



FILED

03/29/2023

RATE AND FORM COMPLIANCE DIVISION

Security 1st Title LLC
2011 Central Ave., Suite 150
Dodge City, KS 67801

Phone: 620-371-6044/Fax: 620-371-6024

Rate Filing Effective March 31, 2023

For title insurance produced by or closings conducted
by all offices located in Ford County, Kansas

Charges for Escrow, Closing and/or Other Services

Services

Charge

COMMERCIAL CLOSING

\$1.00/M to \$1,000,000 plus \$0.15/M
over. \$500.00 minimum

COMMERCIAL CLOSING

For sale by owner without assistance of
real estate agent.

\$1.00/M to \$1,000,000 plus \$0.15/M
over. \$550.00 minimum

RESIDENTIAL REAL ESTATE CLOSING

Sale with loan.

\$365.00

RESIDENTIAL LOAN CLOSING

Refinance.

\$300.00

RESIDENTIAL REAL ESTATE CLOSING

Cash sale, no loan involved

\$300.00

RESIDENTIAL FOR SALE BY OWNER

Cash sale no loan involved

\$400.00

CONVENIENCE SERVICES

Wires (each occurrence)

\$25.00

Overnight/Express Deliveries (each occurrence)

\$25.00

PREPARE FORM TR 63 APPLICATION

To retire mobile home title in conjunction with
the issuance of title insurance

\$400.00

RESIDENTIAL CORPORATE RELOCATION RATE

(minimum of 25 related transactions)

\$365.00, less a 20% credit for the
benefit of the corporate transferor/
transferee

EXCHANGE CLOSING

Closing transaction having more than one parcel of real property. Fee applies per parcel

See Commercial Escrow Fees

MECHANICS LIEN WORK OUT

Obtaining lien waivers, disbursing funds to pay claimants. In conjunction, with a closing service.

\$.5% of loan amount/\$1,500.00 minimum

ESCROW DEPOSIT

In conjunction with commercial closing title issues

\$350.00 for up to 5 disbursements. \$50.00 per disbursement in excess of 5

ESCROW DEPOSIT

Held for non-title issues, and not lender-required, on residential property for which we are providing title insurance

\$125.00 for 1 disbursement. \$50.00 per each additional disbursement

ESCROW DEPOSIT

Held for non-title issues, and not lender-required, on commercial property for which we are providing title insurance

\$350.00 for 1 disbursement. \$50.00 per each additional disbursement

ONE-TIME CLOSINGS

Closing of a construction mortgage which is also the permanent mortgage, with modification to be filed at end of construction

\$365.00

SECOND MORTGAGE CLOSING

In conjunction with simultaneous first mortgage closing

\$195.00

ESCROW CONTRACT SET-UP

Prepare contract, hold documents, and collect and disburse payments - With Title Insurance and Closing Services

\$500.00

SELLER ASSIST CLOSING

Seller's side of transaction only with other party closing buyer's side

\$260.00

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

*If there is a charge for such services, they should be included on the items shown previously.

COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

TYPE OF TRANSACTION

RATE

OWNERS TITLE INSURANCE POLICY

Policies will be issued to owners,
contract vendees and lessees.

\$ card rate to \$1,000,000.00 plus
\$1.10 /M thereafter

MORTGAGE TITLE INSURANCE POLICY

Issued to lenders

\$ card rate to \$1,000,000.00 plus
\$1.10/M thereafter

SIMULTANEOUS-ISSUED MORTGAGE POLICY

A loan policy issued simultaneously with the issuance
of an owner's policy.

\$200.00 to \$1,000,000.00 plus
\$0.15/M thereafter plus card rate
if exceeds owner's amount

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

\$ card rate

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY

Not exceeding the amount of owner's policy
issued to the fee owner

\$ 30% of card rate

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY

Where the amount of coverage exceeds the
fee owner's policy

\$ 30% of card rate to amount of
owner's policy, plus card rate thereafter

REFINANCE POLICIES - Loan Policy
issued on property as a result of
refinancing a previous loan and purchased policy
within the last 3 years

\$ full card rate less 25% credit, based
off the lesser of the prior policy charge
or the current policy charge, but not less
than minimum charge

SECOND MORTGAGE POLICIES - loan
policy issued on 2nd, 3rd or more loans
and purchase a policy within the last
3 years

\$ full card rate less 25% credit, based
off the lesser of the prior policy charge
or the current policy charge, but not less
than minimum charge

REISSUE POLICIES - policies issued on
property that has been insured within the
last 3 years

\$ full card rate less 25% credit, based
off the lesser of the prior policy charge
or the current policy charge, but not less
than the minimum charge.

DEVELOPER/BUILDER RATE -
a rate afforded to builder/developer
as seller which is less than the normal
rate due to discount for volume as well as
simplicity of search and examination.

\$ full card rate less 25% credit but not
less than minimum charge

MULTIPLE LOT OR TRACT CHARGE -

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

\$200.00/chain

For multi county orders add \$400.00 for each additional county plus \$200.00 for each additional chain

DELETE MECHANIC LIEN EXCEPTION FROM CONSTRUCTION LOAN POLICY

When priority is lost due to construction commencing prior to recordation of the mortgage

10% of base policy charge but not less than minimum charge of \$350.00

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

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

\$ 30% card rate

CONVERT CONSTRUCTION LOAN POLICY TO PERMANENT LOAN POLICY

\$ card rate less credit for construction loan policy charge

CONVERT LEASEHOLD POLICY TO OWNERS POLICY

Issued when Lessee exercises option to purchase property, title to which is insured by our leasehold policy.

\$ 30% of card rate up to amount of leasehold policy plus card rate thereafter.

NON-FORD COUNTY TRANSACTIONS

Additional Search Fee

\$200.00

CANCELLATION FEE

Third-Party fee charged by participating title company for work performed on a file that does not result in the issuance of a title insurance policy

\$Actual amount of charge presented by that provider

PRELIMINARY TITLE SEARCH REPORT

For contemplated sale or mortgage, buyer or borrower not yet identified, with requirements made

\$ Invoiced upon receipt of contract

ENDORSEMENTS - Coverage added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer.

\$ See "ENDORSEMENTS"

RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>SECOND MORTGAGE POLICIES</u> - loan Policies issued on 2nd, 3rd or more loans	\$ full card rate less 25% credit not less than minimum charge
<u>RESIDENTIAL OWNERS POLICIES</u> - Policies of title insurance protecting the owners interest in one-four family residences. ALTA Homeowners Policy, issued as applicable	\$ card rate to \$1,000,000.00 plus \$1.10/M thereafter
<u>RESIDENTIAL MORTGAGEES POLICIES</u> - Policies of title insurance protecting the interest of mortgage lenders.	\$ same as above
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> a loan policy issued simultaneously with the issue of an owners policy	\$200.00 to \$1,000,000.00 plus \$0.15/M thereafter plus card rate if exceeds owner's amount
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> A loan policy specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes.	\$ card rate
<u>CONSTRUCTION LOAN BINDER</u> 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.	\$ 300.00
<u>DEVELOPMENT LOAN POLICY</u> A mortgagees policy issued for the protection of the lender who provides the funds to make improvements to the land so that said land can be resold for a different purpose (i.e., subdivision development and subsequent land sales)	\$ full card rate, less 25% credit but not less than the minimum
<u>BUILDERS RATE</u> - (Residential Owners Policies) - a rate affordable to builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination.	\$ full card rate, less 25% credit but not less than the minimum

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES - a rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing, or if no financing exists

\$ full card rate, less 25% credit but not than minimum charge

RE-ISSUE RATE - A rate afforded to the owner due to the fact that the title had previously been searched and examined for durability as evidenced by the issuance of an owner's policy or refinance loan policy of title insurance within the last three years

\$ card rate, less 25% credit but not less than minimum charge

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

\$200.00/chain
for multi county orders add
\$400.00 for additional county
and \$200.00 for each additional chain

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

\$ card rate

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY
Not exceeding the amount of the owner's policy issued to the fee owner

\$ 30% of card rate

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY
Where the amount of coverage exceeds the amount of the owner's policy issued to fee owner

\$30% of card rate to amount of owner's policy, plus card rate thereafter

COMMITMENT TO INSURE - RESIDENTIAL LOT SALE

\$card rate

CONVERT CONTRACT PURCHASER'S POLICY TO OWNER'S POLICY
Issued when contract purchaser pays off contract and wants current policy showing title in his name.

