FUNDS

Prepare closing statement and disburse money	\$275.00 Subject to work fee
--	---------------------------------

INDEMNITY DEPOSIT

Held in escrow, no closing	\$500.00
----------------------------	----------

REPLACEMENT OF LOST POLICY

Commercial – within 2 years	\$150.00
Commercial – after 2 years	\$300.00

OTHER

a. Update Title Commitment	\$100.00
b. Amortization Schedule	\$50.00
c. Cancellation Fee	\$350.00*
d. Out-of-County/State Search Fee	\$350.00*
	*plus local agent out-of-pocket fees/expenses
e. Work fee	\$100.00 per hr

**COMMERCIAL TITLE INSURANCE RATES**

**INFORMATIONAL COMMITMENT/FORECLOSURE REPORTS**

\$500.00

Ownership & Encumbrance Report

**FILED** \$400.00

Updates

**JUN 04 2020** \$75.00 EACH

**PLATTING COMMITMENT**

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

**VICKI SCHMIDT**  
**Commissioner of Insurance**  
\$450.00

**OWNER'S TITLE INSURANCE POLICY**

Policies issued to owners, contract vendees and lessees.

SEE ATTACHED  
COMMERCIAL RATE  
CARD

Discounts Available Subject to Approval:

10% w/Prior Title Work Over 5 Years

20% w/Prior Title Work 3 – 5 Years

30% w/Prior Title Work 1 – 3 Years

40% w/Prior Title Work Less Than 1 Year

**MORTGAGE TITLE INSURANCE POLICY**

Issued to lenders in an amount not to exceed 120% of loan amount

SEE ATTACHED  
COMMERCIAL RATE  
CARD

**SIMULTANEOUSLY ISSUED MORTGAGE POLICY**

Not to exceed the amount of owner's policy issued simultaneously therewith.

Up to \$1M: \$325.00  
\$1M - \$5M: \$750.00  
\$5M - \$10M: \$1000.00

**SIMULTANEOUSLY ISSUED MORTGAGE POLICY**

To exceed the amount of owner's policy issued simultaneously therewith.

SAME AS ABOVE up to  
Amount of Owner's  
Policy; rate card  
thereafter

**SIMULTANEOUSLY ISSUED LEASEHOLD POLICY**

Not to exceed the amount of owner's policy issued to lessee.

60% of CARD RATE

FILED

REFINANCE POLICY

Loan policy on property as a result of refinancing a previous loan.

70% OF CARD RATE

JUN 01 2020  
VICKI SCHMIDT  
Commissioner of Insurance

SECOND MORTGAGE POLICY

Policy issued on a 2<sup>nd</sup>, 3<sup>rd</sup>, or more loans.

60% OF CARD RATE

REISSUE POLICY

Policy issued on previously insured property.

70% OF CARD RATE

LEASEHOLD POLICIES

Policies issued to protect the interest of a lessee in real property

CARD RATE

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

CARD RATE

NEW CONSTRUCTION PENDING LOAN

DISBURSEMENT POLICY

Calling for periodic endorsements for increasing liability and extending time of policy

1. Withdraw processing, date down and disbursement of funds
2. Withdraw processing, date down and No disbursement of funds

\$2/\$1000  
Minimum of  
\$200  
\$1/\$1000  
Minimum of  
\$200



ENDORSEMENT TO OWNER'S POLICY-Commercial

- A. MISCELLANEOUS
- B. COMP
- C. ZONING 3.0
- D. ZONING 3.1
- E. HIGH RISK

\$150.00

\$250.00

\$300.00

\$500.00

15% OF PREMIUM

Minimum of

\$250

SUBJECT TO  
UNDERWRITER  
APPROVAL

ENDORSEMENT TO LOAN POLICY-Commercial

- A. MISCELLANEOUS
- B. COMP
- C. ZONING 3.0
- D. ZONING 3.1
- E. FUTURE ADVANCE
- F. AGGREGATION/TIE IN
- G. HIGH RISK

\$150.00

\$250.00

\$350.00

\$500.00

\$300.00

\$250.00

15% OF PREMIUM

Minimum of

\$250

SUBJECT TO  
UNDERWRITER  
APPROVAL

ADDITIONAL TRACT SEARCH/INTRICATE TITLE  
EXAMS

\$100.00/HOUR

ADDITIONAL PARCEL FEE

\$100.00 PER TRACT

HOLD OPEN CHARGES

\$250.00

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

FILED

JUN 04 2020

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.

**COMMERCIAL RATE CARD**

FILED

<u>Insurance</u>	<u>Charge</u>	<u>Insurance</u>	<u>Charge</u>
to \$50,000	\$350.00	to \$225,000	\$825.00
to \$60,000	\$400.00	to \$250,000	\$875.00
to \$70,000	\$450.00	to \$300,000	\$945.00
to \$80,000	\$495.00	to \$400,000	\$1,085.00
to \$90,000	\$535.00	to \$500,000	\$1,225.00
to \$100,000	\$575.00	to \$600,000	\$1,365.00
to \$125,000	\$625.00	to \$700,000	\$1,505.00
to \$150,000	\$675.00	to \$800,000	\$1,645.00
to \$175,000	\$725.00	to \$900,000	\$1,785.00
to \$200,000	\$775.00	to \$1,000,000	\$1,925.00

add \$1.00 per \$1,000 of Insurance over \$1,000,000 up to \$5,000,000  
(e.g., \$5,000,000 is \$5,925.00)

add \$ .90 per \$1,000 of Insurance over \$5,000,000 up to \$10,000,000  
(e.g., \$10,000,000 is \$10,425.00)

add \$ .85 per \$1,000 of Insurance over \$10,000,000  
(e.g., \$15,000,000 is \$14,675.00)

JUN 04 2020  
VICKI SCHMIDT  
Commissioner of Insurance

**Residential Rate**

FILED

JUN 04 2020

VICKI SCHMIDT  
Commissioner of Insurance

All Counties in Kansas:

Kansas Rates - All Counties			
Amount of Insurance	Rate	Amount of Insurance	Rate
\$50,000 or Less	\$333	\$280,001 to \$290,000	\$725
\$50,001 to \$60,000	\$348	\$290,001 to \$300,000	\$740
\$60,001 to \$70,000	\$380	\$300,001 to \$310,000	\$755
\$70,001 to \$80,000	\$412	\$310,001 to \$320,000	\$770
\$80,001 to \$90,000	\$436	\$320,001 to \$330,000	\$780
\$90,001 to \$100,000	\$460	\$330,001 to \$340,000	\$795
\$100,001 to \$110,000	\$480	\$340,001 to \$350,000	\$810
\$110,001 to \$120,000	\$496	\$350,001 to \$375,000	\$835
\$120,001 to \$130,000	\$512	\$375,001 to \$400,000	\$860
\$130,001 to \$140,000	\$528	\$400,001 to \$425,000	\$885
\$140,001 to \$150,000	\$544	\$425,001 to \$450,000	\$910
\$150,001 to \$160,000	\$548	\$450,001 to \$475,000	\$935
\$160,001 to \$170,000	\$561	\$475,001 to \$500,000	\$960
\$170,001 to \$180,000	\$574	\$500,001 to \$525,000	\$985
\$180,001 to \$190,000	\$587	\$525,001 to \$550,000	\$1,010
\$190,001 to \$200,000	\$599	\$550,001 to \$575,000	\$1,035
\$200,001 to \$210,000	\$618	\$575,001 to \$600,000	\$1,060
\$210,001 to \$220,000	\$631	\$600,001 to \$625,000	\$1,085
\$220,001 to \$230,000	\$644	\$625,001 to \$650,000	\$1,110
\$230,001 to \$240,000	\$657	\$650,001 to \$675,000	\$1,135
\$240,001 to \$250,000	\$670	\$675,001 to \$700,000	\$1,160
\$250,001 to \$260,000	\$689	\$700,001 to \$750,000	\$1,185
\$260,001 to \$270,000	\$700	\$750,001 to \$800,000	\$1,210
\$270,001 to \$280,000	\$710		