\$ 30% card rate

DELETE MECHANIC LIEN EXCEPTION FROM CONSTRUCTION LOAN POLICY
When priority is lost due to construction commencing prior to recordation of the mortgage

10% of base policy charge but not less than minimum charge of \$300.00

CANCELLATION FEE

Third-Party fee charged by participating title company for work performed on a file that does not result in the issuance of a title insurance policy

\$Actual amount of charge presented by that provider

PRELIMINARY TITLE SEARCH REPORT

For contemplated sale or mortgage, buyer or borrower not yet identified, with requirements made

\$Invoiced upon receipt of contract

MULTIPLE SIMULTANEOUS

No owners policy issued

\$ 75% of card rate for first policy
\$200.00 for each additional policy

RESIDENTIAL CONSTRUCTION

COMMITMENT UPDATE

Commitment revised to reflect new owner and/or construction mortgage after recording and to extend effective date

\$75.00

JUNIOR LOAN POLICIES

Up to \$76,000.00

Over \$76,000.00 up to \$150,000.00

\$125.00

\$175.00

NON-FORD COUNTY TRANSACTIONS

Additional Search Fee

\$200.00

ENDORSEMENTS - Coverage added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer.

\$ See "ENDORSEMENTS"

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.

ENDORSEMENTS

ALTA 1 – Street Assessments	\$175.00 Commercial No Charge 1-4 Family
ALTA 3.0 – Zoning	\$425.00
ALTA 3.1 - Zoning (zoning, structures, and use of property unchanged for at least one year)	\$625.00
ALTA 3.1 and 3.2 - Zoning (new zoning, new construction, or change in use of property within last year)	25% of base policy premium, minimum of \$625.00
Order Zoning Letter for Customer	\$100.00 plus cost of letter
ALTA 4 Series – Condominium	\$175.00 Commercial No Charge 1-4 Family
ALTA 5 Series – Planned Unit Development	\$175.00 Commercial No Charge 1-4 Family
ALTA 6 Series – Variable Rate	\$175.00 Commercial No Charge 1-4 Family
ALTA 7 Series – Manufactured Housing	\$175.00 Commercial No Charge 1-4 Family
ALTA 8.1 – Residential	No Charge
ALTA 8.2 – Commercial	\$175.00
ALTA Series 9 – Restrictions- Encroachments (Except ALTA 9.7 and 9.8)	\$175.00 Commercial No Charge 1-4 Family
ALTA 9.7 - Land Under Development	\$300.00
ALTA 9.8 – Land Under Development	\$300.00
ALTA 10 – Assignment	\$200.00 Commercial No Charge 1-4 Family
ALTA 10.1 – Assignment and Date Down	\$350.00

ALTA 11 Mortgage Modification	\$25% of original policy premium minimum of \$425.00
ALTA 11.1 Mortgage Modification	\$25% of original policy premium minimum of \$425.00
ALTA 11.2 – Mortgage Modification Increase of Coverage	ALTA 11 fee plus Mortgage Policy Rate applied for increase in amount of insurance.
ALTA 12 – Aggregation (Tie-In)	10% of base policy premium, minimum of \$200.00
ALTA 13 Series - Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 Commercial No Charge 1-4 Family
ALTA 15 Series – Non-Imputation	25% of base policy premium, minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of base policy premium, minimum of \$500.00
ALTA 17 – Direct Access	\$200.00 Commercial No Charge 1-4 Family
ALTA 17.1 – Indirect Access	\$250.00 Commercial No Charge 1-4 Family
ALTA 17.2 – Utility Facility	\$225.00 Commercial No Charge 1-4 Family
ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 Commercial No Charge 1-4 Family
ALTA 18.1 & 18.2 – Multiple Tax Parcel	\$200.00 plus \$5.00 per each tax ID number shown - Commercial No Charge 1-4 Family
ALTA 19 Series – Contiguity	\$200.00 Commercial No Charge 1-4 Family
ALTA 20 – First Loss	10% of base policy premium, minimum of \$500.00
ALTA 22 Series – Location	\$200.00 Commercial No Charge 1-4 Family
ALTA 23 – Co-Insurance	\$200.00

ALTA 24 – Doing Business	\$175.00 Commercial No Charge 1-4 Family
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 Commercial No Charge 1-4 Family
ALTA 28 Series – Encroachments	\$275.00
ALTA 29 Series – Swap Interest Rate	10% of base policy charge. minimum of \$500.00
ALTA 32 Series – Construction Loan	\$175.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 34 – Covered Risk	\$200.00 Commercial No Charge 1-4 Family
ALTA 35 Series - Minerals	\$175.00
ALTA 37 – Assignment of Rents and Leases	\$175.00 Commercial No Charge Residential
ALTA 38 – Mortgage Tax	\$175.00 Commercial No Charge Residential
ALTA 39 – Electronic Policy	No charge Commercial No charge Residential
CLTA 103.3 – Encroachment	\$275.00
Option	10% of base policy premium, minimum of \$200.00
Change in Composition of Entity / Fairway	10% of base policy premium, minimum of \$500.00
Last Dollar	10% of base policy premium, minimum of \$500.00
Public Record Search	\$525.00 Commercial \$325.00 1-4 Family
Named Insured	\$275.00

Assumption	\$200.00 Commercial No Charge 1-4 Family
Effect of Tax Sale on Easement	\$175.00 Commercial No Charge 1-4 Family
Gap	\$175.00 Commercial No Charge 1-4 Family
Increase Policy Amount	Card Rate
Date Down to Builder's Master Mortgage construction loan policy, extends effective date and increases amount of insurance	\$250.00 plus 60% of card rate for the increase in amount of insurance. \$550.00 minimum.
Non-Residential Construction Draw Endorsement to Loan Policy	\$200.00
Residential Construction Draw Endorsement to Loan Policy	\$200.00
RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN PACKAGE Ordered at time of closing, includes unlimited date-downs, does not extend policy effective date	\$500.00
ALL OTHER ALTA FORMS (as filed in Kansas by any underwriter for which Security 1 st Title is an agent)	\$200.00 Commercial No Charge 1-4 Family
ALL OTHER CLTA FORMS (as filed in Kansas by any underwriter for which Security 1 st Title is an agent)	\$200.00 Commercial No Charge 1-4 Family
ALL OTHER UNDERWRITER FORM ENDORSEMENTS (as filed in Kansas by any underwriter for which Security 1 st Title is an agent)	\$200.00 Commercial No Charge 1-4 Family