\*For amounts over \$800,000 please contact our office

\*For simultaneous issued loan policies not exceeding the amount of the owners policy \$275

**Volume Refinance Rate**

Special rate afforded to volume lender closing their own deals  
(i.e. J B Nutter, Cap Federal)

Amount of Ins	Special rate
\$ 45,000 or less	\$ 205.00
45,001 to 50,000	219.00
50,001 to 55,000	231.00
55,001 to 60,000	243.00
60,001 to 65,000	255.00
65,001 to 70,000	267.00
70,001 to 75,000	279.00
75,001 to 80,000	288.00
80,001 to 85,000	297.00
85,001 to 90,000	306.00
90,001 to 95,000	315.00
95,001 to 100,000	324.00
100,001 to 105,000	330.00
105,001 to 110,000	336.00
110,001 to 115,000	342.00
115,001 to 120,000	348.00
120,001 to 125,000	354.00
125,001 to 130,000	360.00
130,001 to 135,000	366.00
135,001 to 140,000	372.00
140,001 to 145,000	378.00
145,001 to 150,000	384.00
150,001 to 155,000	390.00
155,001 to 160,000	396.00
160,001 to 165,000	402.00
165,001 to 170,000	408.00
170,001 to 175,000	414.00
175,001 to 180,000	420.00
180,001 to 185,000	426.00
185,001 to 190,000	432.00
190,001 to 195,000	438.00
195,001 to 200,000	444.00
200,001 to 210,000	456.00
210,001 to 220,000	468.00
220,001 to 230,000	480.00
230,001 to 240,000	492.00
240,001 to 250,000	504.00

\$ .80 per \$1,000 thereafter

FILED

JUN 04 2020

VICKI SCHMIDT  
Commissioner of Insurance



KANSAS  
INSURANCE  
DEPARTMENT

*Vicki Schmidt, Commissioner*

---

June 4, 2020

Brad Jones  
Secured Title of Kansas City  
4400 Shawnee Mission Pkwy, Ste. 102  
Fairway, KS 66205

Re: Rate Filing

Dear Mr. Jones:

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

Sincerely,

James W. Norman  
Policy Examiner II  
Property & Casualty





## Real Property Information Signing Services

100 E. Park Suite #7 Olathe, KS 66061

(913) 3905860 • Fax: (913) 390-5402

July 31, 2008

Kansas Department of Insurance  
Mr. Marty Hazen  
420 SW 9<sup>th</sup> St.  
Topeka, KS 66612

**FILED**

**AUG 1 - 2008**

**SANDY PRAEGER**  
Commissioner of Insurance

Dear Mr. Hazen:

Please find enclosed our new filed rates for Kansas for Real Property Information Signing Services. This is a search and signing services company and will not engage in producing title policies or escrow closings. Our Kansas Business Entity number is 262-312-933-000. These rates are effective August 1, 2008.

Please do not hesitate to contact us if you need further information.

Sincerely,

Brad W. Jones  
President  
KC Metro Region  
Title Midwest, Inc.

**RECEIVED**  
AUG 01 2008  
KANSAS INSURANCE DEPT





# **REAL PROPERTY INFORMATION & SIGNING** **SERVICE**

6201 College Boulevard, Suite 210, Overland Park, KS 66211

RATE SCHEDULE FOR TITLE INSURANCE AND OTHER RELATED SERVICES FOR  
ALL COUNTIES IN KANSAS

EFFECTIVE July 21, 2008

**FILED**

**AUG 1 - 2008**

**SANDY PRAEGER**  
**Commissioner of Insurance**

ESCROW SIGNING AND/OR OTHER SERVICES

FILED

AUG 1 - 2008

SANDY PRAEGER  
Commissioner of Insurance

- a. Witness Closing Only: No closing service, no HUD preparation and no disbursement of money, but asked to collect signatures on documents furnished to us