RATE CARD
EFFECTIVE MARCH 31, 2023

See Next Page



Security 1st Title

TITLE INSURANCE | CLOSINGS | 1031 EXCHANGE | CONTRACT SERVICING | [SECURITY1ST.COM](https://www.Security1st.com)

FORD COUNTY

TITLE INSURANCE CHARGES | EFFECTIVE MARCH 31, 2023

Amounts Up To	Rate	Reissue Refi/2nd	Amounts Up To	Rate	Reissue Refi/2nd	Amounts Up To	Rate	Reissue Refi/2nd	Amounts Up To	Rate	Reissue Refi/2nd
50,000	468	351	290,000	1,051	788	530,000	1,579	1,184	770,000	2,107	1,580
60,000	501	376	300,000	1,073	805	540,000	1,601	1,201	780,000	2,129	1,597
70,000	534	401	310,000	1,095	821	550,000	1,623	1,217	790,000	2,151	1,613
80,000	567	425	320,000	1,117	838	560,000	1,645	1,234	800,000	2,173	1,630
90,000	600	450	330,000	1,139	854	570,000	1,667	1,250	810,000	2,195	1,646
100,000	633	475	340,000	1,161	871	580,000	1,689	1,267	820,000	2,217	1,663
110,000	655	491	350,000	1,183	887	590,000	1,711	1,283	830,000	2,239	1,679
120,000	677	508	360,000	1,205	904	600,000	1,733	1,300	840,000	2,261	1,696
130,000	699	524	370,000	1,227	920	610,000	1,755	1,316	850,000	2,283	1,712
140,000	721	541	380,000	1,249	937	620,000	1,777	1,333	860,000	2,305	1,729
150,000	743	557	390,000	1,271	953	630,000	1,799	1,349	870,000	2,327	1,745
160,000	765	574	400,000	1,293	970	640,000	1,821	1,366	880,000	2,349	1,762
170,000	787	590	410,000	1,315	986	650,000	1,843	1,382	890,000	2,371	1,778
180,000	809	607	420,000	1,337	1,003	660,000	1,865	1,399	900,000	2,393	1,795
190,000	831	623	430,000	1,359	1,019	670,000	1,887	1,415	910,000	2,415	1,811
200,000	853	640	440,000	1,381	1,036	680,000	1,909	1,432	920,000	2,437	1,828
210,000	875	656	450,000	1,403	1,052	690,000	1,931	1,448	930,000	2,459	1,844
220,000	897	673	460,000	1,425	1,069	700,000	1,953	1,465	940,000	2,481	1,861
230,000	919	689	470,000	1,447	1,085	710,000	1,975	1,481	950,000	2,503	1,877
240,000	941	706	480,000	1,469	1,102	720,000	1,997	1,498	960,000	2,525	1,894
250,000	963	722	490,000	1,491	1,118	730,000	2,019	1,514	970,000	2,547	1,910
260,000	985	739	500,000	1,513	1,135	740,000	2,041	1,531	980,000	2,569	1,927
270,000	1,007	755	510,000	1,535	1,151	750,000	2,063	1,547	990,000	2,591	1,943
280,000	1,029	772	520,000	1,557	1,168	760,000	2,085	1,564	1,000,000	2,613	1,960

CLOSING FEES (policy purchase required)

RESIDENTIAL SALE WITH LOAN \$365.00

RESIDENTIAL REFINANCE \$300.00 | RESIDENTIAL SALE WITH CASH \$300.00

COMMERCIAL & AGRICULTURAL

\$1.00/1,000 up to 1,000,000 | plus 15¢/1,000 over 1,000,000
(\$500.00 min. | \$550.00 min. without Realtor)

- * The charges published herein are applicable to normal transactions. In cases involving long and intricate title, more than one chain of title or extraordinary risk, we reserve the right to make additional changes.
- ** ALTA Homeowner's Policy (or equivalent) will be issued to buyers on Residential owner-occupied transactions that qualify. Call us for more information.
- *** Multiple lot and new home sales may be subject to special builders and developers rates and are not listed above. Call us for special quotations.
- **** For residential mortgage policies not exceeding the amount of the owners policy, but issued simultaneously \$200.00.
- ***** For sale of property within three years of prior policy purchase, use Reissue rate.
- ***** For policies over \$1,000,000 and simultaneous leasehold policies, charges will be furnished upon request.

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2011 Central Ave., Suite 150
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Phone: 620-371-6044/Fax: 620-371-6024

Rate Filing Effective FEBRUARY 15, 2023

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by all offices located in Ford County, Kansas

Charges for Escrow, Closing and/or Other Services

<u>Services</u>	<u>Charge</u>
<u>COMMERCIAL CLOSING</u>	\$1.00/M to \$1,000,000 plus \$0.15/M over. \$500.00 minimum
<u>COMMERCIAL CLOSING</u> For sale by owner without assistance of real estate agent.	\$1.00/M to \$1,000,000 plus \$0.15/M over. \$550.00 minimum
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Sale with loan.	\$365.00
<u>RESIDENTIAL LOAN CLOSING</u> Refinance.	\$300.00
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Cash sale, no loan involved	\$300.00
<u>RESIDENTIAL FOR SALE BY OWNER</u> Cash sale no loan involved	\$400.00
<u>CONVENIENCE SERVICES</u>	
Wires (each occurrence)	\$25.00
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<u>PREPARE FORM TR 63 APPLICATION</u> To retire mobile home title in conjunction with the issuance of title insurance	\$400.00
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issued on property as a result of
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3 years

\$ full card rate less 25% credit, based
off the lesser of the prior policy charge
or the current policy charge, but not less
than minimum charge

REISSUE POLICIES - policies issued on
property that has been insured within the
last 3 years

\$ full card rate less 25% credit, based
off the lesser of the prior policy charge
or the current policy charge, but not less
than the minimum charge.

DEVELOPER/BUILDER RATE -
a rate afforded to builder/developer
as seller which is less than the normal
rate due to discount for volume as well as
simplicity of search and examination.

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less than minimum charge

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DELETE MECHANIC LIEN EXCEPTION FROM CONSTRUCTION LOAN POLICY

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10% of base policy charge but not less than minimum charge of \$350.00

CONVERT CONTRACT PURCHASERS POLICY TO OWNERS POLICY

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

\$ 30% card rate

CONVERT CONSTRUCTION LOAN POLICY TO PERMANENT LOAN POLICY

\$ card rate less credit for construction loan policy charge

CONVERT LEASEHOLD POLICY TO OWNERS POLICY

Issued when Lessee exercises option to purchase property, title to which is insured by our leasehold policy.

\$ 30% of card rate up to amount of leasehold policy plus card rate thereafter.

NON-FORD COUNTY TRANSACTIONS

Additional Search Fee

\$200.00

CANCELLATION FEE

Third-Party fee charged by participating title company for work performed on a file that does not result in the issuance of a title insurance policy

\$Actual amount of charge presented by that provider

PRELIMINARY TITLE SEARCH REPORT

For contemplated sale or mortgage, buyer or borrower not yet identified, with requirements made

\$ Invoiced upon receipt of contract

ENDORSEMENTS - Coverage added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer.