\$150.00 TO \$250.00

MISCELLANEOUS FEES

Overnight Delivery Services

\$25.00

Copy Services

\$0.00 - \$150.00

Duplicate Document Service

\$0.00 - \$100.00

Work Fee

\$-0- to \$150.00

TITLE

FORECLOSURE COMMITMENT

Commitment issued for filing foreclosure proceedings  
Updates – each occurrence

\$250.00

\$ 50.00

RELOCATION COMMITMENTS

\$175.00

INFORMATIONAL COMMITMENT

Updates

\$250.00

\$ 50.00

OWNERSHIP AND ENCUMBERANCE (O&E)

Update

\$150.00

\$50.00

PLATTING COMMITMENT

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

\$200.00 - \$500.00

MULTIPLE LOT OR TRACT CHARGES

A charge made in connection with the issuance of either an owners or mortgagees policy when the subject property consists of more than one chain of title

\$100.00 each

ABSTRACT RETIREMENT RATE

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

\$50.00 CREDIT

OTHER

A. Update Title Commitment	\$-0- to 50.00
B. Amortization Schedule	\$25.00
C. Cancellation Fee	\$-0- to \$500.00
D. Out of County Search Fee	\$-0- to \$200.00
E. Search package	\$100.00
F. Recording service	\$25 to \$50.00
G. Work Fee (hourly rate)	\$25 - \$150.00
H. Copy Fee	\$10.00 + copy cost
I. Standard Endorsement package(8.1-06, 5-06, 6-06, 9-06,	\$50.00
J. Non-Standard endorsement fee	\$20 to \$50 per item

**FILED**

**AUG 1 - 2008**

**SANDY PRAEGER**  
**Commissioner of Insurance**

FILED

AUG 1 - 2008

RESIDENTIAL TITLE INSURANCE RATES  
(1 – Single Family Living Units)

SANDY PRAEGER  
Commissioner of Insurance

Construction Loan Binder

A commitment for title insurance issued specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes

Individual \$175.00

Builder – \$75.00  
charge when issuing  
final \$165.00 when  
not issue final

DEVELOPMENT LOAN POLICY

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

\$1.40/thousand up to  
\$500,000  
\$1.20/ thousand over  
\$500,000

BUILDERS RATE

(Residential Owner's Policy) a rate afforded the builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination

\$1.40/thousand up to  
\$500,000  
\$1.20/ thousand over  
\$500,000

RESIDENTIAL NEW CONSTRUCTION LOAN POLICY

Issued with owner's policy on new construction  
Update with endorsements

\$250.00  
\$ 50.00

RESIDENTIAL OWNER'S POLICY

Policy of title insurance protecting the owner's interest in ¼ family residence

CARD RATE  
OVER \$500,000 is  
1.00 per 1,000.00

SIMULTANEOUSLY ISSUED LOAN POLICY

A loan policy issued simultaneously with the issue of an owner's policy in an amount equal to or exceeding the amount of said loan policy

\$250.00 up to amount  
of Loan Policy Card  
Rate difference  
thereafter

RESIDENTIAL MORTGAGEE POLICY

Policy of title insurance protecting the interest of mortgage lenders

CARD RATE

SECOND MORTGAGE POLICY

Loan policy issued on 2<sup>nd</sup> 3<sup>rd</sup>, or more loans, when issued simultaneously with policy on 1<sup>st</sup> mortgage

\$250.00

**FILED**

SECOND MORTGAGE / HOME EQUITY

Stand alone 2<sup>nd</sup> or 3<sup>rd</sup> mortgage

**AUG 1 - 2008**

CARD RATE

**SANDY PRAEGER**  
**Commissioner of Insurance**

COOPERATIVE ISSUE LOAN POLICY

A loan policy issued in conjunction with Owner's Policy issued at the same time by another Title Company.