\$ See "ENDORSEMENTS"

RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>
<u>SECOND MORTGAGE POLICIES</u> - loan Policies issued on 2nd, 3rd or more loans	\$ full card rate less 25% credit not less than minimum charge
<u>RESIDENTIAL OWNERS POLICIES</u> - Policies of title insurance protecting the owners interest in one-four family residences. ALTA Homeowners Policy, issued as applicable	\$ card rate to \$1,000,000.00 plus \$1.10/M thereafter
<u>RESIDENTIAL MORTGAGEES POLICIES</u> - Policies of title insurance protecting the interest of mortgage lenders.	\$ same as above
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> a loan policy issued simultaneously with the issue of an owners policy	\$200.00 to \$1,000,000.00 plus \$0.15/M thereafter plus card rate if exceeds owner's amount
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> A loan policy specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes.	\$ card rate
<u>CONSTRUCTION LOAN BINDER</u> 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.	\$ 300.00
<u>DEVELOPMENT LOAN POLICY</u> A mortgagees policy issued for the protection of the lender who provides the funds to make improvements to the land so that said land can be resold for a different purpose (i.e., subdivision development and subsequent land sales)	\$ full card rate, less 25% credit but not less than the minimum
<u>BUILDERS RATE</u> - (Residential Owners Policies) - a rate affordable to builder/developers which is less than the normal residential owners rate due to discount for volume as well as simplicity of search and examination.	\$ full card rate, less 25% credit but not less than the minimum

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES - a rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing, or if no financing exists

\$ full card rate, less 25% credit but not than minimum charge

RE-ISSUE RATE - A rate afforded to the owner due to the fact that the title had previously been searched and examined for durability as evidenced by the issuance of an owner's policy or refinance loan policy of title insurance within the last three years

\$ card rate, less 25% credit but not less than minimum charge

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

\$200.00/chain
for multi county orders add
\$400.00 for additional county
and \$200.00 for each additional chain

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

\$ card rate

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY
Not exceeding the amount of the owner's policy issued to the fee owner

\$ 30% of card rate

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY
Where the amount of coverage exceeds the amount of the owner's policy issued to fee owner

\$30% of card rate to amount of owner's policy, plus card rate thereafter

COMMITMENT TO INSURE - RESIDENTIAL LOT SALE

\$card rate

CONVERT CONTRACT PURCHASER'S POLICY TO OWNER'S POLICY
Issued when contract purchaser pays off contract and wants current policy showing title in his name.

\$ 30% card rate

DELETE MECHANIC LIEN EXCEPTION FROM CONSTRUCTION LOAN POLICY
When priority is lost due to construction commencing prior to recordation of the mortgage

10% of base policy charge but not less than minimum charge of \$300.00

CANCELLATION FEE

Third-Party fee charged by participating title company for work performed on a file that does not result in the issuance of a title insurance policy

\$Actual amount of charge presented by that provider

PRELIMINARY TITLE SEARCH REPORT

For contemplated sale or mortgage, buyer or borrower not yet identified, with requirements made

\$Invoiced upon receipt of contract

MULTIPLE SIMULTANEOUS

No owners policy issued

\$ 75% of card rate for first policy
\$200.00 for each additional policy

RESIDENTIAL CONSTRUCTION

COMMITMENT UPDATE

Commitment revised to reflect new owner and/or construction mortgage after recording and to extend effective date

\$75.00

JUNIOR LOAN POLICIES

Up to \$76,000.00

Over \$76,000.00 up to \$150,000.00

\$125.00

\$175.00

NON-FORD COUNTY TRANSACTIONS

Additional Search Fee

\$200.00

ENDORSEMENTS - Coverage added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer.

\$ See "ENDORSEMENTS"

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.

ENDORSEMENTS

ALTA 1 – Street Assessments	\$175.00 Commercial No Charge 1-4 Family
ALTA 3.0 – Zoning	\$425.00
ALTA 3.1 - Zoning (zoning, structures, and use of property unchanged for at least one year)	\$625.00
ALTA 3.1 and 3.2 - Zoning (new zoning, new construction, or change in use of property within last year)	25% of base policy premium, minimum of \$625.00
Order Zoning Letter for Customer	\$100.00 plus cost of letter
ALTA 4 Series – Condominium	\$175.00 Commercial No Charge 1-4 Family
ALTA 5 Series – Planned Unit Development	\$175.00 Commercial No Charge 1-4 Family
ALTA 6 Series – Variable Rate	\$175.00 Commercial No Charge 1-4 Family
ALTA 7 Series – Manufactured Housing	\$175.00 Commercial No Charge 1-4 Family
ALTA 8.1 – Residential	No Charge
ALTA 8.2 – Commercial	\$175.00
ALTA Series 9 – Restrictions- Encroachments (Except ALTA 9.7 and 9.8)	\$175.00 Commercial No Charge 1-4 Family
ALTA 9.7 - Land Under Development	\$300.00
ALTA 9.8 – Land Under Development	\$300.00
ALTA 10 – Assignment	\$200.00 Commercial No Charge 1-4 Family
ALTA 10.1 – Assignment and Date Down	\$350.00

ALTA 11 Mortgage Modification	\$25% of original policy premium minimum of \$425.00
ALTA 11.1 Mortgage Modification	\$25% of original policy premium minimum of \$425.00
ALTA 11.2 – Mortgage Modification Increase of Coverage	ALTA 11 fee plus Mortgage Policy Rate applied for increase in amount of insurance.
ALTA 12 – Aggregation (Tie-In)	10% of base policy premium, minimum of \$200.00
ALTA 13 Series - Leasehold	No Charge
ALTA 14 Series – Future Advance	\$175.00 Commercial No Charge 1-4 Family
ALTA 15 Series – Non-Imputation	25% of base policy premium, minimum of \$500.00
ALTA 16 – Mezzanine Financing	10% of base policy premium, minimum of \$500.00
ALTA 17 – Direct Access	\$200.00 Commercial No Charge 1-4 Family
ALTA 17.1 – Indirect Access	\$250.00 Commercial No Charge 1-4 Family
ALTA 17.2 – Utility Facility	\$225.00 Commercial No Charge 1-4 Family
ALTA 18 & 18.3 – Single Tax Parcel	\$175.00 Commercial No Charge 1-4 Family
ALTA 18.1 & 18.2 – Multiple Tax Parcel	\$200.00 plus \$5.00 per each tax ID number shown - Commercial No Charge 1-4 Family
ALTA 19 Series – Contiguity	\$200.00 Commercial No Charge 1-4 Family
ALTA 20 – First Loss	10% of base policy premium, minimum of \$500.00
ALTA 22 Series – Location	\$200.00 Commercial No Charge 1-4 Family
ALTA 23 – Co-Insurance	\$200.00

ALTA 24 – Doing Business	\$175.00 Commercial No Charge 1-4 Family
ALTA 25 Series – Survey	\$200.00
ALTA 26 – Subdivision	\$175.00 Commercial No Charge 1-4 Family
ALTA 28 Series – Encroachments	\$275.00
ALTA 29 Series – Swap Interest Rate	10% of base policy charge. minimum of \$500.00
ALTA 32 Series – Construction Loan	\$175.00
ALTA 33 – Construction Loan Disbursement	\$200.00
ALTA 34 – Covered Risk	\$200.00 Commercial No Charge 1-4 Family
ALTA 35 Series - Minerals	\$175.00
ALTA 37 – Assignment of Rents and Leases	\$175.00 Commercial No Charge Residential
ALTA 38 – Mortgage Tax	\$175.00 Commercial No Charge Residential
ALTA 39 – Electronic Policy	No charge Commercial No charge Residential
CLTA 103.3 – Encroachment	\$275.00
Option	10% of base policy premium, minimum of \$200.00
Change in Composition of Entity / Fairway	10% of base policy premium, minimum of \$500.00
Last Dollar	10% of base policy premium, minimum of \$500.00
Public Record Search	\$525.00 Commercial \$325.00 1-4 Family
Named Insured	\$275.00

Assumption	\$200.00 Commercial No Charge 1-4 Family
Effect of Tax Sale on Easement	\$175.00 Commercial No Charge 1-4 Family
Gap	\$175.00 Commercial No Charge 1-4 Family
Increase Policy Amount	Card Rate
Date Down to Builder's Master Mortgage construction loan policy, extends effective date and increases amount of insurance	\$250.00 plus 60% of card rate for the increase in amount of insurance. \$550.00 minimum.
Non-Residential Construction Draw Endorsement to Loan Policy	\$200.00
Residential Construction Draw Endorsement to Loan Policy	\$200.00
RESIDENTIAL LOAN POLICY CONSTRUCTION DATE-DOWN PACKAGE Ordered at time of closing, includes unlimited date-downs, does not extend policy effective date	\$500.00
ALL OTHER ALTA FORMS (as filed in Kansas by any underwriter for which Security 1 st Title is an agent)	\$200.00 Commercial No Charge 1-4 Family
ALL OTHER CLTA FORMS (as filed in Kansas by any underwriter for which Security 1 st Title is an agent)	\$200.00 Commercial No Charge 1-4 Family
ALL OTHER UNDERWRITER FORM ENDORSEMENTS (as filed in Kansas by any underwriter for which Security 1 st Title is an agent)	\$200.00 Commercial No Charge 1-4 Family

RATE CARD
EFFECTIVE FEBRUARY 15, 2023

See Next Page



Security 1st Title

TITLE INSURANCE | CLOSINGS | 1031 EXCHANGE | CONTRACT SERVICING | [SECURITY1ST.COM](https://www.Security1st.com)

FORD COUNTY

TITLE INSURANCE CHARGES | EFFECTIVE FEBRUARY 15, 2023

Amounts Up To	Rate	Reissue Refi/2nd	Amounts Up To	Rate	Reissue Refi/2nd	Amounts Up To	Rate	Reissue Refi/2nd	Amounts Up To	Rate	Reissue Refi/2nd
50,000	468	351	290,000	1,051	788	530,000	1,579	1,184	770,000	2,107	1,580
60,000	501	375	300,000	1,073	804	540,000	1,601	1,200	780,000	2,129	1,596
70,000	534	400	310,000	1,095	821	550,000	1,623	1,217	790,000	2,151	1,613
80,000	567	425	320,000	1,117	837	560,000	1,645	1,233	800,000	2,173	1,629
90,000	600	450	330,000	1,139	854	570,000	1,667	1,250	810,000	2,195	1,646
100,000	633	474	340,000	1,161	870	580,000	1,689	1,266	820,000	2,217	1,662
110,000	655	491	350,000	1,183	887	590,000	1,711	1,283	830,000	2,239	1,679
120,000	677	507	360,000	1,205	903	600,000	1,733	1,299	840,000	2,261	1,695
130,000	699	524	370,000	1,227	920	610,000	1,755	1,316	850,000	2,283	1,712
140,000	721	540	380,000	1,249	936	620,000	1,777	1,332	860,000	2,305	1,728
150,000	743	557	390,000	1,271	953	630,000	1,799	1,349	870,000	2,327	1,745
160,000	765	573	400,000	1,293	969	640,000	1,821	1,365	880,000	2,349	1,761
170,000	787	590	410,000	1,315	986	650,000	1,843	1,382	890,000	2,371	1,778
180,000	809	606	420,000	1,337	1,002	660,000	1,865	1,398	900,000	2,393	1,794
190,000	831	623	430,000	1,359	1,019	670,000	1,887	1,415	910,000	2,415	1,811
200,000	853	639	440,000	1,381	1,035	680,000	1,909	1,431	920,000	2,437	1,827
210,000	875	656	450,000	1,403	1,052	690,000	1,931	1,448	930,000	2,459	1,844
220,000	897	672	460,000	1,425	1,068	700,000	1,953	1,464	940,000	2,481	1,860
230,000	919	689	470,000	1,447	1,085	710,000	1,975	1,481	950,000	2,503	1,877
240,000	941	705	480,000	1,469	1,101	720,000	1,997	1,497	960,000	2,525	1,893
250,000	963	722	490,000	1,491	1,118	730,000	2,019	1,514	970,000	2,547	1,910
260,000	985	738	500,000	1,513	1,134	740,000	2,041	1,530	980,000	2,569	1,926
270,000	1,007	755	510,000	1,535	1,151	750,000	2,063	1,547	990,000	2,591	1,943
280,000	1,029	771	520,000	1,557	1,167	760,000	2,085	1,563	1,000,000	2,613	1,959

CLOSING FEES (policy purchase required)

RESIDENTIAL SALE WITH LOAN \$365.00

RESIDENTIAL REFINANCE \$300.00 | RESIDENTIAL SALE WITH CASH \$300.00

COMMERCIAL & AGRICULTURAL

\$1.00/1,000 up to 1,000,000 | plus 15¢/1,000 over 1,000,000
(\$500.00 min. | \$550.00 min. without Realtor)

- * The charges published herein are applicable to normal transactions. In cases involving long and intricate title, more than one chain of title or extraordinary risk, we reserve the right to make additional changes.
- ** ALTA Homeowner's Policy (or equivalent) will be issued to buyers on Residential owner-occupied transactions that qualify. Call us for more information.
- *** Multiple lot and new home sales may be subject to special builders and developers rates and are not listed above. Call us for special quotations.
- **** For residential mortgage policies not exceeding the amount of the owners policy, but issued simultaneously \$200.00.
- ***** For sale of property within three years of prior policy purchase, use Reissue rate.
- ***** For policies over \$1,000,000 and simultaneous leasehold policies, charges will be furnished upon request.

Security 1st Title LLC
2011 Central Ave., Suite 150
Dodge City, KS 67801
Phone: 620-371-6044/Fax: 620-371-6024

FILED
MAY 29 2020
VICKI SCHMIDT
Commissioner of Insurance

Rate Filing Effective April 15, 2020

For title insurance produced by or closings conducted
by all offices located in Ford County, Kansas

Charges for Escrow, Closing and/or Other Services

<u>Services</u>	<u>Charge</u>
<u>COMMERCIAL CLOSING</u>	\$1.00/M to \$1,000,000 plus \$.10/M over. \$400.00 minimum
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Sale with loan.	\$315.00
<u>RESIDENTIAL LOAN CLOSING</u> Refinance.	\$300.00
<u>RESIDENTIAL REAL ESTATE CLOSING</u> Cash sale, no loan involved	\$300.00
<u>FOR SALE BY OWNER</u> Cash sale no loan involved	\$400.00
<u>SELLER CONVENIENCE SERVICES</u>	
Wires (each occurrence)	\$ 20.00
Overnight/Express Deliveries (each occurrence)	\$ 20.00
<u>DOCUMENT PREPARATION</u>	
When not included with closings or title insurance	\$ see below
1. Deeds	\$150.00
2. Mortgages	\$150.00
3. Notes	\$150.00
4. Affidavits	\$150.00
5. Assignments, releases	\$150.00
<u>PREPARE FORM TR 63 APPLICATION</u> To retire mobile home title	\$225.00

MULTIPLE LOT SALES CLOSING

\$315.00 with loan
\$300 cash

RESIDENTIAL CORPORATE RELOCATION
RATE

(minimum of 25 related transactions)

\$315.00, less a 20% credit for the
benefit of the corporate transferor/
transferee

FILED

MAY 29 2020

EXCHANGE CLOSING

Closing transaction having more than one parcel
of real property.

regular commercial closing
fee for each parcel

VICKI SCHMIDT
Commissioner of Insurance

1031 EXCHANGE ADMINISTRATION

\$675.00 (up to 3 disbursements)
\$25.00 (per additional disbursements)
\$125.00 per placement property

MECHANICS LIEN WORK OUT

Obtaining lien waivers, disbursing funds to
pay claimants.