\$275.00

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES  
POLICY

A rate afforded to homeowners where a lenders policy is required as the result of the refinance of the owners existing financing

DISCOUNTED CARD  
RATE

RE-ISSUE RATE

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

DISCOUNTED CARD  
RATE

HOLD OPEN

Individual-Non-Builder

\$100 credit @closing

update on 6 month binder

(no charge for builder new construction)

\$175.00

\$50.00



## COMMERCIAL ESCROW, CLOSING AND/OR OTHER SERVICES

### COMMERCIAL ESCROW CLOSING

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

Up to \$3M: \$1,000.00  
\$3M-\$5M: .50/1000  
\$5M-\$10M: .25/1000

### OUT-OF-OFFICE CLOSING

### AFTER HOURS CLOSING

### WITNESS ONLY

### ESCROW SET UP FEE (EARNEST MONEY/JOINT ORDER)

### DOCUMENT PREPARATION

When not included in closings as follows:

- |                                       |                   |
|---------------------------------------|-------------------|
| 1. Deed                               | \$0.00 - \$100.00 |
| 2. Mortgage                           | \$0.00 - \$100.00 |
| 3. Note                               | \$0.00 - \$100.00 |
| 4. Affidavits                         | \$0.00 - \$100.00 |
| 5. Assignments, Releases              | \$0.00 - \$100.00 |
| 6. Contract for Deed/Option Contracts | \$0.00 - \$350.00 |
| 7. Real Estate Contracts              | \$0.00 - \$350.00 |
| 8. Escrow Deposit Agreements          | \$0.00 - \$350.00 |
| 9. Other                              | \$0.00 - \$350.00 |

**FILED**

**AUG 1 - 2008**

**SANDY PRAEGER**  
**Commissioner of Insurance**

\$50.00 - \$200.00  
(In addition to the  
Commercial Escrow  
Fee)

\$50.00 - \$200.00  
(In addition to the  
Commercial Escrow  
Fee)

\$250.00

\$0 - 10% of  
escrowed amount

MISCELLANEOUS FEES

1. Notary services	\$0.00 - \$100.00
2. Cash	\$0.00 - \$100.00
3. Contract for deed	\$0.00 - \$350.00
4. Seller carry back	\$0.00 - \$350.00
5. Assumption	\$0.00 - \$350.00
6. Equity purchase	\$0.00 - \$350.00
7. 1031 Exchange (with Safe Harbour Exchange)	\$650.00
8. Loan closing for third party lender	\$0.00 - \$350.00
9. Wire Transfer Fee	\$0.00 - \$100.00
10. Copy Services	\$0.00 - \$150.00
11. Overnight Delivery Services	\$0.00 - \$150.00

**FILED**  
**AUG 1 - 2008**  
**SANDY PRAEGER**  
**Commissioner of Insurance**

MECHANIC'S LIEN WORK OUT

Obtaining lien waivers, disbursing funds to pay claimants	\$250.00
---	----------

EXCHANGE CLOSING

Closing transaction having more than one parcel of real property	\$650.00
--	----------

DISBURSEMENT OF FUNDS

No closing services, but asked to disburse money and collect signatures on documents furnished to us.	\$250.00
---	----------

INDEMNITY DEPOSIT

Held in escrow, no closing	\$0.00 - \$500.00
----------------------------	-------------------

REPLACEMENT OF LOST POLICY

Commercial – within 2 years	\$0.00 - \$200.00
Commercial – after 2 years	\$0.00 - \$350.00

OTHER

a. Update Title Commitment	\$0 - \$100.00
b. Amortization Schedule	\$50.00
c. Cancellation Fee	\$0.00 - \$500.00*
d. Out-of-County/State Search Fee	\$0.00 - \$500.00*
	*plus local agent out-of-pocket fees/expenses
e. Work fee	\$25 - \$150.00

COMMERCIAL TITLE INSURANCE RATES

FILED

AUG 1 - 2008

SANDY PRAEGER  
Commissioner of Insurance

INFORMATIONAL COMMITMENT

Ownership & Encumbrance Report  
Updates

\$150.00 - \$500.00  
\$50.00 each

PLATTING COMMITMENT

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

\$200.00 - \$500.00

OWNER'S TITLE INSURANCE POLICY

Policies issued to owners, contract vendees and  
lessees.