\$500.00

DISBURSEMENT OF FUNDS

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

\$500.00 for up to 5 disbursements.
\$50.00 per disbursement in excess
of 5

DISBURSEMENT OF FUNDS

No closing services, disbursing funds, without
collecting signatures on documents

\$250.00 for up to 5 disbursements.
\$50.00 per disbursement in excess
of 5

ESCROW DEPOSIT

In conjunction with commercial
closing title issues

\$250.00 for up to 5 disbursements.
\$50.00 per disbursement in excess
of 5

ESCROW DEPOSIT

Held for non-title issues,
and not lender-required, on
residential property for which we
are providing title insurance

\$125.00 for 1 disbursement.
\$50.00 per each additional
disbursement

ESCROW DEPOSIT

Held for non-title issues,
and not lender-required, on
commercial property for which
we are providing title insurance

\$250.00 for 1 disbursement.
\$50.00 per each additional
disbursement

ESCROW DEPOSIT

Held for non-title issues,
and not lender-required
(No title or closing services
provided)

\$350.00 for 1 disbursement.
\$50.00 per each additional
disbursement

ESCROW DEPOSIT \$0.00
Lender-required

ESCROW DEPOSIT \$0.00
New construction

ONE-TIME CLOSINGS \$300.00
Closing of a construction mortgage which is also the permanent mortgage, with modification to be filed at end of construction

SECOND MORTGAGE CLOSING \$150.00
In conjunction with simultaneous first mortgage closing

ESCROW CONTRACT SET-UP \$500.00
Prepare contract, hold documents, and collect and disburse payments - With Title Insurance and Closing Services

ESCROW CONTRACT SET-UP \$500.00
Prepare contract, hold documents, and collect and disburse payments - Without Title Insurance and Closing Services

ESCROW CONTRACT SET-UP \$500.00
Hold documents only

ESCROW CONTRACT SERVICING

First two seller disbursements (does not include tax/insurance reserve disbursement) \$20.00 per month

Each additional seller disbursement \$5.00

If tax/insurance reserves are required \$5.00

DOCUMENT COURTESY SIGNING \$200.00

AT INTEREST ACCOUNT SET UP \$ 25.00

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

*If there is a charge for such services, they should be included on the items shown previously.

FILED

MAY 29 2020

VICKI SCHMIDT
Commissioner of Insurance

COMMERCIAL TITLE INSURANCE RATES

(Properties Except 1-4 Single Family Dwelling Units)

FILED

MAY 29 2020

VICKI SCHMIDT
Commissioner of Insurance

TYPE OF TRANSACTION

RATE

OWNERS TITLE INSURANCE POLICY

Policies will be issued to owners,
contract vendees and lessees.

\$ card rate to \$1,000,000.00 plus
\$1.00 /M thereafter

MORTGAGE TITLE INSURANCE POLICY

Issued to lenders

\$ card rate to \$1,000,000.00 plus
\$1.00/M thereafter

SIMULTANEOUS-ISSUED MORTGAGE POLICY

Not exceeding the amount of owner's policy
issued simultaneous therewith.

\$200.00 to \$1,000,000.00 plus
\$0.10/M thereafter

SIMULTANEOUS-ISSUED MORTGAGE POLICY

Where the amount of coverage exceeds the
owner's policy.

\$200.00 to \$1,000,000.00 plus
\$0.10/M thereafter plus card rate
difference

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

\$ card rate

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY

Not exceeding the amount of owner's policy
issued to the fee owner

\$ 30% of card rate

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY

Where the amount of coverage exceeds the
fee owner's policy

\$ 30% of card rate to amount of
owner's policy, plus card rate thereafter

REFINANCE POLICIES - Loan Policy
issued on property as a result of
refinancing a previous loan

\$ card rate

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

\$ card rate

REISSUE POLICIES - policies issued on
property previously insured within the
last three years

\$ card rate

DEVELOPER/BUILDER RATE - (Owner's
Policies) - a rate afforded to builder/developer
as seller which is less than the normal owners
rate due to discount for volume as well as
simplicity of search and examination.

\$ card rate

DEVELOPER/BUILDER RATE - (Loan Policies) - a rate afforded to builder/developer as borrower which is less than the normal loan rate due to discount for volume as well as simplicity of search and examination. \$ card rate

MULTIPLE LOT OR TRACT CHARGE - \$100.00/chain
A charge made in connection with the issuance of either an owners or a mortgagees policy when the subject property consists of more than one chain of title.

NEW CONSTRUCTION PENDING DISBURSEMENT POLICY calling for periodic endorsements for increasing liability and extending time of policy. \$ card rate

NEW CONSTRUCTION OWNERS POLICY \$ card rate

NEW CONSTRUCTION LOAN POLICY \$ card rate
Issued to construction lender on construction Loan (Non-builder/developer as borrower)

NEW CONSTRUCTION LOAN POLICY \$ card rate
Issued to construction lender on construction loan with builder/developer as borrower

HOLD OPEN CHARGES \$0.00

FORECLOSURE TITLE SEARCH REPORT
Title Search Report issued for filing foreclosure proceedings.

- a. Do not take policy \$300.00
- b. Do take policy \$ card rate
- c. Date down endorsements:
 - First endorsement no charge
 - Subsequent endorsements \$50.00 each

LOT SALE TO BUYER
(builder/developer as seller)

- a. No policy until improvement completed \$ card rate
- b. Policy issued for cost of lot \$ card rate

LOT SALE TO BUYER
(Non-builder/developer as seller)

- a. No policy until improvement completed \$ card rate
- b. Policy issued for cost of lot \$ card rate

FILED
MAY 29 2020
VICKI SCHMIDT
Commissioner of Insurance

CONVERT CONTRACT PURCHASERS POLICY
TO OWNERS POLICY

\$ 30% card rate

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

Cash Advance

\$ actual cash advanced

Money advanced to pay for recordings, overnight express, long distance calls, fax transmissions, etc.

FILED

CONVERT CONSTRUCTION LOAN POLICY
TO PERMANENT LOAN POLICY

\$ card rate less credit for
construction loan policy charge

MAY 29 2020

W. SCHMIDT
Commissioner of Insurance

CONVERT LEASEHOLD POLICY TO OWNERS
POLICY

Issued when Lessee exercises option to purchase property, title to which is insured by our leasehold policy.

\$ 30% of card rate up to amount
of leasehold policy plus card
rate thereafter.

CANCELLATION FEE

\$0.00

A charge made for actual work performed on a title insurance file that for some reason does not result in the issuance of a title insurance policy

INFORMATIONAL TITLE SEARCH REPORT

\$300.00

Issued when no sale or mortgage are contemplated

PRELIMINARY TITLE SEARCH REPORT

\$ 0.00

For contemplated sale or mortgage, buyer or borrower not yet identified, with requirements made

INFORMATIONAL TITLE REPORT

\$350.00

(Applies to title insurance agents or underwriters, with policy premium split)

INFORMATIONAL TITLE REPORT

\$500.00 - \$2,000.00 depending on
complexity of search

(Applies to title insurance agents or underwriters, without policy premium split)

PLATTING TITLE SEARCH REPORT

\$300.00

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

MECHANICS LIEN WORK OUT

\$500.00

Obtaining lien waivers, disbursing funds to pay claimants.