\$2.40/1000

MORTGAGE TITLE INSURANCE POLICY

Issued to lenders in an amount not to exceed 120% of  
loan amount

SAME AS ABOVE

SIMULTANEOUSLY ISSUED MORTGAGE POLICY

Not to exceed the amount of owner's policy issued  
simultaneously therewith.

Up to \$1M: \$250.00  
\$1M - \$5M: \$500.00  
\$5M - \$10M: \$750.00



REFINANCE POLICY

Loan policy on property as a result of refinancing a previous loan.

60% OF CARD RATE

SECOND MORTGAGE POLICY

Policy issued on a 2<sup>nd</sup>, 3<sup>rd</sup>, or more loans.

**FILED**

**AUG 1 - 2008**

**SANDY PRAEGER**  
**Commissioner of Insurance**

60% OF CARD RATE

REISSUE POLICY

Policy issued on previously insured property.

60% OF CARD RATE

LEASEHOLD POLICIES

Policies issued to protect the interest of a lessee in real property

CARD RATE

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

CARD RATE

NEW CONSTRUCTION PENDING LOAN

DISBURSEMENT POLICY

Calling for periodic endorsements for increasing liability and extending time of policy

\$250.00 PER  
DATE DOWN  
ENDORSEMENT

ENDORSEMENT TO OWNER'S POLICY-Commercial

- A. MISCELLANEOUS
- B. ZONING 3.0
- C. ZONING 3.1
- D. HIGH RISK

15% OF PREMIUM  
\$100.00 MINIMUM  
\$300.00 MINIMUM  
\$500.00 MINIMUM  
15% OF PREMIUM

SUBJECT TO U&U  
AND/OR  
UNDERWRITER  
APPROVAL

ENDORSEMENT TO LOAN POLICY-Commercial

- A. MISCELLANEOUS
- B. ZONING 3.0
- C. ZONING 3.1
- D. HIGH RISK

15% OF PREMIUM  
\$100.00 MINIMUM  
\$300.00 MINIMUM  
\$500.00 MINIMUM  
15% OF PREMIUM

**FILED**

**AUG 1 - 2008**

**SANDY PRAEGER**  
**Commissioner of Insurance**

SUBJECT TO U&U  
AND/OR  
UNDERWRITER  
APPROVAL

ADDITIONAL TRACT SEARCH/INTRICATE TITLE  
EXAMS

\$100.00/HOUR

ADDITIONAL PARCEL FEE

\$100 PER TRACT

HOLD OPEN CHARGES

\$250.00

FILED

AUG 1 - 2008

SANDY PRAEGER  
Commissioner of Insurance

TITLE INSURANCE

SPECIAL RULE FOR RATING UNIQUE OR UNUSUAL CONDITIONS

IF IT CAN BE CLEARLY DEMONSTRATED THAT A RISK PRESENTS UNIQUE OR UNUSUAL CONDITIONS OF EXPOSURE OR HAZARD SUCH THAT THE APPLICATION OF THE NORMAL RATING PROCEDURE DOES NOT PRODUCE A REASONABLE AND EQUITABLE RATE FOR THE RISK, SUCH RISK MAY BE TREATED ON AN INDIVIDUAL RATE BASIS.

REQUESTS FOR TREATMENT UNDER THIS RULE SHALL BE SUBMITTED TO THE INSURANCE COMMISSIONER AND SHALL BE ACCOMPANIED BY EVIDENCE SPECIFICALLY SETTING FORTH THE REASONS FOR THE REQUEST ALONG WITH 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.



# Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

---

COPY

August 1, 2008

Mr. Brad W. Jones  
President  
Title Midwest, Inc.  
Real Property Information Signing Services  
100 E. Park, Suite #7  
Olathe, KS 66061

Re: Title Midwest, Inc.  
Filing of Title Insurance Rates and Charges  
Your Correspondence dated July 31, 2008

Dear Mr. Jones:

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

This material has been placed on file August 1, 2008.

Very truly yours,

Marcia M. Kramer  
Policy Examiner, Property & Casualty Division  
(785) 291-3454 (phone), (785) 291-3673 fax, [mkramer@ksinsurance.org](mailto:mkramer@ksinsurance.org)