NON-FORD COUNTY TRANSACTIONS

\$115.00

Additional Search Fee

ENDORSEMENTS - Coverage added to the basic insurance contract which add additional coverage to the insured and consequently additional risk to the insurer.

\$ See "ENDORSEMENTS"

FILED
MAY 29 2020
VICKI SCHMIDT
Commissioner of Insurance

RESIDENTIAL TITLE INSURANCE RATES

(1-4 Single Family Living Units)

<u>TYPE OF TRANSACTION</u>	<u>RATE</u>	FILED MAY 29 2020 VICKI SCHMIDT Commissioner of Insurance
<u>RESIDENTIAL NEW CONSTRUCTION LOAN POLICY</u> issued with owners policy on new Construction	\$125.00	
<u>SECOND MORTGAGE POLICIES</u> - loan Policies issued on 2nd, 3rd or more loans	\$ card rate	
<u>HOLD OPEN CHARGES</u>	\$0.00	
<u>RESIDENTIAL OWNERS POLICIES</u> - Policies of title insurance protecting the owners interest in one-four family residences.	\$ card rate to \$1,000,000.00 plus \$1.00/M thereafter	
<u>RESIDENTIAL MORTGAGEES POLICIES</u> - Policies of title insurance protecting the interest of mortgage lenders.	\$ same as above	
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> Not exceeding the amount of owner's policy issued simultaneously issued therewith	\$200.00	
<u>SIMULTANEOUSLY ISSUED LOAN POLICIES</u> A loan policy issued simultaneously with the issue of an owners policy in an amount equal to or exceeding the amount of said loan policy.	\$200.00 plus card rate difference if exceeds owner's amount	
<u>RESIDENTIAL CONSTRUCTION LOAN POLICY</u> A loan policy specifically for the protection of the interest in property taken as the result of the filing of a mortgage for construction purposes.	\$ card rate	
<u>CONSTRUCTION LOAN BINDER</u> 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.	\$ 300.00	

DEVELOPMENT LOAN POLICY

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

\$ card rate

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

\$ card rate

RE-FINANCE RATE FOR RESIDENTIAL MORTGAGEES POLICIES - a rate afforded to home owners where a lenders policy is required by the lender as the result of the refinance of the owners existing financing, or if no financing exists

\$ card rate

RE-ISSUE RATE - A rate afforded to the owner due to the fact that the title had previously been searched and examined for durability as evidenced by the issuance of an owner's policy or refinance loan policy of title insurance within the last five years

\$ card rate less

MULTIPLE LOT OR TRACT CHARGE -

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

\$100.00/chain

FORECLOSURE TITLE SEARCH REPORT

Commitment issued for filing foreclosure proceedings.

- a. Do not take policy
- b. Do take policy
- c. Post-Petition date down endorsements:
 - First endorsement
 - Subsequent endorsements

\$300.00
\$ card rate
no charge
\$50.00

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

\$ card rate

SIMULTANEOUS-ISSUED LEASEHOLD OWNER'S POLICY

Not exceeding the amount of the owner's policy issued to the fee owner

\$ 30% of card rate

FILED

MAY 29 2020

VICKI SCHMIDT
Commissioner of Insurance

SIMULTANEOUS-ISSUED LEASEHOLD
OWNER'S POLICY

Where the amount of coverage exceeds the
amount of the owner's policy issued to fee owner

\$30% of card rate to amount of
owner's policy, plus card rate
thereafter

CANCELLATION FEE

A charge made for actual work performed
on a title insurance file that for some reason
does not result in the issuance of a title
insurance policy.

\$0.00

INDIVIDUAL (NON-BUILDER) LOT OWNER
Construction Loan Commitment

\$300.00

COMMITMENT TO INSURE - RESIDENTIAL
LOT SALE

\$card rate

CONVERT CONTRACT PURCHASER'S POLICY
TO OWNER'S POLICY

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

\$ 30% card rate

MECHANICS LIEN WORK OUT

Obtaining lien waivers, disbursing funds to
pay claimants.

\$500.00

INFORMATIONAL TITLE SEARCH REPORT

Issued when no sale or mortgage
are contemplated

\$300.00

PRELIMINARY TITLE SEARCH REPORT

For contemplated sale or mortgage, buyer or
borrower not yet identified, with
requirements made

\$ 0.00

RESIDENTIAL CORPORATE RELOCATION
RATE

(minimum of 25 related transactions)

\$card rate, less a 20% credit for
the benefit of the corporate
transferor/transferee in addition
to any other credits the land is
eligible for.

RESIDENTIAL LOAN POLICY
CONSTRUCTION DATE-DOWN

Date-Down endorsement issued, does
not extend policy effective date

\$50.00

FILED

MAY 29 2020

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Commissioner of Insurance

RESIDENTIAL LOAN POLICY
CONSTRUCTION DATE-DOWN
PACKAGE

Ordered at time of closing, includes
unlimited date-downs, does
not extend policy effective date

\$400.00

MULTIPLE SIMULTANEOUS

\$ card rate

LOAN POLICIES

No owner's policy issued

RESIDENTIAL CONSTRUCTION
COMMITMENT UPDATE

Commitment revised to reflect
new owner and/or construction
mortgage after recording and to
extend effective date

\$75.00

JUNIOR LOAN POLICIES

Up to \$75,000.00

\$90.00

Over \$76,000.00 up to \$150,000.00

\$140.00

NON-FORD COUNTY TRANSACTIONS

Additional Search Fee

\$115.00

ENDORSEMENTS - Coverage added to the
basic insurance contract which add additional
coverage to the insured and consequently
additional risk to the insurer.

\$ See "ENDORSEMENTS"

FILED

MAY 29 2020

VICKI SCHMIDT
Commissioner of Insurance

FILED

MAY 29 2020

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.

ENDORSEMENTS

ALTA 1 – Street Assessments	\$150.00 Commercial No Charge 1-4 Family	FILED MAY 29 2020
ALTA 3.0 – Zoning	\$350.00	VICKI SCHMIDT Commissioner of Insurance
ALTA 3.1 - Zoning (zoning, structures, and use of property unchanged for at least one year)	\$500.00	
ALTA 3.1 and 3.2 - Zoning (new zoning, new construction, or change in use of property within last year)	25% of base policy premium	
Order Zoning Letter for Customer	\$85.00 plus cost of letter	
ALTA 4 Series – Condominium	\$150.00 Commercial No Charge 1-4 Family	
ALTA 5 Series – Planned Unit Development	\$150.00 Commercial No Charge 1-4 Family	
ALTA 6 Series – Variable Rate	\$150.00 Commercial No Charge 1-4 Family	
ALTA 7 Series – Manufactured Housing	\$150.00 Commercial No Charge 1-4 Family	
ALTA 8.1 – Residential	No Charge	
ALTA 8.2 – Commercial	\$150.00	
ALTA Series 9 – Restrictions- Encroachments (Except ALTA 9.7 and 9.8)	\$150.00 Commercial No Charge 1-4 Family	
ALTA 9.7 - Land Under Development	\$250.00	
ALTA 9.8 – Land Under Development	\$250.00	
ALTA 10 – Assignment	\$150.00 Commercial No Charge 1-4 Family	

ALTA 10.1 – Assignment and Date Down	\$300.00
ALTA 11 – Mortgage Modification	\$50.00, plus 25 % of original policy premium, plus card rate for any increase in amount of insurance. 40% re-issue credit applied if policy is less than 3 years old. \$350.00 minimum.
ALTA 12 – Aggregation (Tie-In)	10% of base policy premium
ALTA 13 Series - Leasehold	No Charge
ALTA 14 Series – Future Advance	\$150.00 Commercial No Charge 1-4 Family
ALTA 15 Series – Non-Imputation	25% of base policy premium
ALTA 16 – Mezzanine Financing	10% of base policy premium
ATA 17 Series – Access and Utility	\$150.00 Commercial No Charge 1-4 Family
ALTA 18 – Tax Parcel	\$150.00 Commercial No Charge 1-4 Family
ALTA 18.1 – Tax Parcel	\$150.00 plus \$5.00 per each tax ID number shown - Commercial No Charge 1-4 Family
ALTA 19 Series – Contiguity	\$150.00 Commercial No Charge 1-4 Family
ALTA 20 – First Loss	10% of base policy premium
ALTA 22 Series – Location	\$150.00 Commercial No Charge 1-4 Family
ALTA 23 – Co-Insurance	\$150.00
ALTA 24 – Doing Business	\$150.00 Commercial No Charge 1-4 Family
ALTA 25 Series – Survey	\$150.00

ALTA 26 – Subdivision	\$150.00 Commercial No Charge 1-4 Family
ALTA 28 Series – Encroachments	\$225.00
ALTA 29 Series – Swap Interest Rate	10% of base policy charge Minimum of \$150.00
ALTA 32 Series – Construction Loan	\$125.00
ALTA 33 – Construction Loan Disbursement	\$125.00
ALTA 34 – Covered Risk	\$150.00 Commercial No Charge 1-4 Family
ALTA 35 Series - Minerals	\$150.00
ALTA 37 – Assignment of Rents and Leases	\$150.00 Commercial No Charge Residential
ALTA 38 – Mortgage Tax	\$150.00 Commercial No Charge Residential
ALTA 39 – Electronic Policy	No charge Commercial No charge Residential
CLTA 103.3 – Encroachment	\$225.00
Option	10% of base policy premium
Change in Composition of Entity / Fairway	10% of base policy premium
Last Dollar	10% of base policy premium
Public Record Search	\$300.00 Commercial \$225.00 1-4 Family
Successor	\$250.00
Named Insured	\$250.00
Change Insured –Stock Transfer	\$250.00
Assumption	\$150.00 Commercial No Charge 1-4 Family

FILED

MAY 29 2020

VICKI SCHMIDT
Commissioner of Insurance

Effect of Tax Sale on Easement

\$150.00 Commercial
No Charge 1-4 Family

FILED

Gap

\$150.00 Commercial
No Charge 1-4 Family

MAY 29 2020

Increase Policy Amount

Card Rate

VICKI SCHMIDT
Commissioner of Insurance

Date Down – 1-4 Family,
extends effective date

\$225.00

Date Down – Other than 1-4 Family,
extends effective date

\$50.00, plus 25% of original policy
premium, plus card rate for any
increase in amount of insurance.
40% re-issue credit applied if policy
is less than 3 years old. \$350.00
minimum.

Date Down to Builder's Master
Mortgage construction loan policy,
extends effective date and increases
amount of insurance

\$225.00 plus 60% of card rate for the
increase in amount of insurance.
\$500.00 minimum.

Construction Draw Endorsement
to Loan Policy

\$125.00

ALL OTHER ALTA FORMS
(as filed in Kansas by any
underwriter for which Security
1st Title is an agent)

\$150.00 Commercial
\$No Charge 1-4 Family

ALL OTHER CLTA FORMS
(as filed in Kansas by any
underwriter for which Security
1st Title is an agent)

\$150.00 Commercial
No Charge 1-4 Family

ALL OTHER UNDERWRITER
FORM ENDORSEMENTS
(as filed in Kansas by any
underwriter for which Security
1st Title is an agent)

\$150.00 Commercial
No Charge 1-4 Family

FILED

MAY 29 2020

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Commissioner of Insurance

RATE CARD
EFFECTIVE APRIL 15, 2020

See Next Page



Security 1st Title

TITLE INSURANCE | CLOSINGS | 1031 EXCHANGE | CONTRACT SERVICING | SECURITY1ST.COM

FILED

FORD COUNTY

TITLE INSURANCE CHARGES | EFFECTIVE MARCH 1, 2019

MAY 28 2020

VICKI SCHMIDT
Commissioner of Insurance

Amount of Insurance	Owners Policy	Reissue Owners Policy	Loan Policy	Reissue Loan Policy	Amount of Insurance	Owners Policy	Reissue Owners Policy	Loan Policy	Reissue Loan Policy
10,000	285	285	275	275	260,000	895	644	763	549
20,000	320	294	300	276	270,000	915	650	781	555
30,000	355	312	325	286	280,000	935	664	799	567
40,000	390	335	350	301	290,000	955	678	817	580
50,000	425	357	375	315	300,000	975	692	835	593
60,000	455	373	395	324	310,000	995	706	853	606
70,000	485	388	415	332	320,000	1,015	711	871	610
80,000	515	412	435	348	330,000	1,035	725	889	622
90,000	545	425	455	355	340,000	1,055	739	907	635
100,000	575	449	475	371	350,000	1,075	753	925	648
110,000	595	458	493	380	360,000	1,095	767	943	660
120,000	615	467	511	388	370,000	1,115	769	961	663
130,000	635	483	529	402	380,000	1,135	783	979	676
140,000	655	498	547	416	390,000	1,155	797	997	688
150,000	675	506	565	424	400,000	1,175	811	1,015	700
160,000	695	521	583	437	410,000	1,195	825	1,033	713
170,000	715	529	601	445	420,000	1,215	838	1,051	725
180,000	735	544	619	458	430,000	1,235	852	1,069	738
190,000	755	559	637	471	440,000	1,255	853	1,087	739
200,000	775	566	655	478	450,000	1,275	867	1,105	751
210,000	795	580	673	491	460,000	1,295	881	1,123	764
220,000	815	595	691	504	470,000	1,315	894	1,141	776
230,000	835	601	709	510	480,000	1,335	908	1,159	788
240,000	855	616	727	523	490,000	1,355	921	1,177	800
250,000	875	630	745	536	500,000	1,375	935	1,195	813

CLOSING FEES (policy purchase required)

RESIDENTIAL SALE WITH LOAN \$315.00

RESIDENTIAL REFINANCE \$300.00 | RESIDENTIAL SALE WITH CASH \$300.00

COMMERCIAL & AGRICULTURAL

\$1.00/1,000 up to 1,000,000 | plus 10¢/1,000 over 1,000,000 (\$400.00 min.)

- * The charges published herein are applicable to normal transactions. In cases involving long and intricate title, more than one chain of title or extraordinary risk, we reserve the right to make additional charges.
- ** Multiple lot and new home sales may be subject to special builders and developers rates and are not listed above. Call us for special quotations.
- *** For residential mortgage policies not exceeding the amount of the owners policy, but issued simultaneously \$200.00.
- **** For sale of residential property within five years of seller's purchase, use Reissue rate.
- ***** For policies over \$1,000,000 and simultaneous leasehold policies, charges will be furnished upon request.

REV. 03/11/